

Great Point Advisors

Relationship Summary March 2024

Introduction

Great Point Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as a registered investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Terms to know:

A broker-dealer is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account.

An investment adviser is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

What investment services and advice can you provide me?

We offer full-service discretionary and non-discretionary investment advice to retail investors, including offering securities recommendations, choosing third party money managers, providing financial planning and account monitoring services. We may act with discretion in advisory accounts, where your financial advisor makes the final determination on the purchase or sale of investments, if you provide approval for such a relationship. We do not impose account value minimums.

As an investment adviser, the Firm provides clients a variety of different investment management programs, each particularly suited to individual needs. These investment programs are offered through an arrangement with several third-party account managers. In these accounts, your advisor will work with you to gather information about your goals, objectives, and risk tolerance in order to build your investor profile. Your advisor will also assist in the selection of the account manager. Based on your investor profile, the account manager selected will have discretionary authority to supervise and direct all monies contributed to your account. In addition to third-party account managers, the Firm offers financial planning services that may include the creation of a financial plan or consultation. A financial plan will include a thorough financial review followed by a detailed analysis and recommendations. Consultations are provided for specific, targeted areas and include a written statement of observations and/or recommendations. For additional information, please see Great Point Advisors ADV Form 2, Item 4.

Conversation Starters. Ask your financial professional-

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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 fee will I pay?

Fees and costs vary depending on the account type as well as the types of investments held within the account. Below is a summary of the types of fees and costs that may be charged to your account.

Asset-based fees: This fee is charged to your account quarterly or monthly. It is based on the average daily balance of your account, including cash, as of the last business day of the preceding month. As this fee is based on the value of your account, the more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Fixed fees: Applicable to financial plans only, this fee is mutually agreed upon between you and your advisor and varies depending on the scope of the plan and the planning areas to be addressed (e.g., education planning, retirement planning, and estate planning). These fees are generally paid in full upon delivery of the plan or in two installments.

Additional costs: Various other costs include items such as account maintenance fees (e.g., account inactivity, annual maintenance, transfer, and account termination fees), custodial fees, and cash management fees (e.g., check, wire, or ACH

requests)

Note: 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.

Conversation Starters. Ask your financial professional-

- 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 providing recommendations when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

Rollover Recommendations

Your Advisor has a conflict of interest when recommending a rollover of assets from your employer's plan or another IRA to an account sponsored by Great Point. The conflict arises because your Advisor would likely earn no compensation if you were to leave your assets in your employer's plan or another IRA not affiliated with us.

Broker-Dealer Affiliation

Our affiliate Broker-Dealer receives revenue by having your accounts held at certain custodians.

Third-party investment advisers

Great Point enters into agreements with Third-Party Asset Management Program (TAMP) sponsors to whom your representative may refer you. As part of these agreements, the firm may provide marketing services on behalf of TAMP to your representative, and/or data technology services to integrate TAMP account data on our technology systems. We receive fees for these data technology services recommended or referred by the firm to TAMP sponsor.

Conversation Starters. Ask your financial professional-

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

How do your financial professionals make money?

The firm's financial professionals are compensated based on a percentage of revenue generated from the advisory services provided to clients. This compensation may vary by client and custodians and are therefore incentivized to charge higher fees and direct accounts to certain custodians.

Do your financial professionals have legal or disciplinary history?

Yes. For a free and simple search tool to research OAS and our financial professionals, you may visit [Investor.gov/CRS](https://www.investor.gov/crs).

Conversation Starters. Ask your financial professional-

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

Additional Information?

For additional information about our services, please visit our website at www.greatpointcapital.com and/or offering materials provided by the firm. If you would like additional, up-to-date information or a copy of this disclosure, please call (312) 356-4400.

Conversation Starters. Ask your financial professional-

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