



# Customer Relationship Summary

Goldstone Financial Group, LLC (GFG) is registered with the Securities and Exchange Commission as an **investment adviser**. There is a difference in **brokerage** and **investment advisory** services and fees, and it is important that you, the retail investor, understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## What investment services and advice can you provide me?

We are an investment advisory firm providing asset management to retail investors. GFG offers both wrap and non-wrap fee programs as well as financial planning services to retail investors. Our firm uses discretion to manage all its accounts, making trades within the selected models according to the client's selected risk tolerance. Our investment strategies primarily use investments in exchange-traded funds (ETFs), however mutual funds, stocks, and options may also be used depending on the selected investment model. We will monitor the investments on a daily basis and make changes when needed to meet the investment objectives of our clients. Clients do have the ability to make their own investment decisions if requested. There is a \$50,000 minimum balance requirement to open an account with our firm which can be waived at the request of the representative. More detailed information regarding our advisory services is provided in our Form ADV Part 2A Brochure.

### Questions You Should Ask:

*“Given my financial situation, should I choose an investment advisory service? Why or why not?”*

*“How will you choose investments to recommend to me?”*

*“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”*

## What fees will I pay?

Our management fees charged to clients are established in our written investment advisory agreement. Generally, the fees are charged quarterly in advance, but some clients are billed in arrears and/or on a monthly basis. We charge fees as a percentage of the client's assets under management, calculated at the close of each calendar quarter or month (as applicable). Our standard annual management fees range from 0.65%-1.60% and are determined by account size, custodian, and whether the account is wrap based or transaction-based. Wrap based accounts will pay a higher management fee than transaction-based accounts, but wrap based accounts are not charged transaction or other custodian fees.

Our management fees are separate and distinct from fees and expenses charged by mutual funds or ETFs, which fees and expenses are described in the fund's prospectus and are exclusive of all fees paid to third parties, such as money managers and custodians.

More detailed information regarding fees and costs is provided in our Form ADV Part 2A.



### **Questions You Should Ask:**

*“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 by me?”*

*“How might your conflicts of interest affect me, and how will you address them?”*

### **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 act as a fiduciary and have to put your best interest first and not put ours ahead of yours. At the same time, the way we make money creates certain conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment recommendations we provide you. Here is an example to help you understand what this means:

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. Because we charge asset-based fees on your account, the total fees you pay will increase with the size of your account. This creates an incentive for us to encourage you increase assets in your account. However, we are required to act in your best interest when making our recommendations which guides the advice we give.

### **How do your financial professionals make money?**

We are compensated primarily based on the amount of assets held under our management. This compensation structure creates an incentive for our portfolio managers to recommend that you increase the size of your account with us. No individual’s compensation is directly based on performance. We also can charge an hourly rate for creating a financial plan for a client that is not related to the client’s asset amounts.

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

Yes. For a free and simple search tool to research us and our financial professionals, please go to [Investor.gov/CRS](http://Investor.gov/CRS).

### **Questions You Should Ask:**

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

### **Additional Information**

For additional information regarding Goldstone Financial Group, including a request for up-to-date information, this relationship summary and the firm’s ADV Part 2 A B brochure, please contact us by telephone at (630) 620-9300 or visit our website at [www.goldstonefinancialgroup.com](http://www.goldstonefinancialgroup.com).

### **Questions You Should Ask:**

*“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?”*