

Introduction

Our firm, Sharper & Granite, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to retail investors for an ongoing asset-based fee. Our firm provides Comprehensive Portfolio Management services. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is regularly monitored, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy/sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

We require a minimum initial balance of \$250,000 to open an account for our Asset Management service.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/136719>

Questions you may want to discuss:

- 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 fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our maximum annual fee is 1.8%. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

While most transactions are free (Domestic Stocks, ADRs, ETFs and NTF Mutual Funds) at your broker-dealer, the broker-dealer that holds your assets may charge you a transaction fee on certain securities we buy or sell for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Asset Management and Comprehensive Portfolio Management services.

Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as "surrender charges" to sell variable annuities.

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.

Additional information about our fees is located in Item 5 of our Firm Brochure available online at <https://adviserinfo.sec.gov/firm/summary/136719>

Questions you may want to discuss:

- Help me understand how these fees and costs may 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 investment advice, we provide you. Here is an example to help you understand what this means:

Our firm receives investment research products and services from TD Ameritrade Institutional which can create a potential conflict of interest and may indirectly influence our firm's choice of TD Ameritrade Institutional for custody and brokerage services.

Additional information about our conflicts of interest is located in Item 10&12 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/136719>

Questions you may want to discuss:

- How might your conflicts of interest affect me, and how will you address them?
- Who is my primary contact? Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about my relationship with this person?
- What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

Yes. In 2007 a California State review determined that Sharper & Granite provided advisory service a few months before it was officially licensed in February 2003. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions you may want to discuss:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #136719. You may also contact our firm at (310) 426-2909 to request a copy of this relationship summary and other up-to-date information.