



Firm Brochure Supplement

GRANTvest Financial Group, LLC

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Supervised Persons

Anthony Caputo, ChFEBC, Principal (CRD#5105611)
Gregory Guenther, CRPC & ChFEBC, Principal (CRD#4886233)
Gah 'Leo' Wong (CRD#6442770)
Joseph Cammayo (CRD#2815760)
George Charles "Chuck" Drawbaugh (CRD#1544300)

BROCHURE SUPPLEMENT, July 2023

This brochure supplement provides information about the investment advisory representatives that supplements GRANTvest Financial Group LLC ("GRANTvest Financial") brochure. You should have received a copy of that brochure. Please contact GRANTvest Financial at (732) 970-6659 if you did not receive GRANTvest Financial's brochure or if you have any questions about the content of this supplement.

Additional information about the above-referenced Supervised Persons is available on the SEC's website at www.adviserinfo.sec.gov. SEC or state registration does not and should not imply any certain level of skill or training.

A client can obtain the disciplinary history of the registrant or its representatives from the Securities Division of the Commonwealth of Massachusetts (617) 727-3548.

Anthony Caputo, ChFEBC

Item 2. Educational Background and Business Experience

Born: 1981

Post-Secondary Education

Snow Federal Retirement Training, Chartered Federal Employee Benefits Consultant, 2014-2015

Hofstra University, Bachelor of Arts, Concentration in Communications, 1999-2003

Business Background

GRANTvest Financial Group, Financial Planning Professional, 2020-Present

Calton & Associates, Inc., Registered Representative, 2013 - Present

Independent Financial Planner, Financial Planning Professional, 2006-2020

Newbridge Securities Corporation & Fin Serv Group Inc, Financial Advisor 2009-2013

Garden State Securities & Investment Advisory Services, Financial Advisor 2008-2010

Merrill Lynch (Formerly, Banc of America Investment Services), Financial Advisor, 2006-2007

Item 3. Disciplinary Information

GRANTvest Financial is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Anthony Caputo. GRANTvest Financial has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Registered Representative of a Broker-Dealer

Anthony Caputo is a registered representative of a Calton & Associates, Inc., ("Calton") a SEC registered broker-dealer and member of FINRA. In this capacity, Anthony Caputo may provide securities brokerage services and implement securities transactions under a commission-based arrangement. Anthony Caputo may be entitled to a portion of the brokerage commissions paid to Calton. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds. A conflict of interest exists to the extent that Anthony Caputo recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. GRANTvest Financial has procedures in place to ensure that any recommendations made by Anthony Caputo are in the best interest of clients regardless of any additional compensation earned.

Licensed Insurance Agent

Anthony Caputo is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GRANTvest Financial recommends the purchase of insurance products where Anthony Caputo receives insurance commissions or other additional compensation. GRANTvest Financial has procedures in place to ensure that any recommendations made by Anthony Caputo are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

Anthony Caputo does not receive an economic benefit for providing advisory services from someone that is not a client of GRANTvest Financial.

Item 6. Supervision

Anthony Caputo, as Co-Principal and CCO of GRANTvest Financial, is generally responsible for supervision. Anthony Caputo monitors the firm's advice in an effort to ensure that investments are suitable for individual clients and consistent with their individual needs, goals, objectives, and risk tolerance, as well as any restrictions requested by GRANTvest Financial's clients. Mr. Caputo can be reached at (732) 970-6659.

Item 7. Requirements for State-Registered Advisers

GRANTvest Financial is required to disclose the material facts regarding Anthony Caputo's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. GRANTvest Financial has no information to disclose in relation to this Item.

Gregory Guenther, CRPC & ChFEBC

Item 2. Educational Background and Business Experience

Born: 1984

Post-Secondary Education

University of Michigan, IHTS Certificate, 2015

Snow Federal Retirement Training, Chartered Federal Employee Benefits Consultant, 2014-2015

The College for Financial Planning, Chartered Retirement Planning Counselor, 2009-2010

Providence College, Bachelor of Science, Concentration in Finance, 2002-2006

Business Background

GRANTvest Financial Group, Financial Planning Professional, 2020-Present

Calton & Associates, Inc., Registered Representative, 2013 - Present

Newbridge Securities Corporation, Registered Representative 2009-2013

Garden State Securities Inc. Registered Rep 2006-2009

Item 3. Disciplinary Information

GRANTvest Financial is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Gregory Guenther. GRANTvest Financial has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Registered Representative of a Broker-Dealer

Gregory Guenther is a registered representative of Calton & Associates, Inc., ("Calton"), a SEC registered broker-dealer and member of FINRA. In this capacity, Gregory Guenther may provide securities brokerage services and implement securities transactions under a commission-based arrangement. Gregory Guenther may be entitled to a portion of the brokerage commissions paid to Calton. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds. A conflict of interest exists to the extent that Gregory Guenther recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. GRANTvest Financial has procedures in place to ensure that any recommendations made by Gregory Guenther are in the best interest of clients regardless of any additional compensation earned.

Licensed Insurance Agent

Gregory Guenther is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GRANTvest Financial recommends the purchase of insurance products where Gregory Guenther receives insurance commissions or other additional compensation. GRANTvest Financial has procedures in place to ensure that any recommendations made by Gregory Guenther are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

Gregory Guenther does not receive an economic benefit for providing advisory services from someone that is not a client of GRANTvest Financial.

Item 6. Supervision

Anthony Caputo, as Co-Principal and CCO of GRANTvest Financial, is generally responsible for supervision. Anthony Caputo monitors the firm's advice in an effort to ensure that investments are suitable for individual clients and consistent with their individual needs, goals, objectives, and risk tolerance, as well as any restrictions requested by GRANTvest Financial's clients. Mr. Caputo can be reached at (732) 970-6659.

Item 7. Requirements for State-Registered Advisers

GRANTvest Financial is required to disclose the material facts regarding Gregory Guenther's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. GRANTvest Financial has no information to disclose in relation to this Item.

Gah ‘Leo’ Wong

Item 2. Educational Background and Business Experience

Born: 1986

Post-Secondary Education

Monmouth University, Bachelor of Science, Concentration in Finance, 2010-2012

Business Background

GRANTvest Financial Group, Financial Planning Professional, 2021-Present

Calton & Associates, Inc., Registered Representative, 2015 - Present

Independent Financial Planner, Financial Planning Professional, 2015-2020

Item 3. Disciplinary Information

GRANTvest Financial is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client’s evaluation of Gah Wong. GRANTvest Financial has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Registered Representative of a Broker-Dealer

Gah Wong is a registered representative of Calton & Associates, Inc., (“Calton”), a SEC registered broker-dealer and member of FINRA. In this capacity, Gah Wong may provide securities brokerage services and implement securities transactions under a commission-based arrangement. Gah Wong may be entitled to a portion of the brokerage commissions paid to Calton. He may also be entitled to a portion of any ongoing distribution or service (“trail”) fees from the sale of mutual funds. A conflict of interest exists to the extent that Gah Wong recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client’s needs. GRANTvest Financial has procedures in place to ensure that any recommendations made by Gah Wong are in the best interest of clients regardless of any additional compensation earned.

Licensed Insurance Agent

Gah Wong is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GRANTvest Financial recommends the purchase of insurance products where Gah Wong receives insurance commissions or other additional compensation. GRANTvest Financial has procedures in place to ensure that any recommendations made by Gah Wong are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

Gah Wong does not receive an economic benefit for providing advisory services from someone that is not a client of GRANTvest Financial.

Item 6. Supervision

Anthony Caputo, as Co-Principal and CCO of GRANTvest Financial, is generally responsible for supervision. Anthony Caputo monitors the firm's advice in an effort to ensure that investments are suitable for individual clients and consistent with their individual needs, goals, objectives, and risk tolerance, as well as any restrictions requested by GRANTvest Financial's clients. Mr. Caputo can be reached at (732) 970-6659.

Item 7. Requirements for State-Registered Advisers

GRANTvest Financial is required to disclose the material facts regarding Gah Wong's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. GRANTvest Financial has no information to disclose in relation to this Item.

Joseph Cammayo

Item 2. Educational Background and Business Experience

Born: 1974

Post-Secondary Education

Technical Career Institute, Industrial Electronics Engineering, 1999-2000

Presidential Scholar and Dean's List, 4.0 GPA

Business Background

GRANTvest Financial Group, Financial Planning Professional, 2020-Present

Calton & Associates, Inc., Registered Representative, 2018 - Present

Independent Financial Planner, Financial Planning Professional, 2018-2020

Merrill Lynch, Vice President Financial Advisor, 2015-2018

JPMorgan Chase, Private Client Advisor, 2013-2015

Morgan Stanley Wealth Management, Financial Advisor, 2011–2013

Item 3. Disciplinary Information

GRANTvest Financial is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Joseph Cammayo. GRANTvest Financial has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Registered Representative of a Broker-Dealer

Joseph Cammayo is a registered representative of Calton & Associates, Inc., ("Calton"), a SEC registered broker-dealer and member of FINRA. In this capacity, Joseph Cammayo may provide securities brokerage services and implement securities transactions under a commission-based arrangement. Joseph Cammayo may be entitled to a portion of the brokerage commissions paid to Calton. He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds. A conflict of interest exists to the extent that Joseph Cammayo recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. GRANTvest Financial has procedures in place to ensure that any recommendations made by Joseph Cammayo are in the best interest of clients regardless of any additional compensation earned.

Licensed Insurance Agent

Joseph Cammayo is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GRANTvest Financial recommends the purchase of insurance products where Joseph Cammayo receives insurance commissions or other additional compensation. GRANTvest Financial has procedures in place to ensure that any recommendations made by Joseph Cammayo are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

Joseph Cammayo does not receive an economic benefit for providing advisory services from someone that is not a client of GRANTvest Financial.

Item 6. Supervision

Anthony Caputo, as Co-Principal and CCO of GRANTvest Financial, is generally responsible for supervision. Anthony Caputo monitors the firm's advice in an effort to ensure that investments are suitable for individual clients and consistent with their individual needs, goals, objectives, and risk tolerance, as well as any restrictions requested by GRANTvest Financial's clients. Mr. Caputo can be reached at (732) 970-6659.

Item 7. Requirements for State-Registered Advisers

GRANTvest Financial is required to disclose the material facts regarding Joseph Cammayo's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. GRANTvest Financial has no information to disclose in relation to this Item.

George Charles “Chuck” Drawbaugh

Item 2. Educational Background and Business Experience

Born: 1964

Post-Secondary Education

Gettysburg College, 1982 - 1986, Bachelor of Arts, Concentration in Business and Finance.

Business Background

GRANTvest Financial Group, Financial Planning Professional, 2023-Present

College Funding Associates, LLC: Advocate & College Planning Consultant, 2000 – Present

Drawbaugh Associates: Insurance Agent, 1997 – Present

Drawbaugh Financial/Various Broker-Dealers: Registered Representative, 1997 – 2023

Cigna Healthcare: Client Manager, 1991 – 1997

Connecticut Mutual Life: Insurance Agent, 1986 - 1988

Item 3. Disciplinary Information

GRANTvest Financial is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of George Drawbaugh. GRANTvest Financial has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Licensed Insurance Agent

George Drawbaugh is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GRANTvest Financial recommends the purchase of insurance products where George Drawbaugh receives insurance commissions or other additional compensation. GRANTvest Financial has procedures in place to ensure that any recommendations made by George Drawbaugh are in the best interest of clients regardless of any additional compensation earned.

College Funding Associates

George Drawbaugh is the founder and owner of College Funding Associates. College Funding Associates is a college funding/consulting business. Their mission is to show families how to more easily afford to send their children to college by reducing the administrative burden of the financial aid process.

Item 5. Additional Compensation

George Drawbaugh does not receive an economic benefit for providing advisory services from someone that is not a client of GRANTvest Financial.

Item 6. Supervision

Anthony Caputo, as Co-Principal and CCO of GRANTvest Financial, is generally responsible for supervision. Anthony Caputo monitors the firm's advice in an effort to ensure that investments are suitable for individual clients and consistent with their individual needs, goals, objectives, and risk tolerance, as well as any restrictions requested by GRANTvest Financial's clients. Mr. Caputo can be reached at (732) 970-6659.

Item 7. Requirements for State-Registered Advisers

GRANTvest Financial is required to disclose the material facts regarding George Drawbaugh's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. GRANTvest Financial has no information to disclose in relation to this Item.

FINANCIAL DESIGNATION EXPLANATIONS

ChFEBC Designation

These Federal Benefit Professionals complete extensive training to become a ChFEBCSM (Chartered Federal Employee Benefits ConsultantSM). They are required to stay up to date on the ever-changing Federal Government Benefits Programs. They have extensive knowledge about FERS, CSRS, Special Provisions (LEO, FF, ATC, CBPO, MRT). So, if you have questions about your TSP, FEGLI, Social Security, or other aspects of your retirement benefits, we can help!

You can learn more about what is required to become a ChFEBCSM, our Code of Ethics, Disciplinary Process, and more by visiting us here www.fedseminars.com

CRPC Designation

Individuals who hold the CRPC[®] designation have completed a course of study encompassing pre- and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct, and complying with self-disclosure requirements.

Chartered Retirement Planning Counselor Definition

Chartered Retirement Planning Counselor (CRPC) is a professional financial certification that the College for Financial Planning (CFFP) offers. To qualify for the certification, financial professionals must fulfill a series of requirements and pass a qualification exam.

According to the CFFP website, “Individuals who hold the CRPC designation have completed a course of study encompassing pre- and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations.” An advisor with a CRPC certification essentially has a credible cosigner assuring you that they are an expert in all things retirement. A CRPC has a proven acumen in many areas within retirement planning, including navigating Social Security, investing for retirement, handling taxes, retirement accounts, estate planning and even the emotional aspects of transitioning to post-career life.