M.J. GROSSNICKLE, LLC
FORM CRS CUSTOMER RELATIONSHIP SUMMARY
MARCH 17, 2022

INTRODUCTION

M.J. Grossnickle, LLC is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). We are a Capital Acquisition Broker ("CAB") as defined by FINRA. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment adviser, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

- We do not open brokerage accounts as is generally understood in the securities industry. You will pay us a transaction-based fee, generally referred to as a commission. Our registered representatives will recommend investments, however, these investments are not monitored on an ongoing basis. We offer only nondiscretionary services, which means the retail investor makes the ultimate decision regarding the purchase and/or sale of investments. We do not impose account or investment amount minimums.
- Private placements are unregistered securities. If you establish a relationship with our firm as an investor, which we refer to as a customer, in a private placement offered by our firm on behalf of an issuer of securities, we generally will not charge you a fee, as it is the issuer who will generally pay us a ***transaction-based fee,*** most often referred to as a commission, every time a private placement transaction closes. Such fee would be based on a percentage of the funds we raised from you and, if applicable, other investors. You should be aware that whether directly or indirectly, a part of the funds you invest in a private placement may be used by the issuer to pay some or all of our fee. You should confirm with the issuer directly and also refer to the private placement documentation you are provided to further ascertain how your funds shall be used by the issuer.
- With respect to private placement securities, as a customer (an investor) the ultimate investment decision as to your investment strategy and the purchase or sale of investments will be yours.
- You may select investments, or we may recommend investments to you, but the ultimate investment decision as to your investment strategy and the purchase or sale of investments will be yours.
- We do not offer account monitoring services.
- We offer for sale or purchase proprietary products.

Conversation Starters. Ask your financial professional—

- **Given my financial situation, should I choose a brokerage 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 FEES WILL I PAY?

- Depending upon your investment, you will pay the following transaction-based fees:
- Private Investments/Private Placements – you will pay a commission on the purchase of a private investment and on a private placement. The amount will depend on the offering. There will also be other expenses associated with the purchase. Please see offering memorandum for more information.

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.

Conversation Starter. Ask your financial professional—

- **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?**

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN PROVIDING RECOMMENDATIONS?
HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we provide you with a recommendation, 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 affect the recommendations, we provide you. Here are some examples to help you understand what this means.

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- We currently sell products of, and sponsored by, an affiliate company. Therefore, at such times we will not offer you products of non-affiliated sponsors that may also be suitable investments for you to consider.
- We may from time to time allow the recommendation of security in which an associated person of the Firm has a beneficial interest but would not do so without disclosing that interest to prospective purchasers.

Conversation Starter. Ask your financial professional—

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

- The firm's financial professionals are compensated by a percentage of the revenue the firm earns from the financial professionals' recommendations. This revenue comes from product commissions.

DO YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. We currently do not have legal or disciplinary events.

- Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals. For additional information about our registered representatives and services, visit Investor.gov/CRS, and BrokerCheck (BrokerCheck.Finra.org).

- To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. Call 301-590-6500 to report a problem to FINRA.

Conversation Starter. Ask your financial professional—

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

ADDITIONAL INFORMATION

For additional information about our services,

If you would like additional, up-to-date information or a copy of this disclosure, contact us in writing at:

Mathew J Grossnickle
MJ Grossnickle LLC
Damariscotta, Maine 24543

You may call us at 1 (917) 538-2387

Conversation Starter. Ask your financial professional—

- **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?**