

GVS Financial Group, Inc.
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FORM CRS –RELATIONSHIP SUMMARY

GVS Financial Group, Inc. (“GVS”) is registered with the Securities and Exchange Commission as an investment adviser. GVS offers a combination of advisory services to individuals, high net worth individuals, trusts, estates or charitable organizations and corporations or other business entities. GVS has been in business since 2003. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <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?

GVS provides financial planning, consulting, and/or continuous advice to retail clients regarding investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, GVS develops a client's personal investment policy and creates and manages a portfolio based on that policy. Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, income, or growth and income). Our asset management service is provided to clients on a discretionary or non-discretionary basis and includes continuous and regular account monitoring. Fidelity Brokerage Services LLC (“Fidelity”) provides custodial and brokerage services to client accounts managed on a discretionary basis. Clients are required to execute an investment advisory agreement with our firm which sets forth any restrictions on the discretionary or non-discretionary authority granted to us. We generally impose a minimum account balance of \$500,000 to open or maintain an account with us. *For additional information, see Form ADV, Part 2A brochure (Items 4, 7, 8)* available on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #129337.

Questions to ask before hiring an investment advisor:

- 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?

The annual fee for portfolio management services will be charged as a percentage of assets under management either billed quarterly in arrears based on the value of the account(s) on the last day of the previous quarter or advance at the beginning of each calendar quarter based on the value of the account(s) on the last day of the previous quarter, according to the following schedule: Assets Under Management (“AUM”) the first \$1 Million, annual fee is 1.00%, the next \$1 Million of AUM, the annual fee is 0.75%, the portion in excess of \$2 million, the annual fee is 0.50%. Each client fee schedule is negotiated with GVS within this range, on a client-by-client basis. Our fees are billed on a pro-rata annualized basis, paid quarterly generally in arrears based on the account value as of the last day of the previous quarter. In addition to the fees charged by GVS, Fidelity, may charge fees on some investments, primarily those of mutual fund companies with whom Fidelity does not have a revenue share agreement. These may include custodial transaction charges and fees, and expenses imposed by mutual funds held in the account. Mutual fund expenses are described in each fund’s prospectus, and generally include a management fee, administrative expenses, and a possible distribution fee.

These additional fees will impact your investment performance over time. In limited circumstances, GVS may charge hourly fees in addition to, or instead of, AUM fees. Hourly fees are \$400 an hour. GVS may also charge a flat fee of \$2,500 to \$5,000 for a comprehensive financial plan. We have an incentive to increase the value of your accounts over time which will result in larger fees for us. *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 additional information about fees and costs, including our full fee schedule, please see Form ADV, Part 2A brochure (Items 5 and 6 of Part 2A) available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #129337*

Questions to ask before hiring an investment advisor:

- 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 benefit when your account grows as there are more assets to charge a fee on. We work without conflicts of interest that arise from selling proprietary products, engaging in principal trading, third party payments, revenue sharing, receiving commissions, kickbacks, or soft dollars. For additional information about our conflicts of interest, please see our Form ADV 2A brochure (Items 10 & 11 of Part 2A) available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #129337.

Questions to ask before hiring an investment advisor:

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

How do your financial professionals make money?

The owner receives the profits or losses from the business which are derived from the revenue earned providing investment advisory services to you.

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

No. Our firm and employees of our firm have no legal or disciplinary history to disclose. You may visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Questions to ask before hiring an investment advisor:

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

Additional Information

Please contact our office at 516-507-7955 or by email at sesta@gvsfinancialgroup.com for more information about our advisory services, up-to-date information, or to request a copy of our Relationship Summary. You may also view a copy of our Relationship Summary through the SEC's website at www.adviserinfo.sec.gov by searching CRD #129337.

Questions to ask before hiring an investment advisor:

- 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?