

Glass Wealth Management Co., LLC

Customer Relationship Summary

February 2024

Item 1: Introduction

Glass Wealth Management Co., LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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?

We offer investment advisory and family office services to retail investors, including individuals, trusts, estates, employee benefits plan, corporations, and partnerships. Part of our standard service is to monitor retail accounts daily.

We offer these services on a discretionary or non-discretionary basis depending on the wishes of the client. These services are determined by the client's investment experience, risk tolerance, and investment time horizon. Non-discretionary means the retail investor makes the ultimate decision regarding the purchase or sale of investments. Retail investors are not required to establish a minimum account size or investment amount to maintain an account or establish a relationship.

Additional information. Please see Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1) at <https://adviserinfo.sec.gov/>.

Conversation Starters. Ask your financial professional—

- 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 3A: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Retail investors are charged quarterly a percentage of assets under management based on the assets under management on the last day of the quarter. (Example: fees billed on April 1st for quarter ending March 31st.) The more assets there are in a retail investor's account the more a retail investor will pay in fees; the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account. The custodian may charge additional fees. (Example: trade-away, commission, and mutual fund expenses.)

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. Please see Form ADV, Part 2A brochure (Items 5.A., B., C., and D of Part 2A or Items 4 of Part 2A Appendix 1) and other applicable documents at <https://adviserinfo.sec.gov/>.

Conversation Starter. Ask your financial professional—

- 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?

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

**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:

- The more assets in your account the more fees you will pay; the firm may therefore have an incentive to encourage you to increase the assets in your account.
- Firm charges a higher percentage on equities versus fixed income.

Additional information. Please see Form ADV, Part 2A brochure and other applicable documents at <https://adviserinfo.sec.gov/>.

Conversation Starter. Ask your financial professional—

- How might your conflicts of interest affect me?
- How will you address them?

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

How do your financial professionals make money?

The financial professionals and principals at Glass Wealth Management Co., LLC are solely compensated by:

- Salary,
- Salary based upon a percentage of the fees generated by the accounts they service, or
- A combination of regular salary plus a percentage of the fees generated by the accounts they service.

Item 4: Disciplinary History

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

No. Our firm and financial professionals have no legal or disciplinary history.

Additional Information. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional—

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

Item 5: Additional Information

Please visit <http://www.gwm-sa.com> for additional information about our services. If you would like additional, up-to-date information or a copy of this disclosure, please call (210) 930-5141.

Conversation Starter. Ask your financial professional—

- 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?