

G & G Planning Concepts, Inc.

March 29, 2024

Form CRS

Relationship Summary

G&G Planning Concepts, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. We provide investment advisory services, not brokerage services. Brokerage and investment advisory services and fees differ, and it is important for investors to understand the differences. There are free and simple tools available to research firms and financial professionals at Investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees that we offer to "retail" investors, which the SEC defines as "a natural person, or the legal representative of such natural person, who seeks to receive or receives services primarily for personal, family or household purposes."

What investment services and advice can you provide me?

Our firm offers the following investment advisory services to retail investors: Financial Planning Services; Asset Allocation and Investment Management Services; and Selection of Professional Investment Managers. For a description of each service listed above, refer to our Form ADV Part 2A disclosure by clicking the following link <https://adviserinfo.sec.gov/firm/summary/137440>. Please refer to pages 3, 4, 5, 8 and 9.

Account Monitoring: Reviews will generally occur quarterly, although the timing may vary based upon the holdings, individual circumstances, significant deposits or withdrawals, market changes and the Advisor's discretion. Internal reviews will entail analyzing securities, asset allocations, manager performance, sensitivity to various markets, investment results and other factors.

Investment Authority: We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. You may limit this authority (for example, limiting the types of securities that can be purchased or sold in your account) by providing our firm with your restrictions in writing. In addition, we offer non-discretionary investment management services and wrap-fee programs available through outside professional service providers. Our firm will provide support and monitoring for these accounts, but the program's sponsor will ultimately decide which investments to buy or sell.

Investment Offerings: We provide advice on various types of investments. Our services are not restricted to a specific type of investment or product but are limited to the investments available through our firm's custodian, Fidelity Investments.

Account Minimums and Requirements: Our firm's minimum client relationship size is \$1,000,000, but we will accommodate smaller accounts on a case-by-case basis.

Key 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 these qualifications mean?

What Fees will I pay?

Our fee schedule ranges from .50% to 1.50% per annum, depending on the value of the investments in your account. For additional information about the principal fees and costs associated with engaging our firm for investment advisory services, please refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/summary/137440>.

- **Asset Based Fees:** Payable quarterly in advance. The fees that we receive are based on the value of your account, so we have an incentive to increase your account value. This has the potential to create a conflict of interest.

- **Wrap Fees:** A so called “wrap fee” programs offered by third-party investment managers includes most transaction costs and custody fees, and therefore are higher than typical asset-based advisory fees.
- **Hourly or Project Fees:** Fees for certain financial planning services are payable in advance or arrears as invoiced.
- **Additional Fees & Expenses:** Clients may pay additional fees and/or expenses. Examples of the most common fees and expenses are:
 - Mutual Fund and Exchange Traded Fund internal expenses
 - Custodian and/or account maintenance fees
 - Fees paid to third-party investment managers

Key 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 must 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 that we provide to you. To help you better understand what conflicts of interest exist, please refer to our form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/summary/137440>.

Key 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?

Our Firm and the financial professionals that service your account(s) are compensated through a salary and bonus. The compensation of our financial professionals is based on the general revenue of the firm and the professional's level of education and experience in the field.

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.

Key Questions to Ask Your Financial Professional

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

Do you or your financial professionals have legal or disciplinary history? Yes, a financial professional has one disclosure on Form U4 related to prior employment. Please visit Investor.gov/CRS for a free and simple research tool. You can find additional information about our investment advisory services and request a copy of the relationship summary at 631-482-7460 or by clicking the following link <https://adviserinfo.sec.gov/firm/summary/137440>.

Key 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?

For additional information about our investment advisory services, or to request copy of our latest Client Relationship Summary, please call us at 631-482-7460.