

Important Disclosures



Grosse Pointe Capital Management

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CRD No. 310057

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Investment Advisory Services

Grosse Pointe Capital Management ("GPCM") is a registered investment adviser. Investment advisory services are provided in accordance with applicable laws and the terms of the advisory agreement between GPCM and its clients.

Registration as an investment adviser does not imply a particular level of skill or training or constitute an endorsement by any regulatory authority.

Insurance Services

GPCM is affiliated with GP Insurance Brokerage, an insurance brokerage. Insurance products and services are offered through the brokerage, subject to applicable licensing requirements.

Insurance products are not deposits, are not insured by the FDIC or any other government agency and are not obligations of or guaranteed by any bank.

Insurance products and services may involve commissions or other compensation and may present conflicts of interest. The nature and amount of compensation depend on the product, insurer, and arrangement.

Product and State Availability

Advisory investment services, insurance products, and related strategies are subject to applicable laws, licensing requirements, and product availability.

Not all products, services, or strategies are available in every state or to every individual. Availability depends on state regulations, insurer authorization, licensing, contract provisions, and individual circumstances.

Product features, fees, expenses, eligibility requirements, and guarantees vary by insurer, contract, and jurisdiction.

Investment Risks

Investing involves risk, including the possible loss of principal. Investment values fluctuate, and investors may receive less than the amount invested.

Diversification, asset allocation, and professional investment management do not guarantee a profit or protect against loss.

Past performance does not guarantee future results. No investment strategy can guarantee a particular return or financial outcome.

Variable Annuities and Separate-Account Investments

Variable annuities are insurance contracts that may provide access to investment options through separate accounts. The value of separate-account investments fluctuates with market performance, and investors may lose money.

Separate-account investments are not guaranteed by the insurance company, except to the extent a specific contractual guarantee applies. Investment returns, dividends, and variable income payments may fluctuate.

Variable annuities may include mortality and expense charges, administrative fees, investment management expenses, advisory fees, surrender charges, and other costs. These expenses vary by contract and investment option.

Contract features, including death benefits, living benefits, and lifetime income provisions, are subject to the specific terms, limitations, and conditions of the contract.

Lifetime Income and Annuitization

Annuitization involves exchanging contract value for a stream of income under the terms of an insurance contract. Certain annuitization elections may be irrevocable and may limit access to the capital used to establish the income stream.

Lifetime income guarantees are obligations of the issuing insurance company and are subject to its claims-paying ability. They do not guarantee the performance of separate-account investments.

Variable lifetime income payments may fluctuate based on investment performance and contract provisions. Fixed or guaranteed payment amounts, where applicable, are subject to the terms of the contract.

Insurance Guarantees

Guarantees associated with insurance products, including guaranteed lifetime income and death benefits, are backed by the claims-paying ability of the issuing insurance company.

Guarantees are not backed by GPCM, GP Insurance Brokerage, any investment adviser, or any government agency. They are subject to contract terms, limitations, exclusions, and applicable law.

Educational and Informational Content

Website content, including articles, research, illustrations, examples, calculators, and financial models, is provided for general educational and informational purposes only.

It is not individualized investment, tax, legal, accounting, or insurance advice and should not be relied upon as a substitute for advice based on an individual's circumstances.

Illustrations, projections, assumptions, and hypothetical results are not guarantees of future performance or outcomes.

No Offer or Guarantee of Results

Nothing on this website constitutes an offer to buy or sell securities, insurance products, or other financial instruments, or a solicitation to engage in advisory services.

No representation is made that any investment strategy, insurance product, or financial approach will achieve a particular result.

Professional Advice

Individuals should consult qualified financial, tax, legal, and insurance professionals regarding their specific circumstances before making financial decisions.