

GRYPHON WEALTH, LLC

January 14, 2026

Item 1. Introduction.

Gryphon Wealth, LLC is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the 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.

Item 2: What investment services and advice can you provide to me?

Gryphon Wealth provides investment advisory services to retail investors. The principal services we offer are investment management and financial planning services. Investment management services are made available on a wrap fee program basis. Typically, investment management services clients also receive financial planning services. We tailor your investment advisory services to match the investment objectives and financial needs which you provide to us. We monitor the holdings and performance of your investment management services account on an ongoing basis. When providing financial planning services to investment management services clients, we may continue to review any provided financial plan as part of the ongoing provision of investment management services. For financial planning only services clients whether we perform periodic reviews of the plan is dependent upon our agreement with you. We provide investment management services on a discretionary basis pursuant to authority granted to us in your client agreement. Pursuant to this discretionary authority we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be affected. However, there are certain clients for which we provide investment management services on a non-discretionary basis. When receiving non-discretionary investment management services, you make the ultimate decision regarding the purchase or sale of investments recommended by us. We generally do not limit the types of investments we utilize for clients, but generally utilize registered mutual funds and exchange traded funds (ETFs), equity securities, options on equity securities, corporate bonds, REITS, state and local municipality fixed income instruments, US government and agency securities, variable annuities, private funds/alternative investments, closed end funds and structured notes, if we determine such investments fit within a client's objectives and are in the best interest of a client. We do not impose a minimum portfolio size or minimum initial investment to open an investment management services account. Regardless, we reserve the right to accept or decline a potential client or terminate a client relationship for any reason in our sole discretion. For additional information, please refer to our Form ADV Part 2A Brochure, especially Item 4 Advisory Business and Item 7 Types of Clients and Item 4.A Services Fees and Compensation and Item 5 Account Requirements and Types of Clients in our Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure.

Questions to Ask Us:

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose the investments that you recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications?</i>
<i>What do these qualifications mean?</i>

Item 3 (part 1): What fees will I pay?

For investment management services we charge an asset-based wrap program fee, which is billed on a quarterly basis. For an asset-based fee, the more assets that are in a client's advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account. For financial planning only services clients and investment management services clients subject to a financial planning services fee we charge a fixed fee which is billed quarterly or in full upon completion of the engagement. For investment management services clients we do not charge an additional fee for providing any financial planning services.

Asset based investment management services wrap program fees will include most transaction costs and fees to a broker-dealer or bank that has custody of the client's assets and, therefore, are often higher than a typical asset-based investment management services fee. In addition to our asset based wrap program fee you will be responsible for other fees and expenses, such as fees/expenses charged by any subadvisor, mutual fund, exchange traded fund, separate account manager and any taxes or fees required by federal or state law, as well as commission and transaction fees for any transactions

executed away from the program broker-dealer. 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, see [Item 5 Fees and Compensation](#) of our [Form ADV Part 2A Brochure](#) and [Item 4 Services, Fees and Compensation](#) of our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#).

Question to Ask Us:

Help me to 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?

Item 3 (part 2): 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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. Here are some examples to help you understand what this means. For instance, we receive various benefits and services from the broker-dealer/custodian that we recommend to you. For additional information, please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 12 Brokerage Practices](#) and our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#), specifically, [Item 9 Additional Information](#).

Question to Ask Us:

How might your conflicts of interest affect me, and how will you address them?

Item 3 (part 3): How do your financial professionals make money?

Our financial professionals are paid: pursuant to participation in firm profits as owners of the firm; a salary with participation in a firm-wide bonus program based upon the financial performance of the firm; and/or compensation related to client assets for sales personnel. Financial professionals paid pursuant to their ownership in the firm, a bonus program based upon the financial performance of the firm or sales related compensation, are subject to a conflict of interest since increases in firm or client accounts and client revenue may lead to increases in financial professional compensation.

Item 4: Do you or your financial professionals have a legal or disciplinary history?

Yes. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Item 5: Additional Information

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact us at 904-450-5330.

Questions to Ask Us:

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 a person is treating me?