Form CRS - Customer Relationship Summary

Grace Advisors LLC

6/30/2025

Introduction	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?	Grace Advisors offers access to discretionary investment management services via model portfolios recommended, generated, and executed by the Firm's proprietary algorithm based on the client information provided. Our investment minimum for our clients is $2,000. Grace Advisors' investment management services include, but are not limited to, investment strategy, asset allocation, risk tolerance, personal investment policy, asset selection and rebalancing. We monitor your investment account(s) on an ongoing basis as part of our services. We do not make available or offer advice only with respect to proprietary products or a limited menu of products or types of investments. Grace Advisors also offers optional financial planning services focused on debt optimization, by assisting clients in streamlining debt obligations into a single margin loan. We accept discretionary authority over client assets, subject to certain limitations such as investment mandates, required minimum distributions, and other required events. While we do not accept custody of client assets, we work with a qualified custodian. **For additional information, please see Form ADV, Part 2A brochure (Item 4)** **Conversation Starters. Questions to ask your Adviser:** - **Given my financial situation, should I choose to work with an investment adviser? 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 Firm charges a $200 annual fee for its investment advisory and financial planning services. This fee is payable annually in advance and is prorated and refunded upon termination. The Firm may waive or discount its fees at its sole discretion. Clients may pay additional fees and costs beyond our advisory fee, including brokerage and custodial fees, fund expenses, and other charges imposed by third parties. These costs are separate from our fixed fee, and we do not receive any portion of them.

	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, please see our Form ADV Part 2A Wrap Brochure.** **Conversation Starters. Questions to ask your Adviser:** **- 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 providing recommendations? 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. However, 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 recommendation(s) we provide you. For example, our employees are permitted to trade in their personal accounts, which may create conflicts if those trades occur in the same security we recommend to clients. **Questions to ask your Adviser:** **How might your conflicts of interest affect me, and how will you address them?** **For additional information, please see our Form ADV, Part 2A brochure.**
How do your financial professionals make money?	Employees are compensated primarily by a base salary.
Do you or your financial professionals have legal or disciplinary history?	No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. **Conversation Starter. Questions to ask your Adviser:** **As a financial professional, do you have any disciplinary history? For what type of conduct?**
Additional Information	**For additional information about our services**, visit our website at https://grace.money. If you would like additional, up-to-date information or a copy of this disclosure, please contact us at hello@grace.money. **Conversation Starter. Questions to Ask your Adviser:** - **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 and my investments?**