



GREYSTONE FINANCIAL GROUP, LLC RELATIONSHIP SUMMARY

Greystone Financial Group, LLC is registered with the Securities and Exchange Commission as an investment adviser. 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 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?

We offer investment advisory services including financial planning and investment management. This involves developing a plan to manage your financial resources based on an analysis of your individual needs and circumstances.

As part of our standard services we monitor your investment portfolio on a periodic basis, generally no less frequently than weekly, for consistency with your investment objectives.

We typically receive discretionary authority from clients in the investment management agreement. Discretionary authority grants us the ability to determine, without obtaining specific client consent, the securities to be bought or sold for the portfolio and the number of securities to be bought or sold. Our investment discretion is based on your stated objectives and risk tolerance and any restrictions you place on us while managing the account. In a non-discretionary account, you are the ultimate decision maker for what is bought or sold in your account. We do not make available proprietary products or limit our advice to specific investment products or types of investments.

We do not place restrictions on clients to open or maintain an account, such as a minimum account size or investment amount.

You can find more information in our **Form ADV Part 2A, Items 4 (“Advisory Business”) and 7 (“Types of Clients”)**.

Consider asking us the following questions:

- 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?



What fees will I pay?

We are compensated based on a percentage of assets under management. Our fee schedule is an asset-based tiered scheduled, assessed quarterly, in advance. A tiered fee schedule refers to a fee schedule where the fee percentage charged is successively lower for the portion of the value of accounts assets above each respective asset value threshold level. The more assets in your account, the more you will pay in fees, and we have an incentive to encourage you to increase the assets in your account. There is also a \$10.00 reporting fee assessed per quarter, per account.

If you invest in alternative investments, you will pay various fees charged directly by the alternative investment originator. Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that you will incur. The most common include, but are not limited to, transaction-related commissions and fees, and third-party investment costs related to exchange-traded funds (ETFs) or other similar funds or securities, which are disclosed in a prospectus for the fund or security.

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.



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Our fee schedule and a description of other fees you pay can be found in **Form ADV Part 2A, Item 5 (“Fees and Compensation”)**.

Consider asking us the following questions:

- 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?



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 must 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 recommend TD Ameritrade for brokerage and custodial services. TD Ameritrade’s institutional customer program provides us with products and services that assist us in managing and administering all our clients’ accounts, including software and other technology. You should be aware that our receipt of these benefits may provide an incentive to recommend TD Ameritrade over another broker or custodian that furnishes different products and services.

Consider asking us the following question:

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

For more information about how we address conflicts of interest, please see our **Form ADV Part 2A, Item 14. A. Economic Benefits Received from Non-Clients for Providing Services to Clients**. The conflict disclosed in this Form CRS are not our sole conflicts, for additional discussion on our other conflicts, please refer to our **Form ADV Part 2A**.



How do your financial professionals make money?

Our financial professionals are paid a base salary and may receive periodic bonuses based on revenue generated by relationships brought to the firm, and based on additional assets that transfer to the accounts each person services. There is the potential for periodic bonuses based upon the retention of client accounts.



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

Yes. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Consider asking us the following question:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

If you would like up-to-date information or a copy of this Relationship Summary, please call us at 248-267-1270.

Consider asking us the following questions:

- 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?