



Global Retirement Partners, LLC

Wrap Brochure

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San Rafael, CA 94903**

March 31, 2026

www.grpfinancial.com

This wrap fee program brochure provides information about the qualifications and business practices of Global Retirement Partners, LLC. If you have any questions about the contents of this brochure, please contact us at 415-526-2750. 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. Registration as a registered investment advisor does not imply a certain level of skill or training. Additional information about Global Retirement Partners, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

ADV Item 2: Material Changes

Global Retirement Partners, LLC amends its disclosure brochure on an annual basis. To receive a copy of our most recent brochure at any time during the year, please call Global Retirement Partners, LLC at 415-526-2750, and a copy will be sent to you. You may also obtain a copy of the most current brochure and additional information on our firm from www.adviserinfo.sec.gov under Investment Advisor Search. If applicable, this section will contain a summary of material changes to the information in our brochure since the last annual update of this brochure.

Summary of Material Changes

The following changes have been made since our last annual amendment filing, dated March 1, 2025:

1. Under "Advisory Business" we have updated to disclose our assets under management as of December 31, 2025.
2. Schedule A:
 - a. The following individuals have been added to Schedule A:
 - Scott Hauptmann: President
 - Melissa Rodriguez-Kirk: COO
 - Greg Koleno: RPW COO
 - b. The following individuals have been removed from Schedule A:
 - Karen Campbell
 - Russell Frierson
 - Geoffrey White

If you would like another copy of this Brochure, please download it from the SEC website at <https://adviserinfo.sec.gov> under Investment Advisor Search, or you may request a copy by contacting our main office at 415-526-2750.

We encourage you to read this document in its entirety.

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Item 4 Services, Fees, and Compensation

Global Retirement Partners, LLC (“GRP” or “The Firm”) is an investment advisor registered with the Securities & Exchange Commission (“SEC.”) GRP is wholly owned entity of HUB International, Inc. The GRP Senior Management Team consists of Scott Hauptmann, President, Melissa Rodriguez-Kirk: Chief Operating Officer and Cosmo Gould, Chief Compliance Officer.

The Firm offers a variety of services to meet the needs of its clients. Compensation also takes a variety of forms as described as follows:

Asset Management Services

GRP will structure account portfolios to meet specific client objectives and needs and, on an ongoing basis, will provide asset allocation and buy and sell recommendations.

Investment Advisory Representatives provide asset management services through a variety of custodial broker-dealers, including, but not limited to LPL Financial, Charles Schwab, and Fidelity. Investment Advisory Representatives may maintain a limited power of attorney in these managed accounts. The limited power of attorney authorizes the Investment Advisory Representatives to execute transactions in client accounts without contacting the client immediately preceding the trade. All transactions are made in accordance with the client’s stated investment objectives and have been previously discussed and agreed upon by the client and the Investment Advisory Representative.

Fees for this service will be charged on a percentage of assets under management basis not to exceed a 3% per annum. The fees will be discussed and agreed upon in advance by the Investment Advisory Representative and the client. Fees will be charged in advance or in arrears and will be billed on a monthly or quarterly basis.

Either GRP, or the client, can terminate the Asset Management Agreement by written notice to the other party without penalty within five business days of its signing and any prepaid fees will be returned. The asset management agreement may be terminated by either party at any time thereafter on thirty days written notice to the other party. In certain instances, the client may receive a pro-rated refund, based on the fee calculation method being used and the amount of work already completed.

Third Party Asset Managers

Investment Advisory Representatives may recommend the use of other independent investment advisors or asset management program sponsors that provide specialized investment advisory services. These advisors will charge advisory fees, independent of GRP. A portion of the advisory fee will be paid to GRP.

Each advisory client will receive documentation including a third-party asset management agreement and disclosure of compensation and will receive Part IIA of form ADV from GRP and the third-party asset manager. Accounts managed by third party asset managers will be subject to the cancellation policy of the particular third-party asset manager.

GRP may enter into a sub-advisory agreement relationship with other advisory firms in which GRP will be acting as dual advisor or as a solicitor. Fees will be received by GRP from the sub-advisor. The Client will be informed that the advisory fee will be split between GRP and the designated sub-advisor. The fee disclosure “Disclosure of Compensation” will be detailed in the GRP Asset Management Agreement and in information received from the other advisory firm.

Wrap Fee Programs

GRP has established wrap fee programs in order to provide clients with an “all- in-one pricing model. Clients participating in wrap programs will be charged one all-inclusive fee that includes trade execution, custody, and asset management fees. Wrap assets are held at third party custodians, including LPL Financial, Charles Schwab, and Fidelity. Generally, there are no differences between how GRP manages wrap fee accounts and how GRP manages other accounts. GRP receives a portion of the wrap fee from the sponsor for its services.

At no time will Global Retirement Partners, LLC accept or maintain custody of a client’s funds or securities except for authorized fee deduction. GRP intends to cover fees associated with execution, clearance and other costs related to trading, including paying custodial and securities execution and clearance fees out of its Management Fee (except for short-term trading, redemption fees or executing transactions away from the designated custodians, that will be paid by clients). Certain miscellaneous fees are charged to the client account by the custodian, such as wire fees and overnight check fees, margin interest, odd-lot differentials, early termination fees, short-term redemption fees, etc. However, GRP may reimburse clients for these miscellaneous fees either by direct reimbursement or through adjustment of the Management Fee. This method of treating transaction fees is typically characterized as a “wrap fee,” where the Management Fee includes the investment advisory services as well as all transaction costs and the client pays only that Management Fee and no other costs concerning the trading and maintaining of the account. Clients in wrap fee accounts, with the transaction and custody costs included, will pay a higher Management Fee than those clients of Global Retirement Partners, LLC that are not managed with a wrap fee (see GRP Form ADV Part 2A Brochure). The specific arrangement for each client will be negotiated and defined in the investment advisory contract signed by each client. GRP generally does not use outside investment managers to provide services to its wrap fee clients. The inclusive fee may cost the client more or less than purchasing such services separately depending on the number of transactions that occur in the account. As noted above, GRP pays for all of the transaction charges for transactions in a client wrap fee account. The transaction charges paid by GRP vary based on the type of transactions (e.g., mutual fund, equity, or fixed income security), and for mutual funds based on whether or not the funds participate in the custodian’s no-transaction-fee program. A conflict of interest exists because GRP pays the transaction charges for the client account. Clients should understand that the cost of transaction charges to GRP may be a factor that the GRP considers when deciding which securities to select and how frequently to place transactions in a client account.

All fees paid to GRP for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders and the product sponsor in the case of variable insurance products. Clients should be aware that there will be two layers of advisory fees and expenses for those assets. Clients will pay an advisory fee to the fund manager and other expenses as a shareholder of the fund. In the case of mutual funds that are fund of funds, there could be an additional layer of fees, including performance fees that may vary depending on the performance of the fund. These fees and expenses are described in each fund’s, ETFs, or variable product’s prospectus. Client will also pay GRP the Management Fee with respect to those assets.

A client could invest in these products directly, without the services of GRP therefore, clients could generally avoid the second layer of fees by not using the advisory services of Global Retirement Partners, LLC and by making their own decisions regarding the investment. In that case, the client would not receive the services provided by GRP which are designed, among other things, to assist the client in determining which products or services are most appropriate to each client’s financial condition and objectives. Accordingly, the client should review both the fees charged by the product sponsor and the fees charged by GRP to fully understand the total fees to be paid.

Investment advisor representatives are not compensated differently for clients that choose the inclusive fee arrangement versus the non-inclusive fee and therefore they do not have a financial incentive to recommend one method over the other.

Item 5 Account Requirements and Types of Clients

GRP provides investment advisory services to individuals, pension and profit-sharing plans, trusts, estates, corporations, and other business entities.

Certain third-party asset managers and Investment Advisory Representatives may require a minimum investment in order to open a managed account. The specific amounts are detailed in the third-party asset managers' agreements or in the GRP Asset Management Agreement, as negotiated by the Client and Investment Advisory Representative. Accounts below the stated minimums may be accepted on an individual basis at the discretion of GRP and the platform sponsor.

Item 6 Portfolio Manager Selection and Evaluation

Global Retirement Partners, LLC offers the wrap fee alternative to clients as a pricing option and does not utilize unaffiliated money managers to serve the needs of wrap fee clients.

Generally, the Investment Advisory Representative will be the individual who introduces the client to the firm. Each Investment Advisory Representative is responsible for managing the investment accounts of their clients. The Investment Advisory Representative will monitor the client account on an ongoing basis to ensure that the client needs, goals and objectives are being met.

GRP may utilize fundamental or technical analysis techniques in formulating investment advice or managing assets for clients.

Fundamental analysis of businesses involves analyzing its financial statements and health, its management and competitive advantages and its competitors and markets. Fundamental analysis is performed on historical and present data but with the goal of making financial forecasts. There are several possible objectives; to conduct a company stock valuation and predict its probable price evolution; to make a projection on its business performance; to evaluate its management and make internal business decisions and to calculate its credit risk.

Technical analysis is a method of evaluating securities by relying on the assumption that market data, such as charts of price, volume and open interest can help predict future (usually short-term) market trends. Technical analysis assumes that market psychology influences trading in a way that enables predicting when a stock will rise or fall.

Clients need to be aware that investing in securities involves risk of loss that the client needs to be prepared to bear. Global Retirement Partners, LLC will tailor its advisory services to its client's individual needs based on meetings and completion of a client profile. If clients wish to impose certain restrictions on investing in certain securities or types of securities, GRP will address those restrictions with the client to have a clear understanding of the client's requirements. GRP does not charge performance-based fees.

GRP will not vote, or advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, GRP cannot give any advice or take any action with respect to the voting of these proxies.

Item 7 Client Information Provided to Portfolio Managers

In accordance with GRP's Privacy Policy, GRP does not communicate any non-public financial information to unaffiliated entities.

Item 8 Client Contact with Portfolio Managers

GRP does not place any restriction on the client's ability to contact and consult with their Investment Advisory Representatives and encourages clients to communicate with their Investment Advisory Representatives whenever their circumstances change that may cause a change to their investor profile.

Item 9 Additional Information

Neither GRP nor any of its management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, or a commodity trading advisor. GRP does not currently have any relationships or arrangements that are material to its advisory business or clients with either a broker-dealer, municipal securities dealer, or government securities dealer or broker, investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund" or offshore fund), futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, real estate broker or dealer or sponsor of syndicator of limited partnerships.

GRP does not select other investment advisors for wrap fee clients. GRP participates in the institutional programs of multiple custodians that are unaffiliated SEC registered broker-dealers. These custodians offer independent investment advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. GRP receives some benefits from the custodian through its participation in the programs.

GRP participates in institutional programs of its custodians, and GRP may recommend these custodians to Clients for custody and brokerage services. There is no direct link between GRP's participation in the programs and the investment advice it gives to its Clients, although GRP receives economic benefits through its participation in the programs that are typically not available to the custodians' retail investors. These benefits include the products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving GRP participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to GRP by third party vendors. The custodians may also have paid for business consulting and professional services received by GRP's related persons. Some of the products and services made available by the custodians through the programs may benefit GRP but may not benefit its Client accounts. These products or services may assist GRP in managing and administering Client accounts, including accounts not maintained at these custodians. Other services made available by the custodians are intended to help GRP manage and further develop its business enterprise. The benefits received by GRP or its personnel through participation in the programs do not depend on the amount of brokerage transactions directed to the custodians. As part of its fiduciary duties to clients, GRP endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by GRP or its related persons

in and of itself creates a potential conflict of interest and may indirectly influence GRP’s choice of the custodians for custody and brokerage services.

Item 10 Requirements for State-Registered Advisors

Neither the GRP nor any of its Investment Advisor Representatives have any relationship or arrangement with any issuer of securities that is not otherwise disclosed in this wrap brochure.