

**Item 1: Introduction**

The Gleason Group is an SEC registered investment advisory firm (RIA). RIAs differ from broker-dealer services and it is important that retail investors understand these differences. RIAs are fiduciaries and are therefore held to a higher standard than broker-dealers to ensure the recommendations made are in the client's best interest. Another primary difference is how RIAs and broker-dealers are compensated: RIAs charge their clients a fee based upon a percentage of assets under management, while broker-dealers are often compensated by commissions from what they sell clients. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**Item 2: What investment services and advice can you provide me?**

The Gleason Group offers fee-based wealth management services including financial planning and discretionary investment management services to individuals, families, and businesses. In addition, our services include:

- The Gleason Group provides individual and business clients with wealth management services as part of a comprehensive wealth management engagement. These services are generally offered for an asset-based fee and are all inclusive of our financial planning and investment management services.
- Our financial planning services include financial planning, retirement planning, education planning, estate planning, beneficiary coordination, risk management, insurance analysis, debt analysis, lending solutions, charitable strategies, advisory team coordination and social security and Medicare guidance.
- Our investment management services include portfolio design, behavioral coaching, income and distribution solutions and retirement plan services. We will provide advice on a regular basis. We will discuss your investment goals and design with you a strategy to achieve your investment goals.
- We regularly monitor your account, and we will contact you (by phone or e-mail) at least annually to discuss your portfolio.
- We do not have requirements for our investors to maintain a minimum account size but have a minimum fee. Refer to Section 5 of our [Firm's Disclosure Brochure](#).

Not every prospective client is an appropriate fit for the Gleason Group. The Gleason Group will screen potential clients to determine if they would be a good fit as a client with the Gleason Group, which includes information such as investable assets, amount of debt and overall financial obligations, the overall risk profile of a potential client as well as the client wanting continuous oversight of their portfolio along with comprehensive wealth planning advice. However, if you do not want such a comprehensive ongoing relationship with an advisor, it could be cheaper for you to use a more transaction focused brokerage outside of the Gleason Group.

***Ask us: "Given my financial situation, should I choose an investment advisory service? Why or why not?"***

**How will you choose investments recommended to me?**

The Gleason Group primarily allocates client assets among various mutual funds, exchange-traded funds ("ETFs"), index funds, and individual debt and equity securities, in accordance with their stated investment objectives. Where appropriate, the Firm may also provide advice about any type of legacy position or other investments held in client portfolios. Clients may engage the Gleason Group to manage and/or advise on certain investment products that are not maintained at their primary custodian, such as variable life insurance and annuity contracts and assets held in employer sponsored retirement plans and qualified tuition plans (i.e., 529 plans). In these situations, The Gleason Group directs or recommends the allocation of client assets among the various investment options available with the product. These assets are generally maintained at the underwriting insurance company or the custodian designated by the product's provider.

**What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

Each advisor has a wealth of experience and range of qualifications. Each advisor has a Form ADV Part 2B, which details all of this information together with disciplinary information and other business activities. Licenses are held by advisors for each state where they engage in business and all advisors continue to maintain their qualifications and licenses.

**Item 3: What fees will I pay?**

The fee for investment management services is based on the level of your assets we manage. The annual fee for our average client generally ranges from 1%-1.5% of assets under management per year per account. Please refer to Section

5 of our [Firm's Disclosure Brochure](#) for more information and ask your financial professional to give you personalized information on the fees and costs that you will pay.

- The asset-based fee reduces the value of your account and will be deducted from your account quarterly.
- 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.

***Ask Us: “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 additional costs should I expect in connection with my account?”***

#### ***What are your legal obligations to me when acting as my investment advisor?***

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 is an example to help you understand what this means:

- We generally recommend that clients use Raymond James or Charles Schwab & Co., Inc. as the custodian for their assets. The Gleason Group receives an economic benefit from Raymond James and Charles Schwab & Co., Inc. in the form of the support products and services each makes available to us. These products and services, how they benefit us, and the related conflicts of interest are described in Section 12 of our [Firm's Disclosure Brochure](#).

#### ***How else does your firm make money and what conflicts of interest do you have?***

The Gleason Group is generally compensated by clients for wealth management services according to a fee that is based upon a percentage of assets under management. We also recommend insurance products, and if you purchase them through us, we will receive a commission. However, clients are not under any obligation to purchase insurance products from The Gleason Group.

#### ***How do your financial professionals make money?***

Our financial professionals receive a percentage of the asset management fee paid by clients to The Gleason Group plus a commission on any insurance products sold.

***Ask Us: “How might your conflicts of interest affect me, and how will you address them?”***

#### **Item 4: Do you or your financial professionals have legal or disciplinary history?**

- No, but we encourage you to visit [Investor.gov](#) for a free and simple search tool to research our firm and our financial professionals.
- For additional information on our advisory services, please read our Form ADV brochure on [IAPD on Investor.gov](#) or on our website and any brochure supplement your financial professional provides.

***Ask Us: “As a financial professional, do you have any disciplinary history? For what type of conduct?”***

#### **Item 5: What else should I know?**

For additional information about our investment advisory services or a copy of this relationship summary please contact us at:

- Phone: (502) 882-7300
- Email: [info@gleason-group.net](mailto:info@gleason-group.net)
- Or by mail at 9418 Norton Commons Boulevard, Suite 100, Prospect, KY 40059

Information about our investment adviser representatives can be found on our website [here](#).

***Ask Us: “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?”***