



WEALTH MANAGEMENT

Firm Brochure

FORM ADV PART 2A

This brochure provides information about the qualifications and business practices of Grand Street Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (734) 929-2418 or by email at: chris@grandstreetwm.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

*Additional information about Grand Street Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov (CRD number: 165488).
Registration does not imply a certain level of skill or training.*

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MATERIAL CHANGES

There are no material changes in this brochure from the last annual updating amendment to this Wrap Fee Program Brochure on 03/09/2020. Material changes relate to Grand Street Wealth Management, LLC policies, practices or conflicts of interests only.

ADVISORY BUSINESS

Description of the Advisory Firm

Grand Street Wealth Management, LLC is a Limited Liability Company organized in the state of Michigan. The firm was formed in September of 2012, and the principal owner is Christopher Michael Robbins.

Types of Advisory Services

Grand Street Wealth Management, LLC (hereinafter "GSWM") offers the following services to advisory clients:

Wealth Management Services

GSWM offers ongoing wealth management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. Wealth Management is comprised of two main areas, Investment Supervisory Services and Comprehensive Financial Planning, which work in concert.

Investment Supervisory Services

GSWM creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan to aid in the selection of a portfolio that matches each client's specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Risk tolerance
- Asset selection
- Asset allocation
- Personal investment policy
- Regular portfolio monitoring

GSWM evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. GSWM will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client. Investment Supervisory Services and Comprehensive Financial Planning Services will be incorporated in the annual percentage of AUM fee collected.

Comprehensive Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning; life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. These services are generally incorporated in the Wealth Management Services fee. However, GSWM will offer hourly financial planning service to clients to complete special projects. The final fee structure is documented in Exhibit II of the Financial Planning Agreement.

Services Limited to Specific Types of Investments

GSWM generally limits its investment advice and/or money management to mutual funds, equities, bonds, fixed income, debt securities, ETFs, real estate, REITs, insurance products including annuities, and government securities. GSWM may use other securities as well to help diversify a portfolio when applicable.

Client Tailored Services and Client Imposed Restrictions

GSWM offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent GSWM from properly servicing the client account, or if the restrictions would require GSWM to deviate from its standard suite of services, GSWM reserves the right to end the relationship.

Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and any other administrative fees. GSWM does not participate in any wrap fee programs.

Amounts Under Management

As of December 31, 2020 we have approximately \$4,944,683 of assets under management all on a discretionary basis.

FEES AND COMPENSATION

Wealth Management Services Fees

These fees are negotiable depending upon the needs of the client and complexity of the situation, and the final fee schedule is attached as Exhibit II of the Investment Advisory Contract. There is no minimum account balance, however, there is a minimum quarterly fee of \$625. Fees are paid quarterly in arrears and clients may terminate their contracts with thirty days' written notice. Because fees are charged in arrears, no refund policy is necessary. Clients may terminate their accounts without penalty within 5 business days of signing the advisory contract. Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees may also be invoiced and billed directly to the client.

TOTAL ASSETS UNDER MANAGEMENT	ANNUAL FEE
First \$1,000,000	0.95%
\$1,000,001-\$3,000,000	0.75%
\$3,000,001-\$5,000,000	0.55%
Above \$5,000,000	0.35%

Hourly Fees

The hourly fee for this service is \$200. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. Fees are paid in arrears upon completion. Because fees are charged in arrears, no refund is necessary. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

Payment of Fees

Payment of Wealth Management Fees

Fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly in arrears. Fees may also be invoiced and billed directly to the client quarterly in arrears. Clients may select the method in which they are billed.

Payment of Financial Planning Fees

Hourly Financial Planning fees are paid via check in arrears upon completion. Because fees are charged in arrears, no refund is necessary.

Clients Are Responsible For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by GSWM. Please see 'Brokerage Practices' of this brochure regarding broker/custodian.

Prepayment of Fees

GSWM collects its fees in arrears. It does not collect fees in advance.

Outside Compensation For the Sale of Securities to Clients

Neither GSWM nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

PERFORMANCE-BASED FEES & SIDE-BY-SIDE MANAGEMENT

GSWM does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

TYPES OF CLIENTS

GSWM generally provides investment advice and/or management supervisory services to individuals and charitable organizations.

Minimum Account Size

There is no account minimum, however, there is a minimum quarterly fee of \$625 for wealth management services.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES & RISK OF INVESTMENT LOSS

Methods of Analysis and Investment Strategies

Methods of Analysis

GSWM uses the latest academic research from peer reviewed academic journals to guide its investment strategy. GSWM believes markets work efficiently and attempts to capture market premiums in the most cost effective ways.

Investment Strategies

GSWM uses long term trading and infrequent short term trading.

Material Risks Involved

Methods of Analysis

GSWM generally diversifies across multiple market premiums. Some examples are market, size, value, momentum, term and credit. GSWM also diversifies across asset classes gaining exposure to areas such as REIT's and commodity futures. A global view is also applied using domestic and international securities. There may be times where this strategy under performs any single asset class, such as large capitalization US stocks, for an extended period.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. Short term trading generally holds greater risk and clients should be aware that there is a material risk of loss using any of those strategies.

Risks of Specific Securities Utilized

GSWM generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets. Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Mutual Funds:

Carries the risk of capital loss. Mutual funds are not guaranteed or insured by the FDIC or any other government agency. You can lose money investing in mutual funds. All mutual funds have costs that lower investment returns. They can be of bond "fixed income" nature (lower risk) or stock "equity" nature (mentioned above).

Equity investment:

Generally refers to buying shares of stocks by an individual or firms in return for receiving a future payment of dividends and|capital gains if the value of the stock increases. There is an innate risk involved when purchasing a stock that it may decrease in value and the investment may incur a loss.

Treasury Inflation Protected/Inflation Linked Bonds:

Risk of default on these bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal.

Fixed Income:

An investment that guarantees fixed periodic payments in the future that may involve economic risks such as inflationary risk, interest rate risk, default risk, repayment of principal risk, etc.

Debt securities:

Carries risks such as the possibility of default on the principal, fluctuation in interest rates and counter parties being unable to meet obligations

Precious Metal ETFs:

(Gold, Silver, Palladium Bullion backed "electronic shares" not physical metal)
Investing in precious metal ETFs carries the risk of capital loss.

Stocks & Exchange Traded Funds (ETF):

Investing in stocks and ETF's carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Investments in these securities are not guaranteed or insured by the FDIC or any other government agency.

REITs:

Has specific risks including valuation due to cash flows, dividends paid in stock rather than cash and the payment of debt resulting in dilution of shares.

Real Estate funds:

Several kinds of risks are inherent in this sector of the market. Liquidity risk, market risk and interest rate risk are just some of the factors that can influence the gain or loss that is passed on to the investor. Liquidity and market risk tend to have a greater effect on funds that are more growth-oriented, as the sale of appreciated properties depends upon market demand. Conversely, interest rate risk impacts the amount of dividend income that is paid by income-oriented funds.

Long term trading:

Designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various other types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk and political/regulatory risk.

Short term trading:

Risks include liquidity, economic stability and inflation.

DISCIPLINARY INFORMATION

Criminal or Civil Actions

There are no criminal or civil actions to report.

Administrative Proceedings

There are no administrative proceedings to report.

Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

OTHER FINANCIAL INDUSTRY ACTIVITIES & AFFILIATIONS

Registration as a Broker/Dealer or Broker/Dealer Representative

Neither GSWM nor its representatives are registered as or have pending applications to become a broker/dealer or as representatives of a broker/dealer.

Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither GSWM nor its representatives are registered as or have pending applications to become a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Christopher Michael Robbins is currently a Pilot with Delta Airlines, and spends approximately 6-8 days a month in this capacity.

Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

GSWM does not utilize nor select other advisers or third party managers. All assets are managed by GSWM management.

CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS & PERSONAL TRADING

Code of Ethics

We have a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Record keeping, Annual Review, and Sanctions. Our Code of Ethics is available free upon request to any client or prospective client.

Recommendations Involving Material Financial Interests

GSWM does not recommend that clients buy or sell any security in which a related person to GSWM or GSWM has a material financial interest.

Investing Personal Money in the Same Securities as Clients

From time to time, representatives of GSWM may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of GSWM to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. GSWM will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of GSWM may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of GSWM to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. GSWM will always transact client's transactions before its own when similar securities are being bought or sold.

BROKERAGE PRACTICES

Factors Used to Select Custodians and/or Broker/Dealers

The Custodian, Shareholders Service Group, Inc. (Broker/Dealer) has a clearing arrangement with Pershing, part of The Bank of New York Mellon (Clearing/Custodian), was chosen based on their relatively low transaction fees and access to mutual funds and ETFs. GSWM will never charge a premium or commission on transactions, beyond the actual cost imposed by Custodian.

Research and Other Soft-Dollar Benefits

GSWM receives research, products, or other services from its broker/dealer or another third-party in connection with client securities transactions ("soft dollar benefits"). There is no minimum client number or dollar number that GSWM must meet in order to receive free research from the custodian or broker/dealer. There is no incentive for GSWM to direct clients to this particular broker-dealer over other broker-dealers who offer the same services. However, because this firm does not have to produce or pay for services or products it has an incentive to choose a custodian that provides those services based on its interests rather than the clients' interests. The first consideration when recommending broker/dealers to clients is best execution. GSWM always acts in the best interest of the client.

Brokerage for Client Referrals

GSWM receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

GSWM allows clients to direct brokerage; however, GSWM may recommend custodians. GSWM may be unable to achieve most favorable execution of client transactions if clients choose to direct brokerage. This may cost clients money because without the ability to direct brokerage GSWM may not be able to aggregate orders to reduce transactions costs resulting in higher brokerage commissions and less favorable prices. Not all investment advisers allow their clients to direct brokerage.

Aggregating (Block) Trading for Multiple Client Accounts

GSWM maintains the ability to block trade purchases across accounts. Block trading may benefit a large group of clients by providing GSWM the ability to purchase larger blocks resulting in smaller transaction costs to the client. Declining to block trade can cause more expensive trades for clients.

REVIEWS OF ACCOUNTS

Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Client accounts are reviewed at least monthly only by Christopher Michael Robbins, Principal. Christopher Michael Robbins is the chief advisor and is instructed to review clients' accounts with regards to their investment policies and risk tolerance levels. All accounts at GSWM are assigned to this reviewer. All financial planning accounts are reviewed upon financial plan creation and plan delivery by Christopher Michael Robbins, Principal. There is only one level of review and that is the total review conducted to create the financial plan.

Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

Content and Frequency of Regular Reports Provided to Clients

Each client will receive at least quarterly from the custodian, a written report that details the client's account including assets held and asset value which will come from the custodian. GSWM will also send quarterly statements to the client.

CLIENT REFERRALS & OTHER COMPENSATION

Economic Benefits Provided by Third Parties for Advice Rendered to Clients (*includes Sales Awards or Other Prizes*)

GSWM does not receive any economic benefit, directly or indirectly from any third party for advice rendered to GSWM clients

Compensation to Non-Advisory Personnel for Client Referrals

GSWM does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

CUSTODY

GSWM, with client written authority, has limited custody of client's assets through direct fee deduction of GSWM's fees only. If the client chooses to be billed directly by Shareholders Service Group, Inc. (Broker/Dealer) has a clearing arrangement with Pershing, part of The Bank of New York Mellon. (Clearing/Custodian), GSWM would have constructive custody over that account and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy.

INVESTMENT DISCRETION

For those client accounts where GSWM provides ongoing supervision, the client has given GSWM written discretionary authority over the client's accounts with respect to securities to be bought or sold and the amount of securities to be bought or sold. Details of this relationship are fully disclosed to the client before any advisory relationship has commenced. The client provides GSWM discretionary authority via a limited power of attorney in the Investment Advisory Contract and in the contract between the client and the custodian.

VOTING CLIENT SECURITIES (*PROXY VOTING*)

GSWM will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

FINANCIAL INFORMATION

Balance Sheet

GSWM does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither GSWM nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.

Bankruptcy Petitions in Previous Ten Years

GSWM has not been the subject of a bankruptcy petition in the last ten years.

REQUIREMENTS FOR STATE REGISTERED ADVISERS

Principal Executive Officers and Management Persons; Their Formal Education and Business Background

GSWM currently has only one management person/executive officer; Christopher Michael Robbins. Christopher Michael Robbins's education and business background can be found on the Supplemental ADV Part 2B form.

Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Christopher Michael Robbins's other business activities can be found on the Supplemental ADV Part 2B form.

How Performance Based Fees are Calculated and Degree of Risk to Clients

GSWM does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Material Disciplinary Disclosures for Management Persons of this Firm

No management person at GSWM or GSWM has been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to the client's evaluation of the firm or its management.

Material Relationships That Management Persons Have With Issuers of Securities (If Any)

Neither GSWM, nor its management persons, has any relationship or arrangement with issuers of securities.