

Gilbert Financial, LLC

Client Relationship Summary, Form CRS

February 2, 2023

Gilbert Financial, LLC is a Registered Investment Advisor with the United States Securities and Exchange Commission. 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?

If a prospective client, you, like our philosophy and decide to use our management services, we will develop an investment strategy that takes into consideration age, risk tolerance, employment status, retirement age, investment experience, and any individual information that might help us create a portfolio to meet your specific objectives. Investment portfolios are primarily driven by your objectives and goals. An asset allocation model that targets individual needs and investment horizons is the framework for developing individual portfolios. We discuss our general philosophy and “advisory” approach to investing with you to illustrate the alternatives available. Most clients provide us with discretionary authority which allows us to determine the specific securities, amounts to be allocated; whether to buy or sell, and the timing of these decisions. Clients sign off on discretionary trading authority before we begin trading a portfolio. Any limitation to this discretionary authority, such as restricting certain sectors or types of investments within an account, can be established by providing our firm with written guidelines. We periodically monitor accounts which is included as part of our standard services. Accounts that we manage are limited to the following types of securities, Equity Securities, Corporate Debt Securities, Municipal Securities & Funds, Mutual Funds and Exchange Traded Funds. We have no account minimum requirements. *For additional information, see Form ADV, Part 2A brochure (Items 4 and 7, of Part 2A).*

Conversation Starter questions to ask us about relationships and services:

- *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?

Managed accounts are billed quarterly at the end of each quarter and are calculated on the recent month end value as disclosed on the statement.

Fee for Portfolio Management	Annual Fee
First \$1,000,000	1.5%
Over \$1,000,000	1%
Bond Only Portfolios	3/4%

In addition, to the fees paid to Gilbert Financial you may also incur charges imposed directly by the custodian of your accounts, transaction charges imposed by the broker-dealer executing

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securities transactions for the accounts, and fees, sales charges, and expenses imposed directly by mutual funds held in or for your accounts. The fees and expenses imposed by mutual funds are described in each fund's prospectus, and will generally include a management fee, other fund expenses, and a possible distribution fee. *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 specifically Item 5.*

Conversation Starter questions to ask us about relationships and services:

- *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.

Conversation Starter questions to ask us about relationships and services:

- *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, we have no legal or disciplinary history to disclose. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Conversation Starter questions to ask us about Legal or disciplinary history:

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

Additional information.

Please contact us to learn more about our investment advisory services, request up to date information or request a copy of the relationship summary. We may be reached by phone at 585-241-3150 or by email at austin@gilbertinvestment.com.

Conversation Starter questions to ask us about relationships and services:

- *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?*