

Form CRS (Client Relationship Summary)

Dated: January 29, 2024

CrossGrain Family Investments, LLC ("CrossGrainFI" or "Advisor") 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 you to understand the 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.

Item 2: Relationship and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include financial planning, investment management and tax strategy services. Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives. Through our Investment Management service, we maintain **discretionary authority** where you authorize us to buy and sell investments without obtaining your consent prior to each transaction. Our minimum account size requirement for investment management services is \$3,000,000. Our minimum account size requirement for co-investment services is \$500,000.

If you are engaging our firm in financial planning or co-investment advisory services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your Advisory Agreement.

For additional information, please review Item 4, 7, and 13 of our Form ADV Part 2A.

Ask your Adviser:

- ***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?***

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

What fees will I pay?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For investment management service, we charge a fee based on a percentage of assets under management ranging from 0.50% to 1.00%. The minimum Fee for Investment Management Services is \$10,000 per year (\$2,500 per quarter). Fees are charged quarterly in advance.

For investment management service, we charge a fee based on a percentage of assets under management ranging from 0.25% to 0.75%, and a \$100 Annual Administrative Fee. Fees are charged quarterly in advance.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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. For additional information, please review Item 5 of our Form ADV Part 2A.

Ask your Adviser: 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. For example:

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions.

The recommendation of a broker-dealer and broker-dealer custodian creates a conflict of interest since we receive a non-economic benefit in the form of the support products and services the broker-dealer makes available to us and other independent investment advisors whose clients maintain their accounts at the broker-dealer. Clients should be aware that the receipt of economic benefits in and of itself creates a conflict of interest. These products and services, how they benefit us, and the related conflicts of interest are described in Form ADV Part 2A, Item 12—Brokerage Practices.

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

How do your financial professionals make money?

Our financial professionals are compensated through an owner's draw and are not paid commissions or other compensation based on the amount of the business generated from their work.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. You can visit investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

For additional information about our services or if you would like additional, up-to-date information regarding any disclosures, please call (804) 217-2561.

Ask your Adviser: 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?

SUMMARY OF MATERIAL CHANGES

Since this is the initial filing of Form CRS dated December 21, 2021, we have made the following material changes to this Brochure:

- We have added additional disclosure regarding our fees and how professional advisors are compensated. Our fees have not changed since the last delivery of this Relationship Summary.