Form ADV Part 3 - Client Relationship Summary (Form CRS) – *March 31, 2026*

Item 1: Introduction

G.W. Henssler & Associates, Ltd. ("Henssler") is an Investment Adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory, wealth management, financial planning and related services. This document gives you a summary of the types of services and fees we offer. **Free and simple tools are available to research firms and financial professional at https://www.investor.gov/CRS**

Item 2: Relationship and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We can provide a wide range of services to you. These services may include comprehensive financial planning, targeted analysis of your financial position, service as a separate account manager, automated asset management and basic investment advice. The investment related services are generally classified as either discretionary investment management (meaning we make trading decisions), or non-discretionary investment advice (where you retain trading decisions). During the initial client meeting, you will learn about the many types of services Henssler offers. You will meet with an Associate to discuss the services we can provide based upon your individual needs. In general, the advice given as to financial, tax, insurance, estate, and investment planning will be similar for both discretionary investment management and non-discretionary investment advice. The main differences are in the ongoing support and execution of the investment recommendations. We continuously monitor your investments and will discuss your financial situation as needed, but at least annually. More detailed information regarding the services provided and clients served can be found in **Henssler's Form ADV Part 2A (the "Brochure") in Items 4 and 7, located here.**

Conversation Starter

- **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 is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

All fees we charge are subject to negotiation and are included in your written contract. Your fees are based upon a percentage of assets under management, or an hourly or fixed rate, and will depend upon the type and size of the account and the specific financial strategy you chose. We bill fees on a monthly or quarterly basis in advance and usually directly debit our fees from your managed accounts. Because our fee is based upon the value of your accounts, we have an incentive to recommend that you increase the level of assets in your accounts.

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets. **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. Please also see Item 5 in our Brochure for additional details.**

Conversation Starter:

- **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 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 are some examples to help you understand what this means.

We offer you tax and accounting services through Henssler CPAs & Advisers ("HCPA"), an affiliated entity. We may recommend HCPA to you for these services. The services provided by HCPA are separate and distinct from our advisory services and are provided for separate and typical compensation. An all-inclusive fee may be charged for accounting and investment advice. You are not obligated to use HCPA for any services.

Also, some financial professionals also have the ability to receive commissions if you purchase insurance products through our firm (life, disability, long-term care, and property and casualty). Such commissions are paid by insurance carriers, not by you. We receive no additional incentives from insurance carriers or other intermediaries by recommending one insurance carrier over another.

Please see Item 10 and 12 of our Brochure for additional disclosures and how those conflicts are mitigated.

Conversation Starter:

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

How do your financial professionals make money?

Primarily, we benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as the amount of your assets with us, the time and complexity required to meet your needs, and other items listed in this document. Our financial professionals also may receive compensation and bonuses based upon the amount of assets they bring to us. We provide other compensation to our financial professionals with incentive trips, firm functions, and other team-building and social activities. While these can present a conflict with your interests, we also believe these incentives generally align your goals with ours—the better your accounts perform, the more our financial professionals are compensated.

Item 4: Disciplinary History

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

We do not have any legal or disciplinary history, but some financial professionals do have required disclosures. **For a free and simple tool to research us and our financial professionals go to Investor.gov/CRS.**

Conversation Starter:

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

Item 5 – Additional Information

For additional information on our investment advisory services, please visit our Website, review our Brochure, which is also available at https://adviserinfo.sec.gov/firm/summary/104545. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at (770) 429-9166 or send an email with your request.

Conversation Starter:

- **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?**