

**Part 2B of Form ADV: *Brochure Supplement***

Scott Genzman  
Lynsey Richter  
Sandra Widmer  
Benjamin Genzman  
Ryan Genzman  
Jamie Gonzales

**GR Financial Group, LLC**

4556 E Camp Lowell Drive  
Tucson, AZ 85712

Telephone: 520-577-4711  
Email: [info@gr-financialgroup.com](mailto:info@gr-financialgroup.com)

December 16, 2020

This brochure supplement provides information about the individual(s) listed above that supplements the GR Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact Scott Genzman if you did not receive GR Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about the individual(s) listed above is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Scott Douglas Genzman

**Born:** 1965

### **Education**

Graduated from the University of Arizona with a degree in communications 1990

### **Business Experience**

- GR Financial Group, LLC, President/Owner, 11/2014 – Present
- BGR Financial Group, LLC, Member/VP of Investments 12/2006 – 12/2016
- Mutual Securities, Inc., Registered Rep. 6/2007 – Present
- Brookstreet Securities Corp., Registered Rep. 10/2005 – 6/2007
- UBS Financial Services, Inc., Financial Advisor 5/2000 – 10/2005
- Prudential, Insurance Agent 4/1994 – 5/2000

## **Item 3 Disciplinary Information**

Scott Genzman has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-Related Activities**

Scott Genzman is engaged in the following investment-related activities:

1. Scott Genzman is a registered representative with Mutual Securities, Inc. (hereinafter, "Mutual Securities"), an unaffiliated broker-dealer, member of the Financial Industry Regulatory Authority ("FINRA"). The amount of business that Scott Genzman does acting as a Registered Representative is less than 5% of his overall business, therefore it creates very little incentive for him to recommend investment products based on the compensation received, rather than the client's needs.

Clients are under no obligation to act upon any recommendations of Scott Genzman or to affect any transactions through him if they decide to follow his financial planning or consulting recommendations. Scott Genzman does not limit his financial planning or consulting recommendations to products offered by Mutual Securities, with all advice provided being of a generic nature. In these capacities, Scott Genzman may recommend securities, insurance, advisory, or other products, and receive normal securities transactions commissions if products are purchased through any firms or insurance companies with which he is affiliated. Thus, a conflict of interest may exist between Scott Genzman and the advisory clients.

2. Scott Genzman is an insurance agent/broker with various insurance companies conducting business under unaffiliated, GR Financial Group, LLC umbrella. As an insurance agent/broker, Scott Genzman can receive customary commissions, bonuses or other compensation for implementing the purchase or sale of securities, insurance or other investment products for GR Financial Group, LLC. A conflict of

interest may arise as these insurance sales may create an incentive to recommend products based on the compensation, he and/or our supervised persons may earn.

Clients are under no obligation to act upon any recommendations of Scott Genzman or to affect any transactions through him if they decide to follow the recommendations (unless they have granted our firm discretionary investment authority). Scott Genzman does not limit his recommendations to products or services offered by any broker-dealer/insurance companies and ensures that all recommendations are appropriate for a client's specific needs. Clients have the option to purchase investment products recommended through other broker-dealers/insurance companies not affiliated with GR Financial Group, LLC.

Clients should be aware that the receipt of additional compensation by GR Financial Group, LLC and its management persons or employees creates a conflict of interest that may impair the objectivity of our firm and these individuals when making advisory recommendations. GR Financial Group, LLC endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser; we take the following steps to address this conflict:

- we disclose to clients the existence of all material conflicts of interest, including the potential for our firm and our employees to earn compensation from advisory clients in addition to our firm's advisory fees;
- we disclose to clients that they are not obligated to purchase recommended investment products from our employees or affiliated companies;
- we collect, maintain and document accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance;
- our firm's management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances;
- we require that our employees seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed;
- we periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by our firm; and
- we educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

#### B. Non-Investment-Related Activities

Scott Genzman is currently engaged in Genzman Family, LLC which is a personal real estate company. Scott currently works 2 hours a month for this non-investment activity.

Scott Genzman is also currently engaged in MMMS Barkley S Corp which is a personal family farm. Scott currently works 1 hour a year for this non-investment activity.

Scott Genzman is also currently engaged in GR Real Estate which is a personal real estate company. Scott currently works 2 hours a month for this non-investment activity.

Scott Genzman is also currently a board member for Unite 4 Africa which is a Christian Missionary Organization. Scott currently works 3 hours a month for this non-investment activity.

## **Item 5 Additional Compensation**

Scott Genzman does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

The activities of GR Financial Group, LLC are supervised by Lynsey Richter, Managing Member and can be reached at 520-577-4711 All clients receive confirmation, from the brokerage holding their account(s), of any and all trades made by GR Financial Group, LLC, on their behalf. In addition to trade confirmations, each client receives quarterly account statements from the brokerage that holds their account(s). Lynsey Richter reviews the holdings in each client account for appropriateness (client goals and holdings) at the end of each calendar quarter.

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Lynsey M. Richter      **Born:** 1979

### **Education**

No college studies.

### **Business Experience**

- GR Financial Group, LLC, Member, Senior Vice President/Owner - Investments 11-2014 – Present
- BGR Financial Group, LLC, Investment Advisory Rep. & CCO 12/2006 – 12/2016
- Mutual Securities, Inc., Registered Rep. 6/2007 – Present
- Brookstreet Securities Corp., Registered Rep. 10/2005 – 6/2007
- UBS Financial Services, Inc., Registered Assistant 6/2000 – 10/2005
- Morgan Stanley Dean Witter, Operations Manager 8/1998 – 6/2000

## **Item 3 Disciplinary Information**

Lynsey Richter has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-Related Activities**

Lynsey Richter is engaged in the following investment-related activities:

1. Lynsey Richter is a registered representative with Mutual Securities, Inc. (hereinafter, "Mutual Securities"), an unaffiliated broker-dealer, member of the Financial Industry Regulatory Authority ("FINRA"). The amount of business that Lynsey Richter does acting as a Registered Representative is less than 5% of her overall business, therefore it creates very little incentive for her to recommend investment products based on the compensation received, rather than the client's needs.

Clients are under no obligation to act upon any recommendations of Lynsey Richter or to affect any transactions through her if they decide to follow her financial planning or consulting recommendations. Lynsey Richter does not limit her financial planning or consulting recommendations to products offered by Mutual Securities, with all advice provided being of a generic nature. In these capacities, Lynsey Richter may recommend securities, insurance, advisory, or other products, and receive normal securities transactions commissions if products are purchased through any firms or insurance companies with which she is affiliated. Thus, a conflict of interest may exist between Lynsey Richter and the advisory clients.

2. Lynsey Richter is an insurance agent/broker with various insurance companies conducting business under unaffiliated, GR Financial Group, LLC umbrella. As an insurance agent/broker, Lynsey Richter can receive customary commissions, bonuses or other compensation for implementing the purchase or sale of securities, insurance or other investment products for GR Financial Group, LLC. A conflict of

interest may arise as these insurance sales may create an incentive to recommend products based on the compensation, she and/or our supervised persons may earn. Clients are under no obligation to act upon any recommendations of Lynsey Richter or to affect any transactions through her if they decide to follow the recommendations (unless they have granted our firm discretionary investment authority). Lynsey Richter does not limit her recommendations to products or services offered by any broker-dealer/insurance companies and ensures that all recommendations are appropriate for a client's specific needs. Clients have the option to purchase investment products recommended through other broker-dealers/insurance companies not affiliated with GR Financial Group, LLC.

Clients should be aware that the receipt of additional compensation by GR Financial Group, LLC and its management persons or employees creates a conflict of interest that may impair the objectivity of our firm and these individuals when making advisory recommendations. GR Financial Group, LLC endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser; we take the following steps to address this conflict:

- we disclose to clients the existence of all material conflicts of interest, including the potential for our firm and our employees to earn compensation from advisory clients in addition to our firm's advisory fees;
- we disclose to clients that they are not obligated to purchase recommended investment products from our employees or affiliated companies;
- we collect, maintain and document accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance;
- our firm's management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances;
- we require that our employees seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed;
- we periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by our firm; and
- We educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

#### B. Non-Investment-Related Activities

Lynsey Richter is currently engaged in GR Real Estate which is a personal real estate company. Lynsey currently works 2 hours a month for this non-investment activity.

### **Item 5 Additional Compensation**

Lynsey Richter does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

The activities of GR Financial Group, LLC are supervised by Scott Genzman, Managing Member and can be reached at 520-577-4711 All clients receive confirmation, from the brokerage holding their account(s), of any and all trades made by GR Financial Group, LLC, on their behalf. In addition to trade confirmations, each client receives quarterly account statements from the brokerage that holds their account(s). Lynsey Richter reviews the holdings in each client account for appropriateness (client goals and holdings) at the end of each calendar quarter.

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## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Sandra Widmer      **Born:** 1966

### **Education**

Bachelor of Science in Business Administration - Finance and Accounting from University of Arizona 2000

Associates Degree in Liberal Arts from Mt. San Antonio College 1992

### **Business Experience**

- GR Financial Group, LLC, Registered Client Service Associate 07/2020 - Present
- GR Financial Group, LLC, Investment Advisory Rep. 01/2015 – 07/2020
- BGR Financial Group, LLC, Investment Advisory Rep. 09/2008 – 12/2016
- Homemaker/Volunteer 10/1998 - 09/2008
- CSC/GD – Secretary, Procurement Rep. 5/1986-10/1998

## **Item 3 Disciplinary Information**

Sandra Widmer has no reportable disciplinary history.

## **Item 4 Other Business Activities**

A. Investment-Related Activities

B. Non-Investment-Related Activities

Sandra Widmer has no Non-Investment-Related Activities to report.

## **Item 5 Additional Compensation**

Sandra Widmer does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

The activities of GR Financial Group, LLC are supervised by Ben Genzman, Managing Member and can be reached at 520-577-4711 All clients receive confirmation, from the brokerage holding their account(s), of any and all trades made by GR Financial Group, LLC, on their behalf. In addition to trade confirmations, each client receives quarterly account statements from the brokerage that holds their account(s). Lynsey Richter reviews the holdings in each client account for appropriateness (client goals and holdings) at the end of each calendar quarter.



## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Benjamin Scott Genzman      **Born:** 1992

### **Education**

Bachelor of Science in Business Administration, Business Marketing – University of Arizona Eller College of Management 2014

### **Business Experience**

- GR Financial Group, LLC, Vice President/Owner 06/2020 - Present
- GR Financial Group, LLC, Investment Advisory Rep. 01/2015 – 06/2020
- BGR Financial Group, LLC, Investment Advisory Rep. 8/26/2013 - 12/2016
- BGR Financial Group, LLC, Intern, 5/2008 – 8/26/2013

## **Item 3 Disciplinary Information**

Benjamin Genzman has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-Related Activities**

1. Benjamin Genzman is an insurance agent/broker with various insurance companies conducting business under unaffiliated, GR Financial Group, LLC umbrella. As an insurance agent/broker, Benjamin Genzman can receive customary commissions, bonuses or other compensation for implementing the purchase or sale of securities, insurance or other investment products for GR Financial Group, LLC. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation, he and/or our supervised persons may earn.

Clients are under no obligation to act upon any recommendations of Ben Genzman or to affect any transactions through him if they decide to follow the recommendations (unless they have granted our firm discretionary investment authority). Ben Genzman does not limit his recommendations to products or services offered by any broker-dealer/insurance companies and ensures that all recommendations are appropriate for a client's specific needs. Clients have the option to purchase investment products recommended through other broker-dealers/insurance companies not affiliated with GR Financial Group, LLC.

Clients should be aware that the receipt of additional compensation by GR Financial Group, LLC and its management persons or employees creates a conflict of interest that may impair the objectivity of our firm and these individuals when making advisory recommendations. GR Financial Group, LLC endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser; we take the following steps to address this conflict:

- we disclose to clients the existence of all material conflicts of interest, including the potential for our firm and our employees to earn compensation from advisory clients in addition to our firm's advisory fees;

- we disclose to clients that they are not obligated to purchase recommended investment products from our employees or affiliated companies;
- we collect, maintain and document accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance;
- our firm's management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances;
- we require that our employees seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed;
- we periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by our firm; and
- we educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

#### **B. Non-Investment-Related Activities**

Benjamin Genzman is currently engaged in Genzman Family, LLC which is a personal real estate company. Benjamin currently does not work any hours for this non-investment activity.

Benjamin Genzman is currently engaged in Tranont as a distributor. Benjamin currently works less than 1 hour a week for this non-investment activity.

Benjamin Genzman is also currently engaged in Placita Escondido Opportunity Fund as a Member which is a Real Estate Project. Ben currently works 0 hours a month for this non-investment activity.

### **Item 5 Additional Compensation**

Benjamin Genzman does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

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## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Ryan Scott Genzman      **Born:** 1994

### **Education**

Bachelor of Science in Business Administration, Business Marketing – University of Arizona Eller College of Management 2016

### **Business Experience**

- GR Financial Group, LLC, Vice President/Owner 06/2020 – Present
- Mutual Securities, Inc, Registered Representative 01/2015- 06/2020
- GR Financial Group, LLC, Investment Advisory Rep. 01/2015 – Present
- BGR Financial Group, LLC, Investment Advisory Rep. 8/26/2013 - 12/2016
- BGR Financial Group, LLC, Intern, 8/2009 – 8/26/2013

## **Item 3 Disciplinary Information**

Ryan Genzman has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-Related Activities**

Ryan Genzman is also engaged in the following investment-related activities:

1. Ryan Genzman is a registered representative with Mutual Securities, Inc. (hereinafter, "Mutual Securities"), an unaffiliated broker-dealer, member of the Financial Industry Regulatory Authority ("FINRA"). The amount of business that Ryan Genzman does acting as a Registered Representative is less than 5% of his overall business, therefore it creates very little incentive for him to recommend investment products based on the compensation received, rather than the client's needs.

Clients are under no obligation to act upon any recommendations of Ryan Genzman or to affect any transactions through him if they decide to follow his financial planning or consulting recommendations. Ryan Genzman does not limit his financial planning or consulting recommendations to products offered by Mutual Securities, with all advice provided being of a generic nature. In these capacities, Ryan Genzman may recommend securities, insurance, advisory, or other products, and receive normal securities transactions commissions if products are purchased through any firms or insurance companies with which he is affiliated. Thus, a conflict of interest may exist between Ryan Genzman and the advisory clients.

2. Ryan Genzman is an insurance agent/broker with various insurance companies conducting business under unaffiliated, GR Financial Group, LLC umbrella. As an insurance agent/broker, Ryan Genzman can receive customary commissions, bonuses or other compensation for implementing the purchase or sale of securities, insurance or other investment products for GR Financial Group, LLC. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation, he and/or our supervised persons may earn.

Clients are under no obligation to act upon any recommendations of Ryan Genzman or to affect any transactions through him if they decide to follow the recommendations (unless they have granted our firm discretionary investment authority). Ryan Genzman does not limit his recommendations to products or services offered by any broker-dealer/insurance companies and ensures that all recommendations are appropriate for a client's specific needs. Clients have the option to purchase investment products recommended through other broker-dealers/insurance companies not affiliated with GR Financial Group, LLC.

Clients should be aware that the receipt of additional compensation by GR Financial Group, LLC and its management persons or employees creates a conflict of interest that may impair the objectivity of our firm and these individuals when making advisory recommendations. GR Financial Group, LLC endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser; we take the following steps to address this conflict:

- we disclose to clients the existence of all material conflicts of interest, including the potential for our firm and our employees to earn compensation from advisory clients in addition to our firm's advisory fees;
- we disclose to clients that they are not obligated to purchase recommended investment products from our employees or affiliated companies;
- we collect, maintain and document accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance;
- our firm's management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances;
- we require that our employees seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed;
- we periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by our firm; and
- we educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

#### B. Non-Investment-Related Activities

Ryan Genzman is currently engaged in Genzman Family, LLC which is a personal real estate company. Ryan currently does not work any hours for this non-investment activity.

Ryan Genzman is also currently engaged in Placita Escondido Opportunity Fund as a Member which is a Real Estate Project. Ben currently works 0 hours a month for this non-investment activity.

### Item 5 Additional Compensation

Ryan Genzman does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

The activities of GR Financial Group, LLC are supervised by Scott Genzman, Managing Member and can be reached at 520-577-4711 All clients receive confirmation, from the brokerage holding their account(s), of any and all trades made by GR Financial Group, LLC, on their behalf. In addition to trade confirmations, each client receives quarterly account statements from the brokerage that holds their account(s). Lynsey Richter reviews the holdings in each client account for appropriateness (client goals and holdings) at the end of each calendar quarter.

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## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Jamie Gonzales      **Born:** 1992

### **Education**

Bachelor of Science Hotel & Restaurant Management – Northern Arizona University 2014

### **Business Experience**

- GR Financial Group, LLC Registered Client Service Associate 07/2020 to present
- Marriott International, Group Strategy Manager 06/2019 – 07/2020
- GR Financial Group, LLC, Client Service Associate 04/2017 – 06/2019
- Marriott International, Revenue Manager. 01/2016-03/2017
- JW Marriott Starr Pass Resort and Spa. 05/2012-12/2015

## **Item 3 Disciplinary Information**

Jamie Gonzales has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-Related Activities**

### **B. Non-Investment-Related Activities**

Jamie Gonzales is currently engaged in Airbnb online created for personal real estate rentals. Jamie currently manages reservations for one rental property. Jamie currently works less than 1 hour a week for this non-investment activity.

## **Item 5 Additional Compensation**

Jamie Gonzales does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

The activities of GR Financial Group, LLC are supervised by Lynsey Richter, Managing Member and can be reached at 520-577-4711 All clients receive confirmation, from the brokerage holding their account(s), of any and all trades made by GR Financial Group, LLC, on their behalf. In addition to trade confirmations, each client receives quarterly account statements from the brokerage that holds their account(s). Lynsey Richter reviews the holdings in each client account for appropriateness (client goals and holdings) at the end of each calendar quarter.