

Gerstemeier Financial Group, LLC
CLIENT RELATIONSHIP SUMMARY v. July 15, 2024

This is the Client Relationship Summary for Gerstemeier Financial Group, LLC (GFG) an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

The investment advisory services we provide include financial planning; limited-scope, project-based financial planning; and portfolio management services. We also provide tax preparation services as a separate engagement.

Our portfolio management service provides continuous monitoring of your investments. We do not monitor your investments in our financial planning; limited-scope, project-based financial planning; or tax preparation services.

For clients who choose our portfolio management service, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance. You can impose reasonable restrictions on the discretionary authority you provide. We do not place trades on behalf of financial planning; limited-scope, project-based financial planning; or tax preparation clients.

We generally require a minimum account size of \$1,000,000 for our portfolio management services; however, we may waive that minimum in our sole discretion.

For more information, please review our disclosure brochure, which is available [here](#).

Ask us: Given my financial situation, should I choose an investment advisor 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?

What fees will I pay?

You will pay a percentage of assets under management, quarterly, in advance for our portfolio management service. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. For our financial planning service, we charge a fixed fee based on the scope and complexity of your situation with a portion of the fee paid up front as a down payment with the remainder due upon future invoicing. For limited-scope, project-based financial planning, you will pay an hourly fee. You will also incur other fees including, brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, retirement account annual fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; GFG does not receive any of these 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. For more information, please review our disclosure brochure, which is available [here](#).

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Ask us: 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.

While GFG works to minimize conflicts with clients simply setting a fee for our services creates a conflict; it incentivizes us to charge you more rather than less for our services.

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

For more information, please review our disclosure brochure, which is available [here](#).

How do your financial professionals make money?

Our firm's only compensation comes from our advisory fees. GFG is a "fee-only" adviser meaning our only form of revenue are fees from clients. We cannot accept fees or compensation from commissions, referrals, financial products, etc. Employees at GFG are compensated with a combination of an agreed-upon fixed annual salary, and annual accomplishment-based bonus and basic employee benefits. Owners of GFG may receive distributions based on the revenue the firm earns from the professional's advisory services or recommendations. No one at the firm – other than as described – is compensated based upon the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

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

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

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

You can find more information about our investment advisory services [here](#). **You can also contact us at (630) 420-6601, or (239) 330-2584 if you have any questions or to request a copy of the relationship summary.**

Ask us: 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?