



Form ADV, Part 3: FORM CRS Customer Relationship Summary March 6, 2024

Introduction

GrandView Asset Management, LLC ("GrandView") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

GrandView provides personalized investment management and financial planning services. The firm provides financial advice to individuals, trusts, foundations, endowments, and corporations. GrandView does impose a minimum account size of \$100,000 to work with the firm. This minimum may be waived in the discretion of GrandView.

Asset Management

If you wish us to manage your investment accounts, we will begin by determining investment guidelines, so that we can determine the model portfolios which meet your needs. Some examples of guidelines include your risk tolerance, or a maximum amount of assets to be held in non-U.S. investments, or a limit on the amount of stocks in your portfolio. GrandView can assist in developing these guidelines through the financial planning process described below. When we perform asset management services, we generally will do so on a discretionary basis. This means that while your advisor will communicate regularly with you, GrandView will not seek specific approval of changes within your portfolio. If GrandView is managing your assets, you may place reasonable restrictions on the types of investments in an account or portfolio. Because GrandView takes discretion when managing accounts, clients engaging the firm will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) through an Investment Management Agreement that outlines the responsibilities of both the client and GrandView. In limited circumstances, we may provide investment management services on a non-discretionary basis such that we will consult with the client prior to implementing any investment recommendation. Clients should be aware that some recommendations may be time-sensitive, in which case recommendations not implemented because we are unable to reach a non-discretionary client may not be made on a timely basis, and therefore the client's account may not perform as well as it would have had GrandView been able to reach the client for a consultation on the recommendation. The GrandView Wrap Program (the "Program") is a wrap fee program sponsored by GrandView. GrandView's wrap fee program is only offered to clients who have their assets managed on a discretionary basis. For those clients, GrandView includes certain transactional costs in the client's management fee. This arrangement is referred to as a "Wrap Program". Fees included in the wrap fee include transaction fees for the purchase or sale of securities, but do not include expenses related to the use of margin, wire transfer fees, the fees charged to shareholders of mutual funds or ETFs, mark-ups and mark-downs, spreads, odd-lot differentials, fees charged by regulatory agencies, and any transaction fees for securities trades executed by a broker-dealer other than Schwab. GrandView does not engage other portfolio managers to manage assets within the wrap fee program and is the sole portfolio manager in the wrap program. Transaction fees are paid to various broker-dealers, mutual funds and ETFs. The remainder of the wrap fee is the management fee payable to GrandView. Please see the separate Wrap Fee Brochure for a more complete description of the Wrap Program.

Financial Planning

GrandView believes that thoughtful financial planning can be an effective tool for protecting and accumulating wealth. GrandView can also assist in financial planning for special needs clients, including their businesses and wealth transfer issues. In most cases, the client will supply to GrandView information including income, investments, savings, insurance, age and many other items that are helpful to the firm in assessing your financial goals. The information is typically provided during personal interviews and supplemented with written information. Once the information is received, we will discuss your financial needs and goals with you, and compare your current financial situation with the goals you state. Once these are compared, we will create a financial and/or investment plan to help you meet your goals. The plan is intended to be a suggested blueprint of how to meet your goals.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients available by [clicking here](#).

What fees will I pay?

Generally, asset management fees vary from 1.5% to 1% per annum of the market value of a client's assets managed by GrandView. The management fee is paid quarterly, in advance, and the value used for the fee calculation is the account value as of the last market day of the previous quarter. Therefore, if the annual fee is 1.00%, then each quarter, GrandView multiplies the value of the account by 1.00% then divides by four to calculate our fee. Once the calculation is made, GrandView instructs the account custodian to deduct the fee from the account and remit it to GrandView. Financial planning fees are billed on an hourly or fixed fee basis. Hourly rates range from \$150 – \$350 for all investment professionals at GrandView. An estimate of total hours to complete the assignment will be determined at the start of the engagement. Generally, fifty percent (50%) of this estimate will be payable upon signing the Financial Planning Agreement. For clients requiring a complete financial plan, services will be provided on a fixed fee basis. Fixed fees will



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typically range from \$2,500 to \$50,000, depending upon the nature and complexity of the assignment. For example, a client with complex estate planning issues, multiple sources of investment income, and special needs heirs will have a more complex plan (and therefore a higher fixed fee) than a client with no estate planning issues, a single heir and a single source of income. The fee range stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the assignment. There are several other fees that can be associated with holding and investing in securities. Clients are responsible for fees including transaction fees for the purchase or sale of a mutual fund and commissions for the purchase or sale of a stock or bond. Mutual fund expenses are not included in management fees because they are deducted from the value of the shares by the mutual fund manager. Clients participating in the wrap fee program will not pay transaction fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Certain professionals of GrandView are registered representatives of Purshe Kaplan Sterling Investments, Inc. ("PKS"), a FINRA member broker-dealer. The relationship with PKS allows these professionals to provide additional products to clients' portfolios that would not otherwise be available. PKS is not affiliated with GrandView or considered a related party. PKS does not make investment decisions for client accounts. Registered representative status enables these professionals to receive customary commissions for the sales of various securities. Please review the PKS Form CRS for more information. Certain professionals of GrandView are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions including the sale of indexed annuities for GrandView clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions. The receipt of additional fees for insurance commissions is therefore a conflict of interest, and clients should be aware of this conflict when considering whether to engage GrandView or utilize these professionals to implement any insurance recommendations.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).

How do your financial professionals make money?

Financial professionals of GrandView are paid a portion of the asset management/planning fees collected from clients. Financial professionals are not rewarded sales bonuses.

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

No. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.

Additional Information

Additional information about our investment advisory services can be found at www.GrandViewAssetManagement.com. A copy of our *relationship summary* can also be requested by calling (717)541-1000 or by [clicking here](#).

Consider asking your financial professional these questions:

- ? "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?"
- ? "Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"
- ? "How might your conflicts of interest affect me, and how will you address them?"
- ? "As a financial professional, do you have any disciplinary history? For what type of conduct?"
- ? "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?"