

GCI Financial Group, Inc.
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Form ADV Part 3
March 24, 2026

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.

What investment services and advice can you provide me?

We provide investment advisory management and financial planning 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 quarterly. 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. We generally require a minimum account size of \$300,000 to establish a relationship, this minimum may be waived at the Firm's discretion.

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?

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 over time. For example, mutual funds, ETFs and annuities each impose their own management fees. Clients may be required to pay fees when certain assets are sold, such as the possibility of surrender charges for annuities. 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).

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.

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.

We charge on an hourly or flat fee basis for financial planning services.

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 \$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 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.

- Individuals providing investment advice on behalf of our firm are licensed as independent insurance agents. These individuals will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because these individuals have an incentive to recommend insurance products to you which will generate commissions.
- 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 percentage of the advisory fees paid by clients whose accounts they manage.

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 973-543-2133 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?

Exhibit to Form CRS

Material Changes

Since our last annual filing on February 28, 2025, this Form CRS has been updated to reflect the following:

- We generally require a minimum account size of \$300,000 to establish a relationship, this minimum may be waived at the Firm's discretion.
- We have clarified that our financial professionals are compensated based on a percentage of the advisory fees paid by clients whose accounts they manage.