

Grattan Financial Strategies, Inc. (referred to as “we” “us” or “our”), is registered with the U.S. Securities and Exchange Commission as an investment adviser. As you have different choices when it comes to your investment solutions, we feel that it is important for you to understand how brokerage and investment advisory services and fees differ so you can carefully consider which types of accounts and services are right for you. To help you research firms and financial professionals, you can access free and simple tools available at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

As an investment adviser, we are committed to providing you with advice that is in your best interest and that does not place our interests, or those of our financial professionals, ahead of yours. Our principal advisory services include investment management and financial planning services. We will meet with you to understand your current financial situation, existing resources, investment goals, objectives, and risk tolerance. Based on what we learn, we will provide advisory services that are appropriate for your account or write a financial plan for you that will address your financial needs, including recommending appropriate asset allocation and advisory services. We will also regularly monitor your account on an ongoing basis to meet your changing needs and to align with your investment goals and objectives.

You can choose an account that allows us to execute certain transactions and implement or change investment strategies in your account without asking you in advance (“discretionary account”) or we can give you advice but you ultimately make the investment decisions in your account (“non-discretionary account”). You will sign an investment advisory or financial planning agreement that will state whether we provide advice on a discretionary or non-discretionary basis. This agreement will remain in place until our relationship is terminated. We do not have any minimum account size or investment amount requirements for retail investors to open or maintain an account.

Additional detailed information about our advisory services can be found in Items 4, 5 and 7 of our Form ADV, Part 2A brochure which is available on SEC’s [Investment Adviser Public Disclosure website](http://www.investor.gov/CRS) or <http://www.adviserinfo.sec.gov/>.



Questions to ask your financial professional:

- *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 those qualifications mean?*

What fees will I pay?

We typically provide ongoing, regular advice and services in the context of broad investment portfolio management and are compensated based on the value of assets under management, a fixed fee or other arrangement (called “fee-based” compensation). However, in most cases, you will be charged either a flat fee (such as financial planning fees for a single financial plan are generally from \$500 - \$2,000 and are dependent on the complexity of the presented situation), an hourly fee (generally billed at a minimum of \$150 per hour) or an ongoing fixed fee that is calculated annually and then collected on a quarterly basis which is a percentage based on the value of your account at the end of each quarterly period. Our fee schedule ranges from 1.00- 1.25% depending on the value of the investments in your account. Our fees vary depending on the advisory program selected and are negotiable. You pay this fee even if you do not buy or sell investments. For an account where we charge an asset-based fee, the more assets there are in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

The designated custodian that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The custodian’s transaction fees are in addition to our advisory fee for our advisory service. You could also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time. As fees and costs affect the value of your account over time, please ask your financial professional to give you personalized information on the fees and costs that you will pay.

In addition to advisory fees charged by us, you may also pay fees charged by the specific investment products in which you are invested, such as mutual funds, annuities, ETFs, and other investment products. Certain investment products have fees triggered by specific events. For example, annuities may include mortality, expenses and administrative fees, and fees for excessive transfers or early withdrawals.

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 information about our fees and overall costs, please see Item 5 of our Form ADV, Part 2A brochure which is available on the SEC's [Investment Adviser Public Disclosure website](http://www.adviserinfo.sec.gov/) or <http://www.adviserinfo.sec.gov/>.



Questions to ask your financial professional:

- *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 is an example to help you understand what this means. We receive compensation from third-parties derived from investment products held by you, including asset-based sales charges or service fees on mutual funds, annuities, ETFs, alternative investments, and other investments. This compensation includes ongoing distribution charges such as 12b-1 fees or trail payments which an investment product charges you and then pays to us for direct business.

Additional information about our conflicts of interest can be found on our Form ADV Part 2A (Brochure) on the SEC's [Investment Adviser Public Disclosure website](http://www.adviserinfo.sec.gov/) or <http://www.adviserinfo.sec.gov/>.



Questions to ask your financial professional:

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

How do your financial professionals make money?

We have agreements in place with our financial professionals, who are employees of the firm, which determine what and how we pay them. Our financial professionals who provide advisory services will receive a portion of the advisory fees you pay us. Although your financial professionals must manage your account in your best interest, these forms of compensation, such as advisory fees and other production related compensation models, create an incentive for them to encourage you to increase your investment account size. We do not have sales contests, sales quotas, bonuses, and/or non-cash compensation that are based on the sale of investment products or other investment criteria.

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

Yes, we and/or some of our Financial Professionals have some form of disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research additional information.



Questions to ask your financial professional:

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

Additional Information

Additional information about us and our advisory services can be found in our Form ADV Part 2A (Brochure) on the SEC's [Investment Adviser Public Disclosure website](http://www.adviserinfo.sec.gov/) by searching by our name or by our CRD#108449. You can also contact us via email at grattan@bbgrahamco.com or contact us directly at 626-451-0840 to talk with any one of our financial professionals or support staff or to request an up-to-date information or a copy of this relationship summary.



Questions to ask your financial professional:

- *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?*