



Customer Relationship Summary

March 2024

[Gridiron Partners, LLC \("Gridiron"\)](#) is registered with the [U.S. Securities and Exchange Commission \("SEC"\)](#) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. There are free and simple tools available for investors to research firms and financial professionals at [Investor.gov/CRS](#). This site also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Gridiron offers investment advisory services to retail investors. We provide advice about exchange-traded funds, individual equity securities, open-end mutual funds, closed-end mutual funds, and other securities in accordance with the investment objectives of the client. Our service includes regular and ongoing monitoring of your account on a daily and monthly basis and requires a minimum portfolio value of \$1,000,000 although we reserve the right to waive or negotiate the minimum in certain situations. Gridiron will manage your account with discretionary authority which means that we are authorized to buy and sell securities for your account without your permission.

Gridiron's primary service is discretionary investment management for institutional clients through separately managed accounts. You can find detailed information about all of our services by reviewing our [Form ADV 2A](#).

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

- ***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?***

WHAT FEES WILL I PAY?

Description of Principal Fees and Costs: Gridiron charges its retail clients an annualized fee based on a percentage of the market value of the assets we manage. The range for this annualized fee schedule varies depending upon the size of your account, but is generally between 0.50% and 1.50%. These fees are charged in arrears on a quarterly basis; the specifics of which are detailed for each client in your own advisory agreement. Since we are an investment adviser which charges an asset-based fee, the more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and therefore Gridiron has an incentive to encourage you to increase the assets in your account. Gridiron charges performance-based fees, but only to our institutional clients at this time.

Description of Other Fees and Costs: Gridiron's advisory fees do not include commissions, transactions fees, account maintenance fees, and other related expenses charged by the custodian or broker to your account. Additionally, products such as ETFs and mutual funds carry internal management fees and other expenses which are disclosed in the product's prospectus or disclosure document. None of these other fees and costs are paid to Gridiron.

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.

The fees for investment advisory services are described in further detail in our firm's ADV, in particular, [Part 2A brochure](#), Item 5.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:



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- ***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?***

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?

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.

While Gridiron does not charge our retail clients performance-based fees, we do charge this type of fee to our institutional clients. This creates an incentive for Gridiron to favor institutional accounts over retail accounts with the allocation of our time and efforts, investment research, and in the allocation of investment opportunities. We mitigate this conflict by monitoring trading and investment allocation based on your investment objectives to help determine the most appropriate investment strategy for you.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

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

Additional Information: For more detailed information regarding conflicts of interest, please see our Form ADV, Part 2A brochure.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are Managing Partners of the firm and are compensated by splitting the net profit of the firm based on ownership percentages. This means that our compensation is tied to the overall success of the firm and we are incentivized to grow the amount of client assets we manage.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, we do not have any legal or disciplinary history to report. Please see [Investor.gov/CRS](https://www.investor.gov/crs) for a free search tool to research Gridiron and our financial professionals.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

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

ADDITIONAL INFORMATION

You may find additional information about Gridiron on the SEC's website at www.adviserinfo.sec.gov. Please call us at 724-759-7848 for up-to-date information about our firm and to request a current copy of our relationship summary.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

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