

Form CRS Customer Relationship Summary, February 23, 2024

GPM Growth Investors, Inc. (GPM) is an Investment Adviser registered with the Securities and Exchange Commission.

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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

<p>What investment services and advice can you provide me?</p>	<p>GPM is an employee-owned investment advisory firm formed in 1993 to manage money and help clients achieve their financial planning goals. We offer discretionary investment management services to individuals, profit sharing plans, trusts, estates, charitable organizations, and small businesses. We also provide individual clients with well-tailored wealth management guidance including preparation of long-term projections that put retirement planning in clear focus. Our standard account minimum is \$250,000 for accounts that invest primarily in individual securities and \$50,000 for ETF focused accounts.</p> <p>The foundation of our investment approach is the ownership of approximately 25 to 30 high-quality, historically successful, U.S. based growth companies. Our <i>Long-Term Growth portfolios</i> normally invest 100% in stocks. <i>Balanced portfolios</i> hold stocks and bonds for a more conservative approach. Our team members invest in our model securities alongside our clients.</p> <p>Account holdings are monitored daily. All model positions are regularly reviewed based on the outlook for the stock and bond market, the outlook for the individual securities held and to determine if holdings continue to be consistent with the objectives of client accounts. If it is determined that a particular security should be added to or removed from the accounts, each account will be reviewed for inclusion in a block trade for which an order will be entered. This is part of our standard service.</p> <p>For additional information, please see Items 4 and 7 in our Form ADV Brochure, which is located on our website, gpmgrowth.com.</p> <p>Ask your financial professional –</p> <p>Given my financial situation, should I choose an investment advisory service? Why or why not?</p> <ul style="list-style-type: none"> • 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?
<p>What fees will I pay?</p>	<p>Our firm's only compensation is the fee we charge, which is expressed as a percentage of the assets we manage for you. Advisory and portfolio management fees are billed quarterly in advance and are deducted from your account. Our standard annual portfolio management fee is 1.00% of the first \$1,000,000, plus 0.85% above \$1,000,000.</p> <ul style="list-style-type: none"> ○ You will incur certain additional incidental expenses imposed by our custodian such as fees if you request a wire transfer. ○ If your account holds mutual funds and/or exchange traded funds (ETFs), you will also incur internal management fees for such funds. ○ We endeavor to keep such additional incidental expenses to a minimum and we do not receive any part of these fees and costs.

GPM has been investing for clients since 1993. We manage money and advise on critical financial and investing decisions. Our investment process is disciplined and fundamentally based with a healthy respect for risk. Our advice is holistic and tailored to you and your peace of mind. We listen and learn. We treat you, your family and other advisors with respect. We are easy to work with, accessible and responsive. GPM is an employee-owned Investment Advisor registered with the Securities & Exchange Commission. Team members invest in our model securities alongside clients. *Investing involves risk. Losses can occur and there can be no assurance that your investment objectives will be realized.*

	<p>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.</p> <p>For additional information, <i>please see Items 5 and 12 in our Form ADV Brochure.</i></p> <p>Ask your financial professional –</p> <ul style="list-style-type: none"> • 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?
<p>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?</p>	<p>When we act as your fiduciary 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 affect the investment advice we provide you. Here is an example to help you understand what this means.</p> <p>Over time, growth in your advisory accounts can come from reinvested income, market value gain and additional deposits. As such, GPM's fee increases and decreases with a corresponding change in account value.</p> <p>For additional information, <i>please see Item 12 in our Form ADV Brochure.</i></p> <p>Ask your financial professional –</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?
<p>How do your financial professionals make money?</p>	<p>Our only compensation is the fee we charge which is expressed as a percentage of the assets we manage for our clients.</p> <p>GPM is not affiliated with any brokerage firm or bank. We are never paid a commission. We are not influenced by conflicts of interest that might exist otherwise.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No.</p> <p>Ask your financial professional –</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional information.</p>	<p>Please call us for additional information at (248) 865-0518.</p> <p>Ask your financial professional –</p> <ul style="list-style-type: none"> • Who is my primary contact person? Is he or she a representative of GPM? • Who can I talk to if I have concerns about how this person is treating me?