

Who's Looking Out for You?

Your financial life is protected by multiple independent layers of expertise, oversight, and institutional security — all working together on your behalf.

When you work with a wealth advisory firm, you're not trusting a single company with everything. A properly structured firm separates who advises you, who oversees them, and who holds your money — so no single point of failure can put your assets at risk.



Each ring represents an independent layer of protection around you and your assets.

YOU Your Financial Life

THE CENTER OF EVERYTHING

Every decision starts with your goals — growing wealth, planning for retirement, protecting your family. Your needs drive the entire structure.

Investment Goals

Retirement Planning

Estate Planning

Tax Strategy

LAYER 1 Grace Capital Management

YOUR PERSONAL ADVISORY TEAM

We sit beside you. We learn your story, build your plan, manage your investments, and adjust as life changes. We're your single point of contact — but we never hold your money.

Advisory

Investment Mgmt

Risk Mgmt

Financial Planning

Retirement

LAYER 2 Concorde Investment Services

REGULATORY OVERSIGHT & COMPLIANCE

Think of them as the referee. They ensure every recommendation meets strict regulatory standards, audit our work, and provide the compliance infrastructure that protects you.

Compliance

Broker/Dealer

Operational Support

Audit & Review

LAYER 3 National Financial Services

FIDELITY INVESTMENTS — THE CUSTODIAN

Fidelity physically holds and safeguards your assets. They process transactions, generate your statements, and issue your tax documents. Your money lives here — safe and independent.

Custody of Assets

Transactions

Clearing

Statements & Tax Docs



Why This Structure Protects You

Your assets are held at **Fidelity** — not at **Grace Capital Management**. This separation of custody means your investments are safeguarded by one of the world's largest financial institutions, managing over **\$14 trillion in assets**. Even in the unlikely event something happened at the advisory level, your assets remain completely safe and accessible to you.

Think of it this way: The custodian is like a bank vault. Your advisor helps you decide what goes in — but **only you control access to what's inside**.

Questions We Hear Most

"Does Grace Capital hold my money?"

No. Your assets are held by Fidelity's National Financial Services. GCM advises you on how to invest — Fidelity safeguards the assets themselves.

"What if something happened to GCM?"

Your investments stay exactly where they are — at Fidelity. You'd simply choose a new advisor. Your assets are never at risk because of your advisor.

"Who makes sure GCM follows the rules?"

Your broker/dealer provides independent regulatory oversight, FINRA monitors the industry, and the SEC sets the standards. Multiple watchdogs, not just one.