

Great Gable Advisors, LLC

Client Relationship Summary

March 2024

1. Introduction

Our name is Great Gable Advisors, LLC (“GGA”). We are registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. The services offered and fees charged by an investment adviser differ from those of broker-dealers and it is important that you understand the differences. Free and simple tools are available to research investment adviser firms, broker-dealers, and their financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

2. Relationships and Services

A. What investment services and advice can you provide me?

B. Description of Services. GGA provides discretionary portfolio management and financial planning services to retail investors, including high-net-worth individuals, trusts estates and companies. GGA only provides financial planning services to Clients to whom it also provides portfolio management services and does not charge a separate fee for financial planning services. In addition, one of GGA’s Partners hold an insurance license and may offer insurance products to GGA’s clients. The Partner receives compensation for the insurance products he sells by the insurance companies.

- (i) *Monitoring:* Our Portfolio Management services generally includes a written plan containing a personal balance sheet from data you provide to us during our initial meetings. All reports and analyses are intended exclusively for to help us in developing and periodically reviewing, the portion of your assets that are invested with the us.
- (ii) *Investment Authority:* Our investment management agreement with you gives us the authority to buy and sell investments on your behalf without us obtaining prior approval by you.
- (iii) *Limited Investment Offerings:* GGA offers Wealth and Financial Advisory services as well as offering insurance products to its clients.
- (iv) *Account Minimums and Other Requirements:* There is no minimum requirement to open a Portfolio Management account with GGA.

C. Conversation Starters:

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

D. Additional Information: Please see the more detailed disclosure on the investment services and advice that we can provide to you in Items 4 and 7 of our Form ADV Part 2A which is available at the Internet address: <https://adviserinfo.sec.gov/firm/summary/297501>

3. Fees, Costs, Conflicts, and Standard of Conduct

A. What fees will I pay?

- (i) *Description of Principal Fees and Costs:* You will typically be charged an Investment Advisory Fee based on a percentage of assets under management. The fee schedule is based on the amount of assets we manage for you and can typically starts at 1.25% for accounts valued under \$500,00 and reduces incrementally based on value. These fees are negotiable at the sole discretion of GGA. GGA does not charge a separate fee for financial planning services offered to Clients. Because we charge fees based on assets under management, the more assets there are in your advisory account, the more dollars you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. The additional fees collected selling insurance products creates a potential conflict of interest with the investment recommendations provided. Clients are under no obligation to buy insurance products through GGA’s Partner.
- (ii) *Description of Other Fees and Costs:* You may also have to pay other fees and costs, including custodian fees, brokerage fees, commissions, interest fees, taxes, duties and other governmental charges, transfer and registration fees, foreign exchange transaction costs, fees and costs charged by other investment advisers or funds, account maintenance fees, mutual fund fees, variable annuities fees, and other transactional fees and product-level fees. Additionally there may be fees involved with respect to any insurance products you purchase through GGA’s Partner.
- (iii) *Additional Information:* You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you

understand what fees and costs you are paying. Please see the more detailed disclosure on our fees and costs in Items 5.A., B., C., and D of our Form ADV Part 2A, which is available through the Brochure Link.

(iv) **Conversation Starters:**

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

B. What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

- (i) When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.
- (ii) *Examples of Ways We Make Money and Conflicts of Interest*
 - a. Financial planning recommendations may pose a potential conflict between our interests and the interests of our Clients. However, this conflict is mitigated since our Clients are not obligated to implement any recommendations made by GGA or to maintain an ongoing relationship with us.
 - b. One of our Partners earns fees from the insurance companies in which he sells insurance products through, however this conflict is mitigated because Clients are not obligated to purchase any insurance products offered by GGA's Partner.

(iii) **Conversation Starters:**

- **How might your conflicts of interest affect me, and how will you address them?**

C. How do your financial professionals make money? All employees of GGA receive a percentage of fees collected after expenses as compensation. Employees do not earn a salary or bonus.

4. Disciplinary History

A. Do you or your financial professionals have legal or disciplinary history? Yes, two of our financial professionals have disciplinary disclosures. You can view the details of that disciplinary history in Item 9 of the brochure through the Brochure Link. Additionally, please see:

- (i) Please visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

(ii) **Conversation Starters:**

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

5. Additional Information

A. You can find additional information about our investment advisory services on the SEC's website and on our website. Our website is <https://greatgable.com/>.

B. You can request up to date information and a copy of our relationship summary by contacting us at 415-986-1116 or e-mail js@greatgable.com.

C. Conversation Starter:

- **Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**