

# GROSS & HARTMAN INVESTMENTS, LLC

<https://www.gross-investments.com>

## Form ADV-CRS

### (Customer Relationship Summary) Part 3

March 19, 2024

#### Item 1: Introduction

*Gross & Hartman Investments, LLC* (“*G&H Investments*”) is an investment adviser registered with the United States Securities and Exchange Commission. Such registration does not imply competence. It is important for you the retail customer to understand the difference in fees and services between brokerage firms and investment advisers, such as us. Free and simple tools, and educational materials about broker-dealers, investment advisers, and investing are available to research firms and financial professionals at <https://www.Investor.gov/CRS>.

#### Item 2: Relationships and Services

##### What investment Services and advice can you provide me?

We provide investment advisory and financial planning services for which we charge a fee (discussed below). Services include investment supervision, portfolio management and financial planning to individuals, families, businesses, trusts, qualified retirement plans and charities. Our firm is a fee-only (refer to Item 3) investment advisory firm. Your account is custom-tailored to your specific investment objectives. We do not use “wrap programs” or other mass distribution programs.

We do not require a minimum account size for our clients. We will discuss your investment goals and design you an investment strategy to achieve your goals. After assets are invested, we assist you in monitoring your investments and will provide advice related to your ongoing financial and investment needs. We meet with you on at least an annual basis to review your account performance and changes, if any, in your objectives. Our investment portfolios generally include mutual funds, exchange-traded funds (“ETFs”), exchange-listed securities and money market funds. We may advise you on other investments if we agree.

##### How will we choose investments to recommend for your account?

After we jointly review your financial situation, we will recommend that you authorize the active discretionary management of their assets. Discretionary authority means that you give us the authority to determine, without obtaining your specific consent, the amount and type of securities bought and sold. You may set certain restrictions on our discretionary authority.

Account supervision is guided by your stated objectives (e.g. conservative, moderate, aggressive, etc.), as well as tax considerations. We may use any blend of investment options, mostly fixed income securities, ETFs and mutual funds, as well as individual securities, suitable to your investment profile. For more specific information concerning our services and investment portfolios, please refer to pages 4-8 of our Part 2A disclosure brochure.

**Conversation starters:** In addition to the above questions, we encourage you to ask our financial professionals key questions concerning our investment services, such as:

- (1) Given my financial situation, should I choose an investment advisory service? Why or why not?
- (2) How will you select investments under your discretionary authority?
- (3) What is your relevant experience, including your licenses, education and other qualifications? How would such qualifications impact your services to me?

#### Item 3: Fees, Costs, Conflicts and Standard of Conduct

##### What fees will you pay?

**Please 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 will be paying.**

Our fee is based on the total market value of your account on the last day of the quarter following your account’s effective date, charged in advance. The fee is charged as one-quarter (1/4) of the annualized fee and recalculated quarterly based on the current market value of the assets, payable at the beginning of each quarter. Upon termination, any unearned fee will be rebated.

*G&H Investments* charges asset management fee of between 0.25% and 0.75%, depending upon the size of the account and complexity of the investments. Depending on certain Client specific factors, *G&H Investments* may reduce its annual fee, account size, or amend the fee schedule. *G&H Investments*’ current fee schedule is listed in its ADV Part 2A disclosure brochure on page 6. Additionally, financial planning services and certain non-discretionary investment advisory services may be offered at a range of between \$116.00 and \$172.00 per hour.

For example, our advisory fee on a \$500,000 account at 0.5% would be \$2,500 per year, deducted quarterly at \$625 per quarter. Unless paid outside of the assets in the account we manage, the asset-based fee reduces the value of your account and will be deducted from your account. Additionally, mutual funds, ETFs and other investments recommended by *G&H Investments* have

underlying fees that are disclosed in their prospectuses. Other costs incurred in your account may include prime broker charges, wire transfer and electronic fund transfer fees, fees and taxes on brokerage accounts and securities transactions. We do not collect any fees or revenue from these products or services.

*What are your legal obligations to me when acting as my investment adviser?*

**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.

Because our income comes from the fee we charge, we may take risks to increase your assets so we can earn additional income. We also have an incentive to encourage clients to allocate greater assets to our management services. However, our portfolio management standards and compliance procedures provide guidance to make recommendations and manage your account in accordance with your best interest regardless of this conflict.

*How do your financial professionals make money?*

*G&H Investments* and its investment adviser representatives receive compensation based on a percentage of your assets under management. As the value of your assets under management increase, total compensation you pay to *G&H Investments* and its representatives also increases. However, if your account value decreases, you still pay a fee to *G&H Investments* and its representatives.

**Conversation starter:** If you have any questions concerning our fees or conflicts of interest, please feel free to ask us questions, such as: “How may your conflicts of interests or fee structure affect me, and how will they be addressed?”

#### **Item 4: Disciplinary History**

*Do we or our financial professionals have legal or disciplinary history?*

No. We encourage you to visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research any of our financial professionals.

**Conversation starter:** Feel free to ask: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

#### **Item 5: Additional Information**

*Where is additional information available?*

You should independently confirm all of the information stated here with our other regulatory filings. For additional information on our investment advisory services, see our Form ADV, along with the brochure supplement on each of our financial professionals, on IAPD on Investor.gov. Information regarding our firm can be found at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) or by calling our firm at the telephone number listed below for up-to-date information. If you have a problem with your investments, investment account or a financial professional, contact us in writing at the address listed above. If you fail to gain timely satisfaction through this course of action, you may wish to report the problem to the SEC at Investor.gov or call the toll-free investor assistance line at 800-732-0330.

**Conversation starter:** we welcome you to ask “Who is my primary contact? Is he or she a representative of an investment adviser representative? With whom may I speak if I have concerns about my primary contact?”

Your adviser serves as your primary contact with our firm. If you have concerns about how this person is treating you, you should contact our Chief Compliance Officer, Jeffrey “Bret” Hartman, at 717-295-4425 and he will immediately address your concerns.