

FORM CRS

A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH GPS WEALTH STRATEGIES GROUP, LLC

MARCH 17, 2022

**ITEM 1 – INTRODUCTION**

GPS Wealth Strategies Group, LLC, is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. You can access free and simple tools, plus you are able to research firms and our Financial Professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and general education about investing.

**ITEM 2 – RELATIONSHIPS AND SERVICES**

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

Our Firm offers investment advisory services to retail investors on a discretionary and non-discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. In a non-discretionary account, you have not granted written trading authority to your Financial Professional, and he or she will consult with you before executing trades in your account, as the retail client, you make the ultimate decision regarding the purchase or sale of your investments. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of the Firm's standard advisory services. Our Firm does not require a minimum dollar value to which it provides advisory services. If deemed appropriate for you, our Firm will recommend utilizing an independent Third-Party Money Manager ("TPMM") to aid in the implementation of investment strategies. Additionally, our Firm offers financial planning services for our clients, which can be provided on a stand-alone basis or in conjunction with our investment management services. Clients should be aware that we are only permitted to recommend investments that have been approved or authorized by LPL Financial. As a result, investment opportunities may be limited.

**QUESTIONS TO 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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 & 16

**ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

**WHAT FEES WILL I PAY?**

Our Firm receives a fee as compensation for providing investment advisory services on your account. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. Our investment management fees are based on a percentage of the total account value. Our maximum annual investment advisory fee is 2.00%, billed in advance on a three-month billing cycle. You pay this fee even if you don't buy or sell investments. The more assets in your advisory account, the more you will pay in fees, and therefore, the Firm has an incentive to encourage you to increase the asset value in your account. Investment management and investment supervisory services are also offered for a flat dollar fee ranging from \$100 to \$15,000, on a discretionary and non-discretionary basis. The custodian will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees. Fees for financial planning services range from \$100 to \$15,000 for the first year in which a comprehensive financial plan is delivered. For TPMM, fees and billing methods are outlined in each respective TPMM's Brochure and Advisory Contract. You pay an on-going fee directly to the TPMM based upon a percentage of your assets under management with respect to each TPMM. Fees for consulting services are negotiated on an hourly or fixed dollar amount. You will pay fees and costs whether you make or lose money on your investments. These fees and costs will reduce the amount of money you make on your investments and will also affect the value of your account over time. Ask your Financial Professional about the fees you will pay.

**QUESTIONS TO 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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5

**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. An example to understand what this means: Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when for example, advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer’s fund manager. Other conflicts to consider: All of our Financial Professionals are registered representatives of LPL Financial LLC (“LPL”), a registered broker-dealer and investment adviser. Your Financial Professional may offer you brokerage services through LPL or investment advisory services through our Firm. Your Financial Professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing LPL’s Relationship Summary and having a discussion with your Financial Professional. Our Firm is required to disclose commonly owned entities that would provide different services to you and generate additional compensation to our Firm. Please note that you always have a right to choose services and products from our affiliated entities or any other firm that provides similar services and products. Our firm allows our Financial Professionals to invest in the same securities as you; therefore our Financial Professionals may have an incentive to favor their personal accounts over your advisory account. However, all our Financial Professionals personal securities accounts are supervised on an ongoing basis. Lastly, some of the products, services, and other benefits provided by your custodians are used in servicing all of our Firm’s advisory accounts and therefore may not directly benefit your advisory account

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 10, 11, 12, & 14

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our Firm’s Financial Professionals are compensated by the investment services fees as described above in Item 3 Fee section. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client’s needs or revenue based on the recommendations provided by our Financial Professionals. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. When our Financial Professionals act as a registered representative of a broker-dealer, our Financial Professionals receive commissions in connection with the transactions made in your account. While some of our Firm’s Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you and put your interests first.

FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE – ITEM 5, 10, 11, 12 & 14

**ITEM 4 – DISCIPLINARY HISTORY**

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

YES. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our Financial Professionals.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 9

**ADDITIONAL INFORMATION**

For additional information about our investment advisory services visit the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm’s IARD number is: 285507. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 720-414-5412.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- Who is my primary contact person? Is he or she an investment advisor or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?