

## **GSG Advisors LLC – Client Relationship Summary (CRS)**

GSG Advisors LLC (“we”, “our”, or “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the SEC.

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

We offer discretionary and non-discretionary investment advisory services to retail investors, which include individuals and their trusts and estates. We also offer financial planning and consulting services on a standalone basis. These services are discussed in detail in our [Form ADV Part 2A](#).

We generally provide clients with investment and wealth management supervisory services. As part of these services we render advice based on personal discussions in which goals and objectives are established, we develop your personal investment strategy, and we create and manage a portfolio(s) based on that strategy. Clients may hire us to act on a discretionary basis which means that we have the authority to buy and sell investments in your account without speaking to you prior to doing so. We may also agree to a non-discretionary relationship which means we would obtain your consent prior to proceeding with an agreed upon course of action. You can place reasonable restrictions on the securities and types of securities that are held in your portfolio(s) by providing us with written notification of your wishes.

We do not typically recommend individual stocks and/or bonds, but under certain circumstances we may. We usually recommend/select diversified products such as mutual funds and ETFs and we may recommend/select independent third-party managers for individual security selection decisions.

We generally require a minimum account value of \$250,000, although this may be reduced or waived.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our [Form ADV Part 2A](#).

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

Our clients select an investment supervisory service fee that is either based on a flat rate or on a percentage of your assets under our management. An asset-based fee will range from an annual rate of 1.50% for the smallest of accounts and the rate decreases as you place more assets under our management. We generally deduct our fee from one or more of your investment accounts on a quarterly basis based upon market value of assets on the last business day of the prior quarter. Since our asset-based fee is based on the amount of your assets under our management the more assets we manage the higher our overall fee. Therefore, under an asset-based fee we have an incentive to encourage you to increase the amount of assets that you entrust to us.

Your account will be held with a qualified custodian. Custodians may charge fees for certain securities transactions. In addition, your assets may be invested in mutual funds, ETFs and other investment vehicles. You will bear your pro rata share of the investment management fees and other fees of these investments which are in addition to our fees. The fund fees and expenses are described in each fund’s prospectus or offering document and potentially include a management fee, distribution fee and other fund expenses. 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.

<i>Help me understand how these fees and costs might affect my investments. If I give you \$250,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i>
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For more information about our fees for managing your account(s), please See Item 5 in our [Form ADV Part 2A](#).

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=836800](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=836800)

***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 put your interests ahead of ours. The way we earn fees, however, creates some 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:

- \* We recommend Charles Schwab & Co., Inc. as custodian for your account(s) and we receive typical support services from them. We also receive other discounted services from other custodians. This presents a conflict of interest since our receipt of their support may make us more inclined to continue use and recommend them.
- \* We may recommend rollovers out of employer-sponsored retirement plans into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your employer-sponsored retirement plan account, this rollover will increase our compensation if you select an asset-based fee.
- \* We may recommend that you obtain legal services from the law firm of Greer Scocca & Lau LLC ("GSL") or GSL may recommend our services. This presents a conflict of interest because Jon Greer and Joseph Scocca are partners in that law firm and may earn additional compensation if you engage GSL. You are under no obligation to engage GSL.
- \* We own an insurance agency and our financial professionals are licensed insurance agents. Jon Greer is a licensed real estate agent. These relationships present a conflict of interest. Our insurance agency and financial professionals may receive compensation if you determine to purchase an insurance product from them. In addition, Jon Greer may earn compensation if you engage him as a real estate agent. You are not obligated to use any of these affiliated services.
- \* Our financial professionals operate a number of real estate investment entities that may be recommended to clients. We do not charge our advisory fees if you decide to invest in these entities, although our financial professionals stand to receive fees indirectly if you decide to invest in these entities. Therefore, we have a conflict of interest if we recommend that you invest in an affiliated entity rather than an unaffiliated investment since our financial professionals have a financial incentive to recommend these affiliated investments.

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

For more detailed information about our conflicts of interest and how we mitigate them, please review Items 4, 6, 10, 11 and 12 of our [Form ADV Part 2A](#).

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

Our financial professionals are compensated on a salary basis and are also equity owners of the firm, which means they stand to receive a share of the profits of the firm.

***Do you or your financial professionals have legal or disciplinary history? No***

We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

*As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *Client Relationship Summary*. Our Chief Compliance Officer may be reached by phone at (856) 396-6196.

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=836800](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=836800)