We are registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services 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 http://investor.gov/crs, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A ("Disclosure Brochure") and Appendix 1 of Form ADV Part 2 ("Wrap Brochure"). Our services include financial planning, consulting, and investment management services. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. Financial planning and investment consulting recommendations are not actively monitored. There are no material limitations to our monitoring. We accept discretionary and/or non-discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. For non-discretionary services, you make the ultimate decision regarding the purchase or sale of investments. We do not offer advice only with respect to proprietary products. We offer advice on low-cost, diversified mutual funds and/or exchange-traded funds. Our services are not subject to a minimum fee or account size.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure or Items 4A and 5 of our Wrap Brochure and available to all clients or by going here: https://adviserinfo.sec.gov/

Let's discuss…

- *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?

We offer our services on a fee basis. We charge a fixed and/or hourly fee for financial planning and investment consulting and a fee based upon assets under management for investment management services. For project-based services one half of the fees (estimated hourly or fixed) are due upon engaging us while the remainder is due upon delivery of the services. For ongoing services, the annual fee is prorated and charged quarterly. For assets managed through our wrap program, the asset-based fees will include most transaction costs and fees paid to a broker-dealer or bank that has custody of the assets, and therefore our fee is higher than a typical asset-based advisory fee.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges include securities brokerage commissions or other transactions for assets traded away from the client's primary custodian that is part of the Wrap Program as well as trades directed by the client, fees charged by the Independent Managers, margin and other borrowing costs, charges imposed directly by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we charge higher 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.

Additional information about our fees can be found in Item 5 of our Disclosure Brochure or Items 4 our Wrap Brochure and available to all clients or by going here: https://adviserinfo.sec.gov/

Let's discuss… *Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

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

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- Third-Party Payments: While we do not receive compensation from third parties when we recommend investments, our supervised persons or affiliates can do this in their individual capacities. This results in an incentive for our supervised persons or affiliates to recommend those investments and potentially more frequent purchases.
- Some of our supervised persons are registered representatives of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and investment adviser. Our supervised persons may offer you brokerage services through LPL or investment advisory services through us. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, our supervised persons may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing https://www.lpl.com/disclosures.html and having a discussion with your financial professional. You can also access free and simple tools to help you research firms and financial professionals at https://www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

  Let's discuss… *How might your conflicts of interest affect me, and how will you address them?*

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure or Wrap Brochure and available to all clients or by going here: https://adviserinfo.sec.gov/

How do your financial professionals make money?

Our financial professionals are compensated based on the following factors and conflicts of interest:

- Product sales commissions in their individual capacity. Sales commissions, while not earned as financial professionals of our firm, result in an incentive to sell certain investments and more frequently.
- Revenue the firm earns from the financial professional's advisory services or recommendations. This results in an incentive to take steps to maximize revenue to the firm.
- Salary. This results in disincentive to ensure investment performance is maximized.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

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

Yes, one of our financial professionals has a legal or disciplinary history. You can visit http://investor.gov/crs for a free and simple search tool to research us and our financial professionals.

> ***Let's discuss…*** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

You can find additional information about our services on our website at https://mygfpartner.com/ and in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please email us at info@mygfpartner.com or call us at (920) 731-9293 .

> ***Let's discuss…*** *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?*