

Form ADV Part 3 – Client Relationship

Summary Date: 2/18/2026

Item 1: Introduction

GK WEALTH MANAGEMENT LLC is registered with the Securities and Exchange Commission as an investment adviser offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

***Questions to ask us:** 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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); solicitor/selection of other advisers (we select a third party adviser for you to use). As part of our standard services, we typically monitor client accounts on a monthly basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision). We do *not* limit the types of investments that we recommend. While we do not have a minimum account size, our services are most appropriate for investors with at least \$200,000 in investible assets. For investors with less than \$200,000 in AUM, we may impose a minimum account fee of \$500 per quarter for families and individuals and \$1,000 per quarter for business clients. These fees are negotiable. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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

What fees will I pay? Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. For hourly fee arrangements, each additional hour (or portion thereof) we spend working for you would increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. The annual fee for asset management services may vary between 0.10% and 2.0%. Fees are negotiable, and assets in each of your account(s) are included in the fee assessment unless specifically identified in writing for exclusion. The fee is billed and payable, quarterly in advance, based on the balance at the end of billing period. Our fees are asset-based. Thus, our fees increase if the assets in your advisory account increase - as well as decrease if the assets in your advisory account decrease.

For financial planning services that are separate from investment management, you will be charged either a fixed fee or an hourly rate, with half of the fee due upfront and the remainder due upon completion of the plan. All advisory fees on non-discretionary accounts are paid according to the advisory agreement for that specific account (usually quarterly in advance). You pay our fees even if you do not have any transactions and the

advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account. **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.** Please also see our [Brochure](#) for additional details.

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. Here are some examples to help you understand what this means:*

– For AUM fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. – For hourly fees, each additional hour we spend working for you would increase the advisory fee and thus we have an incentive for you to agree to have us complete more work for you. – For fixed fees, the more work we expect to perform for you, the higher our fee would be and thus we have an incentive for you to agree to have us complete more work for you.

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our [Brochure](#) for additional details.

Item 4: Disciplinary History

***Questions to ask us:** As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? Yes, the events are either disclosed in our Form ADV or the specific individuals form U4. The documents can be found by going to <https://www.investor.gov/>

Item 5: Additional Information

***Questions to 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?*

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/296847> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 775-354-6622.

Exhibit of Material Changes to Customer Relationship Summary (ADV Part 3)

We are required to highlight any material changes we make to this Customer Relationship Summary (ADV Part 3) and publish those changes within 30 days of the effective date of the change.

We have added details related to minimum fees. Clients with less than \$200,000 in AUM with GK Wealth may be subject to minimum fees - \$500 per quarter for individual and family clients and \$1000 per quarter for business clients.