

VanceGray Wealth Management, Inc.

Client Relationship Summary (Form CRS) – March 20, 2024

VanceGray Wealth Management, Inc. (“VanceGray,” the “Firm,” “we,” “us,” or “our”) is an SEC registered investment adviser with our primary office in Bangor, Maine. Investment advisory fees and brokerage services 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 investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

VanceGray offers investment services to retail clients. Our primary approach to asset management utilizes a tactical allocation strategy which has been designed to reduce risk and increase performance. The Firm primarily invests in exchange-listed securities, OTC securities, foreign issuers, corporate debt, CD's, municipal securities (bonds), treasury securities (bonds), and mutual fund shares over the long term. Our asset management services are predominantly performed on a discretionary basis, although this is not always the case. For our non-discretionary accounts, this means that you make decisions regarding the sales and purchases of investments. There is no minimum account size for asset management services. We also offer financial planning and consultation services. Our financial planning and consultation services will often focus on a client's particular area of concern. Asset Management accounts are monitored on an ongoing basis by the investment adviser representative assigned to your account. Accounts will be monitored more frequently as necessary in response to changes in either your circumstances or general market conditions.

FOR ADDITIONAL INFORMATION, PLEASE SEE VANCEGRAY'S ADV 2A ITEM 4 CONCERNING THE ADVISORY SERVICES WE OFFER AND ITEM 7 FOR THE TYPES OF CLIENTS WE SERVE AT <https://adviserinfo.sec.gov/firm/summary/142613>

Ask your financial professional: Given my financial situation, should I choose an investment advisory service? If so, why?

Ask your financial professional: How will you choose investments to recommend to me?

Ask your financial professional: What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

VanceGray charges a management fee that includes a flat fee plus a percentage of assets under management for managing client portfolios. Fees for asset management are charged monthly in arrears based on the fair market value of assets at the close of business on the last day of that month, with any cash flows in or out of the portfolio prorated based on the date of occurrence. Fees for asset management of 401(k) plan assets are charged either monthly or quarterly in arrears based on the fair market value of assets at the close of business on the last day of that month or quarter, with the frequency based on the custodian's capability to provide this information to VanceGray. Asset management fees range from 0.25% to 1% of your assets under management plus a flat fee ranging from \$10,000 to \$33,750 based on the portfolio's assets under management when such assets under management exceed \$1,000,000. This means the more assets that are in your account, the more you are going to be paying in fees, so we have an incentive for you to increase the assets in your account. For our financial planning and consultation services, we charge a fee of \$300 an hour, billed upon completion of work performed. This hourly fee may be negotiated in advance and we may provide an estimate of expected charges in advance of commencement of services. You will also pay additional fees such as brokerage commissions, custodial fees and charges imposed by a mutual fund or ETF.

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 ABOUT OUR FEES AND THOSE OF OUR AFFILIATES, PLEASE SEE VANCEGRAY'S ADV PART 2A, ITEM 5 AT <https://adviserinfo.sec.gov/firm/summary/142613>.

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?

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 is an example to help you understand what this means:

We have a number of affiliated entities which we may recommend to our advisory clients. These entities include GrayStone Insurance and VanceGray Wealth Management Tax Strategies. This is a potential conflict of interest because we receive additional compensation through these entities and therefore are incentivized to recommend them when it is not in a client's best interest. Additionally, we have an arrangement with Charles Schwab and Co., Inc ("Schwab"), where we receive benefits for maintaining a minimum of \$10,000,000 in client accounts. This can incentivize us to encourage our clients to maintain accounts at Schwab when it is possible they could be charged lower fees elsewhere.

FOR ADDITIONAL DETAILS WITH RESPECT TO VANCEGRAY'S POTENTIAL CONFLICTS OF INTEREST WITH RETAIL CLIENTS, SEE VANCEGRAY'S ADV Part 2A, ITEMS 10, 11, 12 and 14 AT <https://adviserinfo.sec.gov/firm/summary/142613>.

How do your financial professionals make money?

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

VanceGray employees are compensated through negotiated salaries. Additionally, VanceGray Wealth Management, GrayStone Insurance and VanceGray Wealth Management Tax Strategies, DBAs are under common ownership and the sole member of VanceGray Wealth Management and is compensated as such. Some of our employees are also licensed insurance agents and may receive additional compensation based on specific products sold that is separate and distinct from compensation received for investment advice provided to VanceGray clients. Employees may also earn compensation from VanceGray as a result of referring new clients to the firm.

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

No. Please go to [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our financial professionals.

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

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?

Additional Information

ADDITIONAL INFORMATION ABOUT VANCEGRAY, OUR FIDUCIARY DUTY TO CLIENTS AND THE SERVICES WE OFFER IS PROVIDED IN OUR ADV 2A AND 2B. YOU CAN REQUEST A COPY OF FORM CRS AND UP TO DATE INFORMATION ABOUT VANCEGRAY BY CALLING (207) 992-2819.

VanceGray Wealth Management, Inc.
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