

Form CRS Customer Relationship Summary

February 13, 2026



Introduction

Gragg Financial is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers and investing.

What investment services and advice can you provide me?

We offer investment advisory services to all retail investors including Investment Supervisory Services, 401(k) services, Personal Financial Counseling, Cash Management Services and Separately Managed Accounts (SMA). At the initial review of a client's portfolio, Gragg Financial may give advice on all investments owned by the client.

Gragg Financial has discretionary authority (with respect to the purchase and sale of securities) and provides ongoing supervisory services for each account. Information gathered includes a client's current financial status, future goals, and attitudes towards risk.

For additional information, please see our Form ADV Part 2, the Client Brochure, Items 4 and 7.

Conversation Starters. Ask your financial professional—

- **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?

Investment services fees are calculated on assets under management or a fixed fee basis. Fees for financial planning and consulting will be charged either on an hourly basis or fixed fee basis. Gragg Financial may waive the financial planning and consulting fee for those clients who select Gragg Financial for investment advisory services.

Gragg Financial will generally bill its fees in advance on a quarterly basis. Clients may also elect to be billed directly for fees or to authorize Gragg Financial to directly debit fees from client accounts. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. The client has the right to terminate an agreement without penalty within five business days after entering into the agreement.

Gragg Financial fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client.

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.

For additional information, please see our Form ADV Part 2, the Client Brochure, Items 5 and 12.

Conversation Starter. Ask your financial professional—

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?

Gragg Financial acknowledges that it is a fiduciary under ERISA and the Internal Revenue Code. **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 affect the recommendations, we provide you. Here is an example to help you understand what this means.**

The more assets there are in your advisory account, the more you will pay in fees, and therefore the firm may therefore have an incentive to encourage the investor to increase the assets in his or her account.

Conversation Starter. Ask your financial professional—

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

How do your financial professionals make money?

Gragg Financial professionals are paid on a salary plus bonus basis related to the firm income.

Do your financial professionals have legal or disciplinary history?

No.

For additional information, please see our Form ADV Part 1 Item 11, Part 2 Supplements, Item 3 or visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional—

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

Additional Information

For additional information about our services. If you would like additional, up-to-date information or a copy of this disclosure, please contact Jay Gragg at 704.482.2001 ext. 3 or by email at jay@graggfinancial.com.