

**Grant Tani Barash & Altman, LLC**  
**Form CRS Customer Relationship Summary**  
**March 22, 2024**

Grant Tani Barash & Altman, LLC (“GTBA”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). The services of and fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to you to research GTBA, other firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), where you may also find important educational materials about broker-dealers, investment advisers and investing.

**What investment services and advice can you provide me?**

GTBA offers investment advisory services to high-net-worth individuals, corporations, trusts and estates and pension and profit-sharing plans (our “retail investors”). GTBA offers services covering the areas of business management, consulting, tax preparation and investment management. Some of the investment instruments GTBA advises its clientele on include, among other things, mutual funds, exchange traded funds (“ETFs”), equities, bonds, treasuries, certificates of deposits, real estate, limited partnerships, joint ventures, and other business opportunities. Our discretionary authority on behalf of our clients is limited to the purchase and sale of U.S. government and agency securities, municipal securities, and other short term cash instruments. Discretionary authority means we have the authority, without prior consultation with you (unless you impose reasonable restrictions on our discretionary authority), to buy, sell, trade and allocate suitable investments within your account(s) that are consistent with your investment objectives.

**Ask your financial professional the following questions:**

*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?*

GTBA’s investment advisory services include recommendations and evaluations of investment managers; recommendations of allocation to client’s investable assets into various investment classes; monitoring the performance of our client’s assets managed by separate investment managers and invested in mutual funds; recommendations of termination of, and terminating, investment managers as appropriate; recommendation of, and purchase and sale of, investments in exchange-traded funds, mutual funds, U.S. government and agency securities and municipal securities; recommendations about the purchase, sale and holding of specific securities as requested; recommendation of investment in pooled vehicles that invest in private equities; and recommendation and evaluation of limited partnerships, joint ventures, real estate and other business opportunities presented to our clients.

We assist you in selecting an investment program based on your individual risk tolerance, time horizon and specific goals. Our Investment Advisor Representatives (“IARs”) may also provide services including bookkeeping, accounting, tax planning and preparation, general business, and personal financial management under the agreed upon business management engagement agreement. Additionally, we will assist in evaluating individual areas such as cash flow analysis, insurance planning or large asset purchases, and will assist in the implementation of financial and estate planning recommendations made by third parties.

For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. For a copy, please go to [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov).

**What fees will I pay?**

There is not a separate fee for investment advisory services. We charge our clients a bundled fee for all our business management services, which includes investment-related activities. Fees for those services are outlined in each client’s engagement agreement and are charged in accordance with the provisions of that agreement.

You will pay additional fees to third parties in connection with investments or recommendations made by us. These fees and charges are separate and distinct from the fees or charges stated above and include, but are not limited to, custodial fees, broker fees, odd-lot differentials, taxes, wire transfer and electronic fund fees, mutual fund 12b-1 fees, certain deferred sales charges on previously purchased mutual

**Ask one of our financial professionals the following questions:**

*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?*

funds transferred into the account, other transaction related fees, IRA and Qualified Retirement Plan fees, interest charged on debit balances or margin borrowing, “spreads” imposed by brokers and dealers representing implicit transaction costs, commissions and transfer taxes.

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.

*More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. For a copy, please go to [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

**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 are required 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 are some examples to help you understand what this means:

**Ask your financial professional:**  
*How might your conflicts of interest affect me, and how will you address them?*

At times, the firm’s supervised persons will invest in assets alongside our clients. No supervised person shall receive any preferential treatment, concessions, compensation, or other treatment at the expense of a client. The firm maintains a Code of Ethics and monitors the investment activities of its supervised persons to mitigate this and any other potential conflict of interest.

GTBA, at times, will recommend the services of third-party money managers to manage Client accounts. GTBA acts as the liaison between the Client and the third-party money manager, however, does not receive any portion of the advisory fees charged by the third-party money manager.

*More detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. For a copy, please go to [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

**How do your financial professionals make money?**

Each IAR is paid a salary and year-end bonus based on GTBA’s annual financial performance and each IAR’s contribution to the success of GTBA’s annual financial performance.

*Additional details about compensation arrangements for our professionals and related conflicts of interest are found in GTBA’s Form(s) ADV Part 2A and Part 2B.*

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

No. Please go to [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

**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?*

**Additional Information**

Additional information and a copy of this Form CRS can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching “Grant Tani Barash & Altman, LLC” or call us at (310) 288-6200.