



LLC Firm Brochure Form ADV Part 2,A

This brochure provides information about the qualifications and business practices of Goldstone Financial Group, LLC. If you have any questions about the contents of this brochure, please contact us at (630) 620-9300 or by email at: contactus@goldstonefinancialgroup.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Goldstone Financial Group, LLC is also available on the SEC's website: www.adviserinfo.sec.gov. Goldstone Financial Group, LLC's CRD number is: 222520.

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Registration does not imply a certain level of skill or training.

Version Date: 03/30/2026



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Item 2: Material Changes

The material changes in this Goldstone Financial Group, LLC, (“GFG”, “firm”, or “Goldstone”) brochure since the last update, dated December 12, 2025 are described below. Material changes relate to Goldstone Financial Group, LLC’s policies, practices, or conflicts of interests.

- Item 4 - GFG removed Zega Financial from its list of sub-advisors, as it no longer uses their services or strategies.
- Item 4 - GFG added mutual funds to its list of securities it may recommend to clients.
- Item 5 - GFG removed language regarding the repayment of GFG fees. Clients are directed to their Advisory Agreement for specifics.
- Item 8 - GFG removed language around the strategies offered by Zega Financial, as GFG no longer recommends the use of those strategies.
- Item 8 - GFG added language regarding various risks, including Private Funds, cybersecurity, political and other items.
- Item 13 - GFG modified its language to state that accounts reviews are done annually and on a “as needed” basis.
- Item 15 - GFG modified its language to state it has limited custody on in regards to its ability to debit fees and client accounts that may have SLOA’s.
- Item 19 - This item was removed in its entirety as it is not relevant for SEC registered Advisors.



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Item 4: Advisory Business

A. Description of the Advisory Firm

Goldstone Financial Group, LLC is a Limited Liability Company organized in the State of Illinois and is a registered investment adviser with the Securities and Exchange Commission.

GFG was formed in November 2008 and the principal owner is Anthony Pellegrino.

B. Types of Advisory Services

Fiduciary Standard

GFG is a registered investment adviser and is a fiduciary, subject to the Securities and Exchange Commission and the Investment Advisers Act of 1940. Registration as investment advisor does not imply a certain level of skill or training. As a fiduciary, GFG has an affirmative duty of care, loyalty, honesty, and good faith to act in the best interests of its clients by placing the interest of their clients ahead of its own. It is GFG's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent among its clients on a fair and equitable basis over time. It is the responsibility of GFG to identify, assess, mitigate, and disclose any remaining potential conflicts of interests to its clients in accordance with its fiduciary duty.

Portfolio Management Services

GFG offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. GFG creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels). Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

GFG generally will conduct financial planning sessions with each client to understand their goals, current investments, risk tolerance and time horizon.

Sub-adviser Services and Selection of Other Advisers

GFG may utilize sub-advisers or recommend clients utilize third-party money managers. Before recommending other advisors for clients, GFG will always ensure those other advisors are properly licensed or registered as investment advisor. GFG offers clients sub-advised portfolios in its wrap fee



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program, which are managed by separate account managers or through a sub-adviser GFG engages on its behalf and are further described in Item 8A of this brochure: Adhesion Wealth Advisors, Optimus Advisory Group and SHP Wealth Management LLC (“SWML”) for accounts custodied with Fidelity Institutional.

Services Limited to Specific Types of Investments

GFG generally limits its investment advice to mutual funds, fixed income securities, real estate funds (including publicly traded REITs), equities, ETFs (including ETFs in the gold and precious metal sectors), Mutual Funds, treasury inflation protected/inflation linked bonds and non-U.S. securities. GFG may use other registered securities to help diversify a portfolio when applicable.

C. Client Tailored Services and Client Imposed Restrictions

GFG offers the same suite of services to all its clients. However, specific client investment strategies and their implementation are dependent upon the client and GFG agreeing upon the unique management at the outset of a client relationship. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent GFG from properly servicing the client account, or if the restrictions would require GFG to deviate from its standard suite of services, GFG reserves the right to end the relationship.

D. Wrap Fee Programs

GFG participates in wrap fee programs, which are investment programs where the investor pays one stated fee that includes management fees, transaction costs, and other administrative fees. GFG manages the investments in the wrap fee program but does not manage wrap fee accounts any differently than non-wrap fee accounts. Wrap fee accounts may be more or less expensive based on trading activity within your account compared to a non-wrap/transaction fee-based account. Fees paid under the wrap fee program will be billed by GFG as a management fee. Please see our ADV 2A, Appendix 1 (Wrap Fee Brochure) for additional information.

GFG uses the value of the account as of the close of last business day of the billing period, after considering deposits and withdrawals, for purposes of determining the market value of the assets upon which the advisory fee is based for its wrap programs.

E. Assets Under Management

As of 12/31/2025, GFG has the following assets under management:

Discretionary Amount:	Non-discretionary Amount:
\$1,054,041,924.97	\$ 0

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F. Financial Planning Consulting

GFG also offers financial planning services on an agreed upon one-time fee or an hourly basis. All fees and terms are outlined in the GFG Financial Planning Agreement.

Item 5: Fees and Compensation

A. Fee Schedule

The following are the fee schedules assessed to accounts using Goldstone Financial Group, LLC for portfolio management investment advisory services:

Charles Schwab (formerly TD Ameritrade) Accounts:

Charles Schwab Standard Transaction-Based Portfolio Management Service Fees	
Total Client Assets Under Advisory Management	Total Annual Management Fee
First \$1,000,000	1.20%
Next \$1,000,000 to \$3,000,000	0.90%
\$3,000,000+	0.65%

Charles Schwab Standard Wrap-Based Portfolio Management Service Fees	
Total Client Assets Under Advisory Management	Total Annual Management Fee
First \$500,000	1.50%
Next \$500,001 to \$1,000,000	1.20%
Next \$1,000,000+	0.95%

Fidelity Accounts:

Fidelity Transaction-Based Account Management Service Fees			
Total Client Assets Under Advisory Management	Goldstone Annual Management Fee	Sub-Adviser Annual Management Fee	Total Annual Management Fee
First \$1,000,000	1.20%	0.10%	1.30%
Next \$1,000,000 to \$3,000,000	0.90%	0.10%	1.00%
\$3,000,000+	0.65%	0.10%	0.75%

GFG's Wrap-Based Portfolio Management program is only available for those accounts utilizing the custodian Charles Schwab. This will limit the available models and strategies for those clients opting to use Fidelity to custody their accounts. For accounts utilizing a wrap-based program, GFG will wrap all fees (i.e., custodian fees, brokerage fees, transaction fees, third-party fees, etc.) within the annual management fee assessed to the client. For any Transaction-Based portfolios the client may be charged

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trade transaction fees assessed by the custodian directly to the account at the time of the transaction depending on the investment product being traded. In addition, fees assessed by the custodian may also be charged to a Transaction-Based account that would not be charged to a Wrap-Based account. All transaction fees are determined by the custodian's respective fee schedules and available on request. If a client opts to utilize a Transaction-Based portfolio, the client will be responsible for all fees assessed by the custodian directly to the account. Please note, the custodians used by GFG offer reduced transaction fees on certain types of trades to clients who opt to receive trade confirmations and/or

monthly statements electronically in lieu of paper copies sent by physical mail. For additional information, please review the custodian's fee schedules and discuss with your representative.

Please note, fees and other expenses are charged to the client by the underlying financial companies and their investment products (ETFs, Mutual Funds, etc.). These products may be used in both the wrap and non-wrap programs. Clients will indirectly bear these fund expenses in addition to the direct management and respective custody fees applicable to each program.

Not all managed allocation models used by GFG are available as a transaction-based managed account. Client should be aware a transaction-based portfolio will be assessed a lower annual management fee compared to wrap-based portfolio management fees, but the total fees charged to the account may be more/less expensive than a wrap-based portfolio when including trading and other custodial costs. Please review all models, expected trading levels, and applicable fees before investing. Management fees differ for each custodian and certain portfolio models are not available on both platforms. Please note, GFG receives different compensation amounts from each custodian and a potential conflict may exist when recommending a custodian. Please review all fees before selecting a custodian.

Certain models recommended by GFG may be managed by third-party money managers or sub-advisers. The use of a money manager or sub-adviser may add to the client's total annual management fees above the rates listed in the fee schedules above, however GFG's compensation will not exceed the rates stated. Any additional costs are paid to the third-party money manager or sub-adviser. Clients should be aware the use of a money manager or sub-adviser is not required and may not be available on a custodian. To determine the added management costs please refer to the money-manager or sub-adviser's respective ADV Part 2 and review with your investment adviser representative.

All fees are negotiable depending upon the needs of the client and the complexity of the situation. GFG reserves the right to reduce or waive management fees for a client or an account in select instances. GFG employees and their family members may receive advisory services at a reduced fee rate or waived entirely. The final fee schedule is included as part of the client's Investment Advisory Contract.

For purposes of calculating the advisory fee, GFG uses the value of the account as of the end of the last business day of the prior billing period for Charles Schwab accounts and the average daily closing balance for the prior billing period for Fidelity accounts.

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Payment of Management Fees

Portfolio management fees are withdrawn directly from the client's accounts with the client's written authorization.

C. Client Responsibility For Third Party Fees

GFG will wrap third party fees (i.e., custodian fees, brokerage fees, transaction fees, etc.) within the annual management fee assessed to the client. GFG will charge and collect from clients one inclusive management fee to cover all transaction and custodial fees assessed to the account. If client chooses not to participate in a Wrap Fee Program, then client is responsible for all third-party fees.

D. Prepayment of Fees

Portfolio management fees are asset-based and are withdrawn directly from the client's accounts with client's written authorization. These management fees differ depending on which custodian, Charles Schwab or Fidelity Institutional, is used to custody the managed account. For accounts held with Charles Schwab, the management fees are collected on a quarterly basis and the fees are paid in advance. For accounts held with Fidelity Institutional, the management fees are billed monthly in arrears.

Initial account fees for the first billing period may be prorated based on the number of days under management. The methodology used to calculate management fees will differ between custodians. Accounts held with Charles Schwab will be billed based on the account value at the time GFG assumes management of the account, or if already under management based on the value of the account as of the close of the last day of the previous billing period, with the fees assessed promptly thereafter. For accounts held with Fidelity, management fees are collected monthly in arrears, based on the average daily balance. Fees will be prorated based on the number of days under management." Due to these different calculation methods, the amount of the management fees charged may differ for the same advisory services if the account was held at a different custodian available at the firm depending on account performance during the billing period. Please review both methodologies with your Investment Advisor Representative prior to opening an investment account.

Refunds for any fees paid in advance will be returned on a quarterly basis to the client via check or a deposit returned directly into the client's account. The fee refunded will be equal to the balance of the fees collected in advance minus the daily rate* times the number of days elapsed in the billing period up to and including the day of termination. (*The daily rate is calculated by dividing the annual asset-based fee rate by 365.)

E. Outside Compensation For the Sale of Securities to Clients

Neither GFG nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds. Certain individuals of GFG do receive compensation for the sale of other products (e.g. Insurance,

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annuities etc.). Information regarding these conflicts of interest can be found in Item 10.

Item 6: Performance-Based Fees and Side-By-Side Management

GFG does not accept performance-based fees or other fees based on a share of capital gains or capital appreciation of the assets of a client. It is the policy of GFG to seek fair and equitable allocations of all investment opportunities/transactions among its clients to avoid favoring one client over another.

Item 7: Types of Clients

GFG generally provides advisory services to the following types of clients:

- Individuals
- High-Net-Worth Individuals

Minimum Account Size for Portfolio Management

There is an account minimum of \$250,000, which may be waived by GFG in its discretion. Accounts with lower balances may not be eligible for all investment models offered by the firm and/or may not receive the recommended model allocation percentages in holdings that do not allow for fractional shares, which may impact account performance.

Item 8: Investment Strategies, Methods of Analysis, and Risk of Loss

A: Investment Strategies

Money Managers and Sub-Advisers

GFG uses the following money managers and sub-advisers within its wrap fee program. These advisers and their most used strategies are listed below. Other advisers and strategies are available and used by GFG. Please consult with your adviser and review the advisers respective ADV Part II and Brochures before choosing any strategy.

Optimus Advisory Group Dynamic Equity ETF Strategy – Seeks to provide investors with the total return normally associated with a mix of equities, while using a proprietary tactical overlay to move the portfolio to cash for downside risk protection. When not in cash, this long-only ETF model can vary its large cap equity investments from 50% to 100% of the portfolio, its mid cap equity investments from 0% to 50%, and its small cap equity investments from 0% to 25% using monthly, bi-monthly, and quarterly rotations.

Optimus Advisory Group Tactical High Yield – Seeks to provide investors with the total return normally associated with High Yield Bonds, while using optimal exit techniques for downside risk reduction. The program was designed around a high yield bond fund index but uses mutual funds or



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exchange-traded funds (ETFs) as the actual investment vehicles. There are two independent signals for a maximum of one long position. All independent signals vary from short-term to long-term in nature. Stop losses and trailing stops are used.

Optimus Advisory Group Hedged Equity Strategy- Seeks to provide investors with the total return normally associated with a mix of U.S. equities, while maintaining the ability to move to low volatility or sector equities for downside risk protection. SHORT SIDE (33% Optimus Global Advantage All Asset 2X) - Seeks to provide investors with an opportunity for gains during U.S. equities, foreign equities, and U.S. Govt. bond market declines. The strategy uses inverse mutual funds / ETFs that are based on U.S. equities, foreign equities, and U.S. Govt. bonds.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear. Any investment strategy used may result in the loss of principal. Past performance is not indicative of future results.

B. Material Risks Involved

Methods of Analysis

Charting analysis strategy involves using and comparing various charts to predict long and short-term performance or market trends. The risk involved in using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting

analysis without other methods of analysis would assume past performance will be indicative of future performance. This may not be the case.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not consider new patterns that emerge over time.

Cyclical analysis assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are two-fold: 1) the markets do not always repeat cyclical patterns; and 2) if too many investors begin to implement this strategy, then it changes the very cycles these investors are trying to exploit.

Modern Portfolio Theory assumes that investors are risk adverse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who



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wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Transaction Strategies

Long-term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Short-term trading risks include liquidity, economic stability, and inflation, in addition to the long-term trading risks listed above. Frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Margin transactions use leverage that is borrowed from a brokerage firm as collateral. When losses occur, the value of the margin account may fall below the brokerage firm's threshold thereby triggering a margin call. This may force the account holder to either allocate more funds to the account or sell assets in a shorter time frame than desired. The use of margin can significantly increase risk.

Options transactions involve a contract to purchase a security at a given price, not necessarily at market value, depending on the market. This strategy includes the risk that an option may expire out of the money resulting in minimal or no value, as well as the possibility of leveraged loss of trading capital due to the leveraged nature of stock options. The use of options can significantly increase risk.

C. Risks of Specific Securities Utilized

Clients should be aware there is a material risk of loss using any investment strategy. GFG's use of margin and options in certain investment strategies generally holds a greater risk of capital loss. Certain investment strategies use margin or invest in options which generally hold a greater risk of capital loss. The investment types listed below (leaving aside Treasury, Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments, including a complete loss of value.

Mutual Funds are investment programs funded by shareholders that trade in diversified holdings and are professionally managed. Mutual funds carry the risk of capital loss and you may lose money. All mutual funds have management and operating costs lowering gross investment returns.

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Fixed income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best-known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they do carry a potential risk of losing value. Risks of investing in foreign fixed income securities also include sovereign risk, a country defaulting on its debt obligations.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Precious Metal ETFs (e.g., Gold, Silver, or Palladium Bullion backed “electronic shares” not physical metal) specifically may be negatively impacted by several unique factors, among them (1) large sales by the official sector which own a significant portion of aggregate world holdings in gold and other precious metals, (2) a significant increase in hedging activities by producers of gold or other precious metals, (3) a significant change in the attitude of speculators and investors.

Real Estate Funds (including REITs) face several kinds of risk that are inherent in the real estate sector, which historically has experienced significant fluctuations and cycles in performance. Revenues and cash flows may be adversely affected by: changes in local real estate market conditions due to changes in national or local economic conditions or changes in local property market characteristics; competition from other properties offering the same or similar services; changes in interest rates and in the state of the debt and equity credit markets; the ongoing need for capital improvements; changes in real estate tax rates and other operating expenses; adverse changes in governmental rules and fiscal policies; adverse changes in zoning laws; the impact of present or future environmental legislation and compliance with environmental laws.

Options Contracts: Options are complex securities that involve risks and are not suitable for everyone. Option trading can be speculative in nature and carry substantial risk of loss. It is generally recommended that you only invest in options with risk capital. An option is a contract that gives the buyer the right, but not the obligation, to buy or sell an underlying asset at a specific price on or before a certain date (the “expiration date”). The two types of options are calls and puts:

A call gives the holder the right to buy an asset at a certain price within a specific period of time. Calls are similar to having a long position on a stock. Buyers of calls hope that the stock will increase substantially before the option expires. A put gives the holder the right to sell an asset at a certain price within a specific period of time. Puts are very similar to having a short position on a stock. Buyers of puts hope that the price of the stock will fall before the option expires. Selling options are more complicated and can be even riskier. The option trading risks pertaining to options buyers are:

- Risk of losing your entire investment in a relatively short period of time.
- The risk of losing your entire investment increases if, as expiration nears, the stock is below the



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strike price of the call (for a call option) or if the stock is higher than the strike price of the put (for a put option).

- European style options which do not have secondary markets on which to sell the options prior to expiration can only realize their value upon expiration.
- Specific exercise provisions of a specific option contract may create risks.
- Regulatory agencies may impose exercise restrictions, which stops you from realizing value.

The option trading risks pertaining to options sellers are:

- Options sold may be exercised at any time before expiration.
- Covered Call traders forgo the right to profit when the underlying stock rises above the strike price of the call options sold and continue to risk a loss due to a decline in the underlying stock.
- Writers of Naked Calls risk unlimited losses if the underlying stock rises.
- Writers of Naked Puts risk unlimited losses if the underlying stock drops.
- Writers of naked positions run margin risks if the position goes into significant losses. Such risks may include liquidation by the broker.
- Writers of call options could lose more money than a short seller of that stock could on the same rise on that underlying stock. This is an example of how the leverage in options can work against the option trader.
- Writers of Naked Calls are obligated to deliver shares of the underlying stock if those call options are exercised.
- Call options can be exercised outside of market hours such that effective remedy actions cannot be performed by the writer of those options.
- Writers of stock options are obligated under the options that they sold even if a trading market is not available or that they are unable to perform a closing transaction.
- The value of the underlying stock may surge or ditch unexpectedly, leading to automatic exercises.

Other option trading risks are:

- The complexity of some option strategies is a significant risk on its own.
- Option trading exchanges or markets and option contracts themselves are open to changes at all times.
- Options markets have the right to halt the trading of any options, thus preventing investors from realizing value.
- Risk of erroneous reporting of exercise value.
- If an options brokerage firm goes insolvent, investors trading through that firm may be affected.
- Internationally traded options have special risks due to timing across borders.

Risks that are not specific to options trading include market risk, sector risk and individual stock risk. Option trading risks are closely related to stock risks, as stock options are a derivative of stocks.

Alternatives and Private Placements: A private placement (nonpublic offering) is an illiquid security sold to qualified investors and are not publicly traded nor registered with the Securities and Exchange Commission. Unlike liquid investments, private fund investments do not provide daily liquidity or pricing. In fact, investment in certain private funds requires a long-term commitment, with limited or no liquidity opportunities and no certainty of return. The return of capital and the realization of gains and other income, if any, from an investment may not occur until several years after such investment is



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made, if at all. Given that certain private funds are expected to operate over several years, substantial changes to the business, economic, political, and regulatory and technology environment may have a more profound effect on private fund investments. The underlying investments in certain private funds consist of significant amounts of securities and other financial instruments that are very thinly traded, or for which no market exists, or which are restricted as to their transferability.

Cybersecurity Risk: With the use of technology to conduct business, a portfolio is subject to operational, information security and related risks. Cyber incidents can result from deliberate attacks or unintentional events, including but not limited to unauthorized access to systems leading to misappropriated confidential data, corrupted data, or operational disruption. A breach in cyber security may cause an account to lose proprietary information, suffer data corruption, or lose operational capacity. This in turn could cause an account to incur regulatory penalties, reputational damage, and additional compliance costs associated with corrective measures, and/or financial loss.

Political and Legislative Risk: Companies face a complex set of laws and circumstances in each country in which they operate. The political and legal environment can change rapidly and without warning, with significant impact, especially for companies operating outside of the U.S. or those companies who conduct a substantial amount of their business outside of the U.S.

War and Geopolitical Conflict Risk: Investment strategies may be subject to significant geopolitical risks that can arise from conflicts between nations or within regions. One such example is the ongoing conflict between Israel and Gaza. This conflict has led to periodic escalations in violence, resulting in economic sanctions, military actions, and disruptions to normal economic activities in the region. The volatility and unpredictability associated with this conflict may have a direct or indirect impact on the performance of certain investments. Investments with exposure to the Middle East region, including but not limited to, equities of companies operating within or closely with Israel or Gaza, fixed-income securities issued by governments or corporations in this area, or commodities that are sourced from the region, may be particularly susceptible to loss. The conflict can affect market prices, currency values, and the overall economic stability of the region. It may also influence global market sentiment, causing broader market fluctuations.

Non-U.S. securities present certain risks such as currency fluctuation, political and economic change, social unrest, changes in government regulation, differences in accounting and the lesser degree of accurate public information available. In addition, securities from certain countries may not be available to purchase or sell on the custodians utilized by GFG. Availability of products may change depending on geopolitical events and/or sanctions introduced or repealed by the US Government.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.



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B. Administrative Proceedings

1) On March 28, 2022, the Firm and its owner and principal, Anthony Pellegrino, were the subject of an Order Instituting Administrative and Cease and Desist Proceedings (the "Order") entered by the SEC, to which they previously consented without admitting or denying the findings therein, making findings and imposing remedial sanctions and a cease and desist order from and based on violations of Section

206(2) of the Investment Advisers Act of 1940 and Sections 5(a) and (c) of the Securities Act of 1933. A copy of that Order is available at <https://www.sec.gov/litigation/admin/2022/33-11045.pdf>. The Order imposed a censure against the Firm and Anthony Pellegrino as well as fines against the Firm of \$70,000 and Anthony Pellegrino of \$30,000, which have already been paid as directed. In addition, the Order requires the Firm to retain an independent compliance consultant to review the effectiveness of its disclosures, policies, procedures, systems, and internal controls to make recommendations for the Firm to adopt enhancements in response, which the Firm has implemented.

As detailed more fully in the Order, this matter arises from the period May 2017 through June 2018, during which time the Firm, Anthony Pellegrino and Michael Pellegrino, a former manager and owner discussed below, offered and sold an investment of a third party company called 1 Global Capital (1GC), which filed for bankruptcy in July 2018, after which the SEC charged 1GC and its owner with offering and selling 1GC investments as unregistered securities, where there was no applicable exemption from registration, as well as misrepresentations regarding among other facts, the use of investor funds, the value of the investments and that the 1GC investments were exempt from the registration requirements under the securities laws. 1GC and its principal owner subsequently settled the SEC's charges against it. Neither the Firm, Anthony nor Michael Pellegrino were aware of 1GC's misrepresentations and indeed were themselves misled by 1GC and its outside securities counsel. In this regard, 1GC obtained outside securities counsel who prepared false legal opinions and who falsely misrepresented to Michael and Anthony that the 1GC investment returns were validated by an independent accounting firm and touted legal opinions authored by outside counsel that the 1GC investments were not considered securities subject to registration. In reliance upon 1GC and 1GC's outside securities counsel, and despite efforts to conduct their own research and analysis regarding 1GC and its investments including in-person meetings at 1GC, numerous communications with 1GC and its outside securities counsel, the Firm, Anthony Pellegrino and Michael Pellegrino offered and sold the unregistered 1GC securities between May 2017 and June 2018 to certain Goldstone clients as an alternative investment product for their clients' investment portfolios. In doing so, the Firm, Anthony and Michael did not adequately disclose the fees they received from 1GC to their advisory clients including that the firm was paid a referral fee for referring clients to the product.

After 1GC filed for bankruptcy and was charged by the SEC, the Firm and Anthony provided funds to facilitate a settlement with all its clients who invested in 1GC, returning the referral fees received from 1GC in addition to insurance proceeds. Anthony and the Firm at its own expense assisted its clients to file proofs of claim in the 1GC bankruptcy. The Firm also hired a new chief compliance officer (who is still here), created a new due diligence committee to review and approve new investment products, and implemented a more robust Compliance program, including revised relevant policies and procedures and implemented prohibitions on offering any unregistered securities.

In entering the Order, the SEC considered the Firm's and Anthony's remedial efforts promptly undertaken and cooperation afforded the SEC.

In addition, Michael Pellegrino, who was until 2018 the Firm's former co-manager, chief compliance and investment officer, was ordered to pay a \$50,000 fine, which has been paid, and received an order barring him from association with the Firm's advisory business in addition to prohibiting from association with other financial institutions as described in the Order.

2) On January 5, 2022, the Firm and Anthony Pellegrino, owner of the firm, entered into an Agreement and Order with the State of Idaho, Department of Finance agreeing, without admitting or denying the violations set forth in the Order, that in December 2017 Goldstone and Pellegrino violated Idaho Code Sec. 30-14-502(a)(2) by making an unsuitable recommendation to a client of the firm in violation of IDAPA 12.01.08.104.04b related to the recommendation of an unregistered security. A copy of the order is available at <https://www.finance.idaho.gov/legal/administrative-actions/securities/enforcement-orders/documents/2022/4843-2019-7-05-c-goldstone-financial-a-pellegrino-ao.pdf>. In entering the Order, the Firm and Pellegrino agreed to pay a \$10,000 civil penalty, which has been paid.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker-Dealer or Broker-Dealer Representative

Neither GFG nor its representatives are registered as, or have pending applications to become, a broker-dealer or a registered representative of a broker-dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither GFG nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Due to the firm's financial planning philosophy, it is common for our financial professionals to recommend that clients utilize insurance products (for example, a fixed index annuity ("FIA") as part of the client's overall financial plan in lieu of separately managed accounts (specifically, in lieu of cash



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and fixed income asset classes). You should be aware that there are a number of conflicts of interests that are present due to our planning philosophy and recommendations to utilize insurance products in this nature.

As an estimate, our financial professionals that are registered as investment advisor representatives spend approximately half of their time on insurance sales and services and half of their time on investment advisory services. Please refer to Item 5 – Fees and Compensation and Item 14 – Client Referrals and Other Compensation for more details.

You may therefore work with your financial professional in both their capacity as an investment adviser representative of Goldstone, as well as in their capacity as an insurance agent. As such, your financial professional, in their dual capacity as an IAR and insurance agent, may advise you to purchase insurance products (general disability insurance, life insurance, annuities, and other insurance products), and then assist you in implementing the recommendations by selling you those same products.

In exchange for selling you those products, the financial professional will typically be paid a commission. This recommendation that a client purchase an insurance product through them as an insurance agent presents a conflict of interest, as the receipt of commissions is an incentive to recommend products that could potentially be based on commissions rather than your personal needs and objectives.

Furthermore, commissions may vary by product, and each individual product may have different commission rates, encouraging the financial professional to recommend products that may pay higher commissions over the products that make the most sense for you.

In addition, insurance products may also have different payment schedules depending on the nature of the product, and the timing of the payments is likely to differ from that of the advisory options offered by Goldstone. This timing difference has the potential to create a conflict of interest since some financial professionals may have the incentive to recommend a product that pays commissions now, over an advisory product that pays commissions over a relatively longer period. As an example, all other variables held equal, a 5% commission paid by an insurance company upon sale of a \$100,000 annuity product, may be more attractive to a financial professional than a one percent (1%) advisory fee charged on a \$100,000 account paid over a period of five (5) years, despite the overall pre-tax compensation paid to the financial professional being equal. There are other conflicts present as well.

Goldstone utilizes the services of a third party insurance marketing organization ("IMO") to select the appropriate product. The purpose of the IMO is to assist us in finding the insurance company product that best fits the client's situation, although the IMO also offers special incentive compensation to our investment adviser representatives when they act in their separate capacities as insurance agents if they meet certain overall sales goals by placing annuities and/or other insurance products through the IMO. These awards are typically awarded to the Firm based upon the aggregate sales of insurance products. This creates a conflict of interest for the Goldstone financial professional to utilize the products recommended by the IMO. The IMO is an affiliate of Triad Wealth Partners. Triad provides affiliate members with marketing assistance and business development tools to acquire new clients, technology with the goal of improving the client experience and our firm's efficiency, back office and operations support to assist in the processing of our insurance (through Triad) and investment advisory services for clients, and business succession planning for our firm. Although some of these services may directly benefit a client, other services obtained by us from Triad Wealth Advisors, such as marketing assistance and business development may not benefit an existing client. There is a conflict of interest when we use



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the services of Triad Wealth Advisors because we are influenced to use Triad based upon our relationship and services provided and support of Triad.

GFG owner Anthony Pellegrino is a minority stakeholder of Nationwide Solutions LLC, a company which has a minority interest in Triad Wealth Partners, LLC, an SEC Registered Investment Advisor with its headquarters in Lawrence, Kansas. Triad Wealth Partners and GFG operate independently. Anthony Pellegrino is solely registered as an IAR with GFG, and other than a minority-ownership interest in Triad, he nor GFG receives direct compensation or shares revenue from Triad Wealth Partners, LLC, however; the amount of Anthony Pellegrino's minority stake in Triad Wealth Partners qualifies the company to be considered an affiliate of GFG and disclosed as a potential conflict of interest.

We have taken a number of steps to manage this conflict of interest. As a fiduciary, we expect and require that each investment adviser representative only recommend insurance and annuities when in the best interest of the client. The sale of commission-based products is supervised by the firm's Executive Leadership, and the firm makes periodic reviews of its insurance recommendations to ensure that our financial professionals act in accordance with our fiduciary duty. If you have any questions or concerns about annuity recommendations made during the financial planning process, we encourage you to immediately bring it to the attention of your investment professional or the CCO.

In addition, Matthew Rice, Chief Investment Officer ("CIO"), maintains an ownership interest and control of Vistamark Investments, ("Vistamark"), an investment adviser registered with the State of Illinois. Vistamark is not directly affiliated with Goldstone. Mr. Rice has a conflict of interest, as Mr. Rice has fiduciary responsibilities to both Vistamark and Goldstone. The potential conflict arises because Mr. Rice could be incentivized to recommend investment strategies, model portfolios, or service providers that benefit his separate advisory firm or its clients. To address and mitigate these conflicts of interest, Mr. Rice does not provide direct investment advice or personalized individual recommendations to Goldstone clients, without the review of the clients' Advisor. Mr. Rice participates in the Firm's Investment Committee, which oversees recommendations and portfolio decisions of Mr. Rice. Mr. Rice does not receive any compensation, referral fees, or other economic benefit from client accounts of Goldstone outside of his contracted CIO fee.

Finally, you should be aware that there are other insurance products that are offered by other insurance agents other than those recommended by our financial professionals. You are under no obligation to implement any insurance or annuity transaction through Goldstone. As stated in Item 4, Goldstone utilizes a third-party to assist with back-office / operations functions. This relationship includes certain economic benefits. Goldstone obtains investment research for its own model portfolios, technology, account billing, trading, and client service support through its third-party contracts. Based upon the total client assets under management that Goldstone brings to third-party, Goldstone is provided with certain additional economic benefit for doing so.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

GFG may utilize sub-advisers or recommend clients utilize third-party money managers. Before recommending other advisers for clients, GFG will always verify that those other advisers are properly licensed or registered as investment advisor. GFG offers clients sub-advised portfolios in its wrap fee program, which are managed by separate account managers or through a sub-adviser that GFG engages on its behalf and are further described in Item 8A of this brochure: Adhesion Wealth Advisors

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&Optimus Advisory Group. Please see the wrap fee brochure for additional information including associated costs.

Item 11: Code of Ethics, Participation, or Interest in Client Transactions and Personal Trading

A. Code of Ethics

GFG has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. GFG's Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

GFG does not recommend clients buy or sell any security in which a related person to GFG or GFG has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of GFG may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of GFG to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations provided to clients, which is a conflict of interest. GFG will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of GFG may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of GFG to buy or sell securities before or after recommending securities to clients, resulting in representatives profiting from the recommendations they provide to clients. Such transactions may create a conflict of interest; however, GFG will never engage in trading that operates to the client's disadvantage if representatives of GFG buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices



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A. Factors Used to Select Custodians and/or Broker/Dealers

Custodians/broker-dealers will be recommended based on GFG's duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent or receive the best trade price on a transaction.

GFG will recommend clients to use Charles Schwab & Co., Inc. (Member SIPC) or Fidelity Clearing & Custody Solutions, a division of Fidelity Investments, through National Financial Services LLC Member FINRA/SIPC, as custodians for brokerage accounts. GFG previously used TD Ameritrade, Inc. as a custodian, however in September 2023 TD Ameritrade, Inc. and all accounts in its custody were converted into Charles Schwab accounts. TD Ameritrade, Inc. is a subsidiary of TD Ameritrade Holding Corporation, which is a wholly owned subsidiary of The Charles Schwab Corporation.

Fees assessed to the client by the custodian (transaction costs, alternative asset costs, etc.) may vary by custodian. Some model portfolios or sub-advisers may not be available from a custodian. A conflict of interest may exist for GFG in recommending a custodian as the fees charged by the custodian to the Advisor may vary and result in lower costs using one custodian over the other. Please review both custodians with your representative for additional details.

1. Research and Other Soft-Dollar Benefits

GFG does not trade client's accounts and therefore receives no research, product, or services from a broker-dealer ("soft dollar benefits").

2. Brokerage for Client Referrals

GFG receives no referrals from a broker-dealer or third party in exchange for the Firm's Clients using that broker-dealer or third party.

3. Clients Directing Which Broker-Dealer/Custodian to Use

Clients may direct GFG to execute transactions through a specified broker-dealer. Clients must refer to their advisory agreements for a complete understanding of how they may be permitted to direct brokerage. If a client directs brokerage, the client will be required to acknowledge in writing that the Client's direction with respect to the use of brokers supersedes any authority granted to GFG to select brokers; this direction may result in higher commissions, which may result in a disparity between free and directed accounts; and trades for the client and other directed accounts may be executed after trades for free accounts, which may result in less favorable prices, particularly for illiquid securities or during volatile market conditions. Not all investment advisers allow their clients to direct brokerage.

B. Aggregating (Block) Trading for Multiple Client Accounts



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GFG will occasionally use Block Trading services available from the custodians when applicable for client portfolio rebalancing. Client accounts participating in the block will receive fair and equal treatment. Partially filled orders are to be filled pro rata based on the executed number of shares.

Item 13: Reviews of Accounts

A. Frequency and Nature of Periodic Reviews

GFG monitors clients' portfolios as part of an ongoing process while regular account reviews are conducted on at least an annual basis for clients. For those clients to whom GFG provides financial planning and/or consulting services, reviews are conducted on an "as needed" basis. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with GFG and to keep GFG

informed of any changes thereto. GFG contacts ongoing investment advisory clients at least annually to review its previous services and/or recommendations and to discuss the impact of any changes in the client's financial situation and/or investment objectives.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic, regulatory, or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

C. Content and Frequency of Regular Reports Provided to Clients

Each client of GFG's advisory services provided on an ongoing basis will receive at least quarterly a statement detailing the client's account, including assets held, asset value, and any transactions conducted within the reporting period. This quarterly statement will be generated and distributed by the custodian.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

GFG does not receive any economic benefit, directly or indirectly, from any third party for advice rendered to GFG's clients. Sale competitions, awards, or prizes are not permitted within GFG.

B. Compensation to Non-Advisory Personnel for Client Referrals

GFG does not directly or indirectly compensate any person who is not advisory personnel for client referrals.



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Item 15: Custody

When you establish a relationship with our firm for investment management services, your assets will be maintained by a bank, broker-dealer, mutual fund transfer agent or other such institution deemed a 'qualified custodian' by the SEC. We rely on the custodian to price and value assets, execute and clear

transactions, maintain custody of assets in your account and perform other custodial functions. GFG does not maintain physical possession of any client account assets. Clients' assets must be held by a

bank, broker dealer, mutual fund transfer agent or other such institution deemed a qualified custodian. We utilize Charles Schwab and Fidelity as the qualified custodians for client accounts.

Nevertheless, GFG is deemed to have custody, pursuant to Rule 206(4)-2 of the Investment Advisers Act of 1940, as amended, due to its authority over certain accounts to distribute assets subject to a third-party standing letter of authorization. The firm relies on the seven requirements outlined in the SEC's No-Action Letter to the Investment Advisers Association, dated February 21, 2017, which provides relief from an annual surprise custody examination by an independent public accountant.

You will receive monthly and/or quarterly account statements directly from the qualified custodian. GFG may also provide you with written quarterly performance reports for your account. We urge you to carefully review your account statements and compare the account balances with the balances reflected on any performance report you may receive from our firm for accuracy. Balances on our reports may vary slightly from custodial statements due to differences in accounting procedures,

reporting dates, valuation methodologies of certain securities or other operational factors. You should promptly notify us if you do not receive account statements from your custodian at least quarterly or if you believe the information on your account statements is inaccurate.

Item 16: Investment Discretion

GFG provides discretionary investment advisory services to clients. The Investment Advisory Contract established with each client outlines the discretionary authority for trading. Where investment discretion has been granted, GFG generally manages the client's account and makes investment decisions without consultation with the client as to what securities to buy or sell, when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, or the price per share. In some instances, GFG's discretionary authority in making these determinations may be limited by conditions imposed by a client (in investment guidelines or



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objectives, or client instructions otherwise provided to GFG).

Item 17: Voting Client Securities (Proxy Voting)

GFG will not ask for, nor accept, voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

GFG maintains all client funds and securities with qualified custodians who create and distribute accounts statements directly to GFG clients. Therefore, GFG is relieved of its obligation to send its own account statements and its inherent regulatory and financial requirements pursuant to Rule 206(4)-2.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither GFG nor its management has any financial condition that is likely to reasonably impair GFG's ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

GFG has not been the subject of a bankruptcy petition in the last ten years.



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