

February 14, 2024

ADV Part 3: Client Relationship Summary (CRS)

Introduction. Jackson, Grant Investment Advisers, Inc. provides investment advisory services tailored to the unique needs of individual clients (“personal portfolio management”) with a special focus on retirement portfolios. We are registered with the U.S. Securities and Exchange Commission as an investment adviser and act in a fiduciary capacity. *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](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.*

What investment services and advice can you provide me? You retain us to serve as your personal portfolio managers to structure and manage your portfolio on a discretionary basis. After reviewing your cash flow, capital appreciation, and legacy needs, we construct a personal portfolio for you to address your unique needs now and as they develop over your lifetime and beyond to meet legacy and charitable goals. We have discretionary authority to structure, implement (making buy and hold decisions), manage, and monitor holdings on a regular basis, and to report to you on progress as time goes on. We monitor your portfolio to meet investment objectives, time horizon, and risk/reward parameters. We review trades and positions regularly as warranted by their nature and your objectives, all under the supervision of the chief investment officer. We are not limited to a menu of proprietary or other products; holdings can include stocks; bonds; mutual funds; ETFs; Treasuries.

Account minimums. Our minimum is currently \$5 million. We consider requests for exceptions on a case-by-case basis for family members, referrals from clients or their attorneys and accountants, and 401(k) rollovers.

Additional information. For additional information, see our [ADV Part 2A](#) Items 4 and 7.

Conversation Starters: 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? Our sole compensation for managing your portfolio is a transparent asset-based fee that is deducted from your portfolio either monthly or quarterly, as set out in your contract. Because of the way we are compensated (solely through the asset-based fee you pay us), we make more money when your portfolio earns more or you invest more with us; we make less when your portfolio earns less or you withdraw funds. We receive no payments from product sponsors or others who have an interest in selling investments, insurance, or other products to you. See our [ADV Part 2A](#) Item 5E.

Other fees and costs. Your accounts are housed at an independent custodian that charges transaction fees for some, not all, trades. Some investments have internal costs associated with them, as explained in our [ADV Part 2A](#) Items 5A, B, C, and D. None of these fees are paid to us.

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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.

Conversation Starters: Help me understand how these fees and costs might affect my investments. If I give you \$5 million 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 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 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 is an example to help you understand what this means.

We limit conflicts of interest by design. We do not sell proprietary products, receive third party payments, participate in revenue sharing, engage in principal trading, or pay or receive referral fees. We do not participate in referral arrangements through the custodian that holds our clients' accounts and executes transactions; the custodian provides support services to us; however, we do not receive any special soft dollar arrangements. Because of the way we are paid (see *What fees will I pay?* above), we have an incentive to increase assets under management.

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

Additional information. [ADV Part 2A](#) Items 4, 5, 6, 10, 11, 12, 14, 15, and 17 describe practices that could incentivize a firm to put its interests ahead of those of its clients; we do not engage in those practices.

How do your financial professionals make money? We compensate our financial professionals based on their expertise and skill in supporting the firm's mission of providing the highest level of unbiased personal portfolio management services to our clientele. Financial professionals receive salaries, discretionary bonuses, and benefits (401(k), profit sharing, cash balance, and health plans). We have no sales quotas, production goals, or sales incentives.

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 firms and their financial professionals.

Additional information. Please visit jacksongrantus.com or call 1.203.322.1198 for additional and up-to-date information or to request a copy of this client relationship summary.

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? (NOTE: Our firm is an investment adviser.)
