

GCI Financial Group, Inc.
a Registered Investment Adviser

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Form ADV Part 3

We are registered with the SEC as an investment adviser. Brokerage and investment advisory services 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 <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

Relationships and Services:

What investment services and advice can you provide me?

We provide investment advisory management services to our clients. We will assist our clients with developing an investment strategy which is generally formulated based upon the results of a comprehensive financial plan, should our clients engage us for that service. Should our clients choose not to engage us for financial planning services, we will discuss with our clients their investment and related financial goals, as well as their risk tolerance in order to develop an investment strategy consistent with both. Each client's account is individually tailored and designed in accordance with their specific goals and objectives. Each of our clients' accounts is invested and/or managed individually and not pooled with any other investor. Our accounts are monitored daily. We are available to discuss client accounts during normal business hours via telephone or in-person meetings. We provide a quarterly commentary which addresses our thoughts, actions and forecasts for markets and economies and how they may impact client accounts. We also attempt to meet all clients in person at least annually to review their accounts, as well as their personal financial circumstances and the associated effect on investment strategy.

We offer both *discretionary* and *non-discretionary* investment advisory services to client accounts. In a discretionary account, the client empowers our firm to buy and sell investments in their account without asking the client in advance. In a non-discretionary account, we will provide our advice to the client and the client shall decide what investments to buy and sell.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/124193>

Let's discuss... 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?

Feeds, Costs, and Standards of Conduct:

What fees will I pay?

For retail investors, we charge investment advisory fees calculated as a *percentage of account assets (asset-based fee)*, *flat/fixed* fees or a *combination of both*. Our fees are assessed quarterly and charged in advance. Typically, our fees are deducted directly from account assets; however, we can also direct invoice our clients if they prefer.

Fees and costs affect the value of your account over time. Please ask your financial professional to provide you personalized information on the fees and costs that you will pay. The principal fees that you will pay are our investment advisory fees and custodian transaction fees which are assessed by the respective custodian where your accounts are held. The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf; however, it may depending on certain circumstances. The asset-based fee reduces the value of your account and will normally be deducted from your account. A flat/fixed fee, or a combination of asset-based and flat/fixed fees will also reduce the value of your account if it is deducted from your account.

Some investments impose additional fees that will reduce the value of your investments overtime. For example, mutual funds, ETFs and annuities each impose their own management fees. Those fees are separate from our fees and will reduce the value of those respective investments over time. Clients may be required to pay fees when certain assets are sold, such as the possibility of surrender charges for annuities.

Our fees are negotiable and will be determined in advance and clearly stated in our Investment Management Advisory Agreement(s) prior to the initiation of an investment advisory relationship. The key factors which determine the fee we assess are account asset value, investment strategy employed, securities to be used in the portfolio and projected time required to be expended by us on the client relationship.

Clients may pay transaction fees when we buy or sell investments in their accounts to broker-dealer custodian(s) in addition to our fee(s). It is possible that some custodians will assess maintenance or custody fees in addition to transaction based fees. These fees would also be assessed against clients' account(s).

If we assess an asset-based fee against your account, the more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if you do not buy or sell.

Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/124193>

Let's discuss... Help me understand how these fees and costs might affect my investments. If I give you \$200,000 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?

We must abide by certain laws and regulations in our interactions with you. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and investments on an ongoing basis. Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them. For example, if our fees are based upon the value of cash and investments with your account (an *asset-based* fee), a conflict of interest exists for us should you request our advice regarding an action that would result in withdrawing of portfolio assets, which would in turn reduce our fee.

We benefit from the advisory services we provide to you. We are incentivized to increase the value of client accounts, should we assess an asset-based fee. In the case of a combination of asset-based fees in which we assess different fees for different security types, we are incentivized to allocate client assets towards those securities which will result in greater fees. In the case of discretionary accounts, we may allocate the portfolio in such a manner that our fee is greater without your prior knowledge.

Let's discuss... How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/124193>

How do your financial professionals make money?

Our financial professionals are compensated based on the following factors and conflicts of interest: Each representative receives a salary and participates in the profitability of the firm

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

Do you or your financial professionals have legal or disciplinary history? For what type of conduct?

No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Let's discuss... As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

To obtain additional information regarding our services or to request a copy of this relationship summary, please contact us at 973-699-8007 or at michael.greco@gcifg.com.

Let's discuss... 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?

Our Firm and its representatives have a fiduciary duty to all clients. Please call us at 973-699-8007 if you have any concerns.