

Customer Relationship Summary

1095 W Rio Salado Parkway, Unit 101

Tempe, AZ 85298

Phone: (480) 557-9727



Introduction

Graystone Partners Wealth Management, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and how fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Graystone Partners Wealth Management is registered investment adviser that offers investment advisory services, including Wrap Asset Management, and Financial Planning & Consulting to clients. If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs and goals. Our firm offers you advice on a regular basis and contacts you at least annually to discuss your portfolio.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

Financial Planning & Consulting is also offered as a separate service for a flat, hourly, or recurring fee. We do not monitor your investments for the Financial Planning & Consulting service.

Questions to ask your Financial Advisor: 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 those qualifications mean?

Additional information about our advisory services is in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/306068>.

What fees will I pay?

The cost to managing your portfolio ongoing is a quarterly fee based on the value of the assets in your account. Our maximum Wrap Asset Management annual fee is 1.60%. The more assets you have in your advisory account, will increase the amount you pay to our firm. We therefore have an incentive to increase the assets in your advisory account in order to increase the amount earned by our firm. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, we will agree to send you invoices rather than automatically deduct our fees from your advisory account.

For our Financial Planning & Consulting service, our maximum flat fee is \$5,000 and our maximum hourly rate is \$350. Recurring fees for Financial Planning & Consulting will not exceed \$2,500. We charge an upfront retainer when you sign an agreement for this service or charge you when we provide a financial plan or consultation.

The broker-dealer that holds your assets charges you a transaction fee when we buy or sell an investment for you. We pay the broker-dealer's transaction fees charged to you for our Wrap Asset Management service. The fees for wrap fee programs are therefore higher than a typical asset-based advisory fee. You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as "surrender charges" to sell variable annuities.

In certain cases, we may select third party money managers, sub-advisers, and/or separate account managers available on LPL's platform who will assist us with managing your account. If selected, LPL will charge you a fee and provide you with documentation that discloses the amount paid to our firm, the amount paid to LPL, and the amount paid to the selected third party money managers, sub-advisers, and/or separate account managers.

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.

Questions to ask your Financial Advisor: Help me understand how these fees and costs may 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?

Additional information about our fees is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/306068>.

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 are some examples to help you understand what this means:

Our Financial Professionals are registered representatives of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Your Financial Professional may offer you brokerage services through LPL or investment advisory services through our Firm. Brokerage services and investment advisory services are different, and the fees we, and LPL, 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. 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.

For our wrap services, we pay the broker-dealer’s transaction fees charged to you except for certain exchange traded funds available to clients who participate in LPL Financial’s Strategic Wealth Management (“SWM”) and Strategic Asset Management (“SAM”) programs, which do not have transaction fees. As a result, we have an incentive to recommend these asset types without transaction fees in order to reduce the amount of the broker-dealer’s transaction fees that we will have to pay on your behalf.

Our firm’s financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase their compensation.

Questions to ask your Financial Advisor: How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure and Item 9 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/306068>.

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs. In addition, they are compensated based on the type of product sold and/or product sales commissions.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to ask your Financial Advisor: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #306068. You may also contact our firm at 480-557-9727 to request a copy of this relationship summary and other up-to-date information.

Questions to ask your Financial Advisor: 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?