

Graetz Wealth
Client Relationship Summary

Introduction

Graetz Wealth, LLC dba Graetz Wealth is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors.

We offer a complementary comprehensive financial plan that involves a review of your financial situation, goals, and risk tolerance. Through a series of personal interviews and/or the use of questionnaires, we will collect pertinent data, identify goals, objectives, financial problems, and potential solutions. With this information, we tailor your financial plan and advice we give to you. Our advice may cover any of the following topics: net worth statement; cash flow analysis; tax analysis; insurance and long-term care analysis; tax planning; retirement projection; 401k review; or other needs as identified during our meetings with you. Following our meetings, you will receive a written financial plan.

We manage individualized portfolios for our clients. We work with you to understand your investment objectives, time frame and risk tolerance. With this information we create a customized portfolio. We will request discretionary authority from you in order to select securities and execute transactions without permission from you prior to each transaction. We base our investment recommendations on a variety of factors including, but not limited to, performance risk, fees, tax efficiency of different investment strategies, as well as your input and preferences regarding the strategies. As part of our portfolio management services, we use the services of Advisor 123, LLC (Advisor 123), a signal provider that Mr. Graetz has ownership interest in. We have developed models that may, or may not, be used to construct a portfolio allocation for your account. Advisor 123 provides buy and sell signals for securities that we may, or may not, use when making changes to said models. As such we have full discretionary authority to make all trades in your account but may utilize Advisor 123 for buy/sell signals to aid in the ongoing model management. Our portfolio management services are discretionary, and we will conduct periodic reviews.

When deemed appropriate, we recommend the services of a Third-Party Investment Adviser ("Third-Party Adviser") to manage your account(s). We work with you to select a model portfolio based upon your objectives, time frame, risk parameters and other investment considerations and determine which Third-Party Adviser may be appropriate. You are never obligated to use a recommended Third-Party Adviser.

Our retirement plan consulting for qualified plan services generally includes ERISA 3(21) non-discretionary fiduciary services and ERISA 3(38) discretionary investment management services. The services performed will be acknowledged and disclosed in the ERISA services agreement.

Additional Information:

You can find more detailed information about the services we offer in our Form ADV Part 2A, Item 4.

Conversation Starters:

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

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Portfolio management services are charged an annual management fee based on the percentage of assets under management as reported by the custodian. Our maximum annual management fee is 2.00%. The fee is negotiable primarily based on, but not limited to, the custodian, the amount of assets being managed, the amount of time and

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cost to be spent managing and servicing the relationship, as well as the regularity of client review meetings. Accounts are aggregated in a household to achieve a lower management fee.

The management fees are calculated and billed either a) monthly, in arrears, based on the custodian's reported account month-end balance, or b) quarterly, in arrears, based on the custodian's reported average daily balances of the account during the quarters billing period. The initial management fee will be prorated for the number of days the account was managed during the month or quarter. The frequency the fee is billed will be disclosed to you in the investment management agreement. Cash balances and investments in money market funds, demand deposit accounts, or certificates of deposit held in the account are included in the fee calculations.

Recommendation & Monitoring of Third-Party Adviser's, we charge a fee based upon the annual percentage of assets under management as reported by the Third-Party Adviser. Our maximum annual management fee is 2.00%. The fee is negotiable. Our fee is in addition to the Third-Party Adviser's fee which ranges between 0.10% to 0.75%. The management fees will be collected by the Third-Party Adviser on a monthly basis, in arrears. The fees are based on the custodian's reported account value as of the last business day of the month. For example, an account value of \$900,000 multiplied by 1.00% divided by 12 months equals \$750 ($\$900,000 \times 0.01 / 12 = \750).

Our retirement plan consulting services for qualified plans are charged an annual management fee based on a percentage of assets in the plan. Our maximum annual management fee is 1.00%. The fee is negotiable depending on the size of the plan and the services provided. The annual management fee will be calculated and billed monthly in arrears based on the market value of the plan's assets as reported by the recordkeeper. We will ask you to authorize the recordkeeper with the ability to directly deduct our management fee from your account. The recordkeeper will be disclosed in our ERISA Services agreement. You will also sign a separate agreement with the recordkeeper.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that are incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third-party investment advisers or other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to the firm's fees and the firm does not receive any portion of these commissions, fees, and costs.

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. You can find more detailed information about our fees and costs in our Form ADV Part 2A, item 5.

Conversation Starter:

"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:

- When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest by applying an impartial conduct standard on all rollovers.

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- Our owners and associates are independent life and health insurance agents, and they may recommend these services to clients. This other activity pays them commissions that are separate from our fees and give our owner a financial incentive to recommend and sell insurance products to our clients.
- Our owner, Mr. Graetz, is also a member and part owner of Advisor 123, a Michigan registered investment adviser that provides signals to other investment advisers. This activity pays him compensation which gives him a financial incentive to use Advisor 123, LLC to aid in the ongoing management with our portfolios.

Additional Information:

You can find more detailed information about our conflicts of interest in our Form ADV Part 2A.

Conversation Starter:

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

How do your financial professionals make money?

Our financial professionals receive a salary for their services. Bonuses are paid from time to time based on our owner's discretion.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No

Additional Information:

Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research you and your financial professionals.

Conversation Starter:

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

Additional Information

You can find additional information about our investment advisory services and request a copy of our relationship summary

Website: www.graetzwealth.com Email: brandon@graetzwealth.com

Telephone: (616) 226-8867 Address: 501 Baldwin St., Suite 207, Jenison, MI 49428

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?"