

Global Trust Asset Management, LLC

Form CRS Customer Relationship Summary

Introduction

Global Trust Asset Management, 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 important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our firm offers the following principal investment advisory services to retail investors which we monitor continuously as part of our standard services:

- Asset Management Services
- Retirement Plan Asset Management Services
- Independent Third-Party Manager Selection Services

These services include the provision of continuous advice to a client or investing the client's account based on his or her particular circumstances. We offer these services on a discretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis. As part of our standard service, we monitor these types of client accounts at least quarterly.

Through our Independent Third-Party Manager Selection Service, we search independent registered investment advisers on a client's behalf based on a client's individual circumstances and help to determine which is appropriate for that client. At this time, we are not offering this service to new clients.

Our firm offers non-discretionary services listed below, which means that you make the ultimate decision regarding the purchase or sale of investments, and our firm does not monitor such accounts continuously:

- Financial Planning Services
- Retirement Plan Consulting Services (also available with continuous monitoring, if requested by client)

Account minimums are negotiable based upon certain criteria.

For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure (Part 2A) available at: <https://adviserinfo.sec.gov/firm/summary/143120>.

We encourage you 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?*

What fees will I pay?

Our fees are generally assessed quarterly, in advance or arrears, as agreed, and are disclosed in our Form ADV Part 2A at Item 5.

Asset Management Services, Retirement Plan Asset Management Services, Retirement Plan Consulting Services and Independent Third-Party Manager Selection Services fees are calculated as a percentage of assets under management, according to a tiered schedule. Clients pay a maximum annual rate of 2.0% for the first \$2 million (\$5 million for Retirement Plan Consulting Services) with a decreasing rate associated with each additional tier based on total assets managed.

Fees for Financial Planning Services typically are charged a fixed annual fee or an hourly rate not to exceed \$350, and the rate is negotiable under certain circumstances.

When we charge an asset based fee, the more assets held in a retail client's account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in his or her account. When we charge an hourly fee, our firm has an incentive to recommend specific courses of action through the firm's services that may lead to representatives and/or the firm receiving additional compensation. When we charge a fixed fee, our firm has a disincentive to perform additional services for a client. Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A.

In addition to the principal fees and costs listed above, there are other fees and costs related to our investment advisory services that you will pay directly or indirectly. Examples of the most common additional fees and costs include custodial and brokerage fees, including commissions. Mutual funds and exchange-traded funds also charge management fees, which are separate from the fees assessed by us. Independent Third-Party Manager Services clients will incur the underlying manager's fees as well as ours.

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 Item 5 of our Form ADV, 2A Brochure (Part 2A) available at: <https://adviserinfo.sec.gov/firm/summary/143120>.

We encourage you 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?*

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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

- As mentioned above, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account.
- In addition, as mentioned, our minimum account size is negotiable under certain circumstances and at our discretion. Should we agree to waive this minimum account size, we would receive less compensation for services provided. We, therefore, have a disincentive to waive this minimum.

We encourage you to ask your financial professional:

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

For additional information, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at: <https://adviserinfo.sec.gov/firm/summary/143120>.

How do your financial professionals make money?

Our financial professionals are compensated through an agreed upon salary plus a discretionary bonus. The discretionary bonus is determined by our management and may be based on the amount of client assets serviced, the time and complexity required to meet a client's needs and/or efforts to acquire new clients, among other factors. In theory, a discretionary bonus can create conflicts as the financial professional is incentivized to seek new clients and increase managed assets.

Do you or your financial professionals have any legal or disciplinary history?

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

We encourage you to ask your financial professional:

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

Additional Information

If you would like additional, up-to-date information or a copy of this relationship summary or our Form ADV, Part 2A Brochure, please call (561) 472-0191 or email info@gbitrust.com.

We encourage you to ask your financial professional:

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