

Grand Central Investment Group
Form CRS/Customer Relationship Summary
March 8, 2024

Introduction	Grand Central Investment Group (the "Firm") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. 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 Investor.gov/CRS , which also provides educational materials about broker-dealers, investment advisers, and investing.
What investment services and advice can you provide me?	<p>As an SEC registered investment adviser, the Firm offers its investment advisory services to retail investors for an ongoing asset-based fee based on the value of cash and investments in your account.</p> <p>If you engage us to provide ongoing monitoring of your portfolio, we will assist you in matching your goals and risk tolerance to a model portfolio, or create a custom portfolio that addresses your specific needs. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your portfolio. We will contact you (by phone or email) at least annually to discuss your portfolio. Our services can be on a discretionary basis, which means that buy and sell decisions are made by us, or on a non- discretionary basis, which means that the final call on buying or selling an investment is with you. We may also recommend using a separate investment adviser that we will monitor, that will provide portfolio management services to you on a discretionary basis.</p> <p>In addition, we provide advice to our clients on matters not involving investing, such as financial planning, cash flow and budgeting, insurance analysis, and retirement planning.</p> <p>For additional information, please see Form ADV, Part 2A Brochure (Items 4 and 7 of Part 2A) and other applicable documents.</p> <p>Questions to Ask Us:</p> <ul style="list-style-type: none"> • 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?	<p>Asset-based fees. You will pay an on-going fee that is charged in advance of each quarter based on the value of the cash and investments in your account on the last business day of the previous quarter. The amount paid to our Firm and your Financial Professional does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account. Our fees vary and are negotiable. The quarterly fees will be automatically deducted from your account. Our fee schedule ranges from .75% to 2.25% (note that our consulting services incur fees only when there are transactions). The amount you pay will depend on the size, complexity and nature of the portfolio that we managed for you and the services that you receive.</p> <p>Our fees are separate from charges assessed by third parties, such as broker- dealers, custodians, mutual fund companies, variable annuities, and separate investment advisers.</p> <p>These costs are in addition to our fees and are not shared with us.</p> <p>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.</p>

Grand Central Investment Group
Form CRS/Customer Relationship Summary
March 8, 2024

	<p>For additional information, please see Form ADV, Part 2A Brochure (Item 5 of Part 2A).</p> <p><i>Questions to Ask Us:</i></p> <ul style="list-style-type: none"> • 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?
<p>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?</p>	<p>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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</p> <p>The Firm occasionally will buy or sell securities that it recommends to clients or may recommend securities transactions in which the Firm or a Financial Professional has some financial interest. This practice would create a conflict of interest if the transaction is structured to trade on the market, thereby causing an impact to the Firm's clients.</p> <p>The Firm may use a broker-dealer that provides benefits, including products and services, that assist the Firm in administering client accounts. As a result, this may provide an incentive for the Firm to recommend this broker-dealer because of the benefits to the Firm instead of being the best interest of the client.</p> <p>For additional information, please see Items 10-12 on Form ADV, Part 2A.</p> <p><i>Questions to Ask Us:</i></p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?
<p>How do your financial professionals make money?</p>	<p>When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and our Firm. Note that the Firm's revenue is from the advisory fees that we collect from clients' accounts each quarter. Our Financial Professionals who are owners of the Firm are paid a fixed monthly salary and a percentage of profits based on ownership.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>Firm - No. Financial Professionals - Yes. You can visit Investor.gov/CRS for a free and simple search tool to research us and our Financial Professionals.</p> <p>For additional information, please see Item 9 in Form ADV, Part 2A; or for the FPs, Items 14 A-M on Form U4, and Items 7A or C-F on Form U5.</p> <p><i>Questions to Ask Us:</i></p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>If you would like additional, up-to-date information or a copy of this summary, please call us at 813-251-4200, or look at adviserinfo.sec.gov under our CRD #172537.</p> <p><i>Questions to Ask Us:</i></p> <ul style="list-style-type: none"> • 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?