Client Relationship Summary
Grover Wealth Partners, LLC (CRD# 344028)

Introduction

Our firm, Grover Wealth Partners, LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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.

Relationships and Services

What investment services and advice can you provide me?
Services: We offer investment advisory services to retail investors. These services include wealth management which is a combination of financial planning and investment management. We also offer investment consulting as a standalone service. Our wealth management services are offered as a wrap fee program where we combine securities transaction fees and other fees and expenses with our investment advisory services. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.
Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, trust and estate accounts. We primarily use mutual funds, exchange-traded funds, stocks and bonds in constructing portfolios. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our standard services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also offer to meet with you at least annually, or more frequently, depending on your needs.
Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.
Account Minimums & Other Requirements: We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.
Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.
Conversation Starters: *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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
Asset-Based Fees: Our asset-based fees for wealth management range up to 2.00% annually. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.
Asset-Based Fees: Our asset-based fees for investment consulting range up to 0.75% annually. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we advise on. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.
Other Fees & Costs: In addition to our advisory fee, you will also be responsible for account administrative fees and expenses related to individual stocks and other types of investments.
Additional Information: 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 more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.
Conversation Starters: *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?*

November 2, 2026

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 interests 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. Some of our financial professionals are registered representatives of LPL Financial LLC ("LPL Financial"), an SEC registered broker-dealer and investment adviser. Your financial professional may offer you brokerage services through LPL Financial or investment advisory services through our firm. Brokerage services and investment advisory services are different, and the fees we, and LPL Financial, charge for those services are different. It is important that you understand the differences. In particular, your financial professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL Financial. You are encouraged to learn more about LPL by reviewing https://www.lpl.com/disclosures.html and having a discussion with your financial professional. You can also access free and simple tools to help you research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. We sponsor a wrap fee program which means that we bundle securities transaction fees with our investment advisory services for a single investment advisory fee. In other words, we absorb any securities transaction fees in your accounts. We are therefore financially incentivized to limit the number of trades placed in your accounts or to utilize securities that have no transaction fee.
Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.
Conversation Starters: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?
Some of our financial professionals receive guaranteed payments under our operating agreement, independent of firm profitability, and may also receive bonuses based on firm performance. Other financial professionals may receive a share of firm profits. Because firm profitability is influenced by advisory revenue, our financial professionals have an incentive to recommend or retain advisory services, increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients. Certain financial professionals may also receive transaction-based compensation when acting as registered representatives of LPL Financial.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history?
No. You can visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.
Conversation Starters: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page** or by visiting http://www.groverwealthpartners.com/. You can request up to date information and a copy of our Client Relationship Summary by contacting us at admin@groverwp.com or 585-586-5505.

Conversation Starters: *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?*