



GREYKASELL

WEALTH STRATEGIES

CLIENT RELATIONSHIP SUMMARY – FEBRUARY 15, 2024

Item 1. Introduction

Greykasell Wealth Strategies, Inc. (“Greykasell” “we” “us” and “Advisor”) is a California corporation registered as an investment advisor with the Securities and Exchange Commission. *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. Relationships and Services.

What investment services and advice can you provide me?

- Our advisory services offered to retail investors and retirement plans include investment management, financial planning, and consulting services. Each have different structures and fees.
- We provide investment management services to you where we charge a fee based on the value of your account and review investments across all managed accounts. We will also discuss your financial goals and objectives, and design with you and investment portfolio suitable and appropriate for you.
- Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will design a strategy that we believe will help achieve your investment goals. For our investment management services, we will mainly use exchange traded funds (ETFs), but also can use mutual funds, equity, and debt securities, and in some cases third-party managers to manage a portion of your assets.
- The majority of our clients choose a management format that allows us to buy and sell investments in your account without your prior approval, called discretionary authority, and in some circumstances we have clients that require advice, but the client decides what investments to buy and sell, called non-discretionary authority. Restrictions on the above authority are those set by the client on a case-by-case basis.
- Our account minimum for on-going advisory services is \$1,000,000. We may make exceptions on a case-by-case basis.
- After assets are invested, we help our clients monitor their investments and provide ongoing financial advice. Client accounts are formally reviewed no less than annually. More frequent reviews of Client accounts may also be triggered by a change in your investment objectives; tax considerations; large deposits or withdrawals; large sales or purchases; or changes in economic climate.

For further information about our services and advice, please read Items 4, 7, and 8 here:

<https://adviserinfo.sec.gov/firm/summary/329018>.

Conversation Starters: We encourage you to ask our financial professionals these key questions about our investment services and accounts.

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *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?

- For our investment management services you will pay an annual asset-based fee that is calculated and billed at the beginning of each calendar quarter and based on the total value of cash and investments in your advisory account from .3% up to 1.65%. We aggregate assets in your related accounts and accounts when requested by the client for calculating fees. We may pro-rate for any additions and withdrawals made in the accounts during each quarter. Fees are negotiable and are provided in your Investment Advisory Agreement.
- We also provide separate financial planning services for a fixed fee of \$6,200 - \$12,400, depending on the time and complexity. Our planning and consulting services may also be charged various fees, including hourly fees of up to \$500 per hour.
- Generally, the more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly, in advance, regardless of whether we buy or sell securities within that quarter. Some accounts may have different payment schedules. We may also receive compensation for the sale of insurance products, as discussed below.



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- All brokerage commissions, stock transfer fees, and other similar charges incurred in connection with transactions for your account will be paid out of the assets in your account and are in addition to the investment management fees paid to us. You may also be required to pay, in addition to our fees, a proportionate share of any mutual fund's fees.
- ***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.***

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 here: <https://adviserinfo.sec.gov/firm/summary/329018>.

Conversation Starter: We encourage you to ask us any questions you may have regarding our fees or how cost from third parties such as custodians or mutual funds affect your account. For example, start a conversation by asking, “*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:

Example 1: Your account value goes up, and while the management fee percentage may stay the same, the total compensation you pay us goes up proportionately. Example 2: Your account value goes down, but you still must pay a management fee proportional to your assets under management.

Conversation Starter: If you have any questions regarding conflicts of interests, please feel free to ask us. You can begin a conversation by asking, “*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 based upon an annual salary, along with bonuses tied to the amount of assets under management by those professionals. The below compensation arrangements create conflicts of interest, as it gives our financial professionals an incentive to recommend/provide certain products and services.
- Certain financial professionals are licensed to sell insurance in one or more states through various insurance companies. Insurance related business is transacted with advisory Clients and our professionals may receive commissions from insurance products sold to Clients. Clients are advised that the fees paid for investment advisory services are separate and distinct from the commissions earned by any individual for selling clients other insurance products. If requested by a client, we will disclose the amount of commission expected to be paid.

Item 4. Disciplinary History

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

No. We have no legal or disciplinary actions in our history as a registered investment advisor. We encourage you to visit Investor.gov/CRS for a free and simple search tool to research any of our financial professionals.

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

Item 5. Additional Information

You can find additional information regarding Greykasell and receive a copy of this relationship summary by visiting our website greykasell.com, or by contacting 925-263-9275.

Conversation Starter: If you do have any concerns, please let us know by asking the following questions: “*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?*”