Galleon Wealth Management



November 24, 2026

Relationship Guide

Working with Galleon Wealth Management

A guide to the decisions you make with your adviser, the authority you give us, the costs you pay, and the people to contact when your circumstances change. Your signed agreements and current regulatory disclosures explain the terms that apply to you.

Contents

Starting your relationship	2
Who makes decisions and holds your assets	3
Planning across your financial life	4
What you pay and where conflicts arise	5
Managing your relationship	6

Starting your relationship

The first conversation is about what you want your wealth to do and who has authority to act.

Who you are hiring

Galleon Wealth Management is the registered trade name Global Advisers, LLC uses for its private wealth services. Your advisory agreement is with Global Advisers, a state-registered investment adviser. When we provide investment advice, we owe you a fiduciary duty. We must act in your best interest and disclose material conflicts that could affect our advice.

Galleon serves individuals, families, and institutions with complex financial needs. Its private wealth offering has a $2 million investment minimum. If you are considering a relationship at a different asset level, you can ask about other Global Advisers services.

What to bring to the first meeting

Begin with the decisions ahead. You might need cash for a property purchase, an income plan after selling a business, or a way to support several generations. Identify any deadlines, the assets available, and the people who should take part. Recent account statements and a list of debts, expected payments, and investment restrictions give us a starting point. Ask your adviser how to share sensitive records securely.

Agree on the scope in writing

Before signing, review the advisory agreement, the firm’s Form ADV Part 2A brochure, and the Part 2B supplement for your adviser. Identify the client by name, the accounts we will manage, the planning work included, the fees, and who can give instructions. For a trust, family entity, or nonprofit, clarify who can act for it. Tell us if someone may join meetings but has no decision-making authority.

> **Questions to discuss**
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> - Which accounts, decisions, and family members does this agreement cover?
> - What will I receive from you, and what do you need from me to begin?

Who makes decisions and holds your assets

Your adviser manages the investments you entrust to us. An independent custodian holds the account and provides its official records.

Your investment policy

You and your adviser develop an investment policy that records your goals, time horizon, ability to bear losses, need for cash, and any agreed restrictions. One family might need a reserve for a tax payment and a longer investment horizon for the balance. Identifying those needs separately gives your adviser a basis for deciding how much market risk each part can bear.

Trading authority

Global Advisers manages portfolios on a discretionary basis. With your written authorization, your adviser can choose investments and place trades in the covered accounts without asking you to approve each transaction. You can set reasonable written limits, such as excluding a particular company. If your circumstances change, discuss whether your policy or restrictions should change and when the change will take effect. You retain responsibility for voting proxies for the securities you own.

What your custodian does

Managed accounts are held in the name of the individual, trust, or other client at Charles Schwab & Co., Inc., Interactive Brokers LLC, or both. The custodian holds the securities and cash, processes trades, and issues transaction confirmations and official account statements. Your separate custodial agreement describes its responsibilities, charges, and procedures for moving money.

Trading authority and permission to deduct advisory fees are separate authorizations. Review both when opening the account. Compare our fee invoice and portfolio reports with the custodian’s statement. If the amount deducted, holdings, or activity look unfamiliar, contact your adviser and the custodian promptly.

Questions to discuss

- Who can trade, authorize a withdrawal, or change account instructions?
- Where is my investment policy recorded, and how do I change a restriction?

Planning across your financial life

An investment decision can affect spending, borrowing, taxes, and giving. Agree on who will handle each part before acting.

Planning and implementation

Depending on your engagement, we can help set retirement spending priorities, evaluate concentrated stock, plan charitable gifts, or coordinate a family office. Planning advice alone gives you recommendations to consider. You decide whether to act and may use another provider to implement them. Tell us which assets are managed elsewhere so that we can discuss their effect on your overall plan and whether they are within the agreed scope.

Working with your other professionals

Consider a family that wants to give appreciated shares to charity. Your adviser can assess how the gift changes the portfolio and its exposure to a single company. Your tax professional can determine the tax treatment. The charity can confirm what it will accept, and the custodian can explain the transfer process. Agree on the intended gift, authorized signers, and timing before anyone initiates a transfer.

Your attorney handles legal advice and estate documents. Your tax professional handles tax advice and filings. A trustee or executor carries out duties assigned by the relevant documents. Independent lenders set credit terms and make lending decisions. Confirm each specialist's scope, fees, and authority to exchange information with us.

Understand the trade-offs

Investments can lose value. A concentrated position ties more of your wealth to one issuer. Selling gradually may spread tax consequences over time while leaving you exposed to price declines. A private investment may have limited opportunities to sell and higher expenses. Borrowing against investments can lead to a demand for more collateral or a forced sale if their value falls. Ask how each risk would affect your ability to meet a specific payment or spending goal.

> **Questions to discuss**
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> - Who will implement each recommendation, and whose approval is needed?
> - What would happen if my investments fell and I needed cash sooner than expected?

What you pay and where conflicts arise

Ask for your expected costs in dollars, who receives each payment, and how those costs may change.

The advisory fee

We calculate the fee for managed accounts using the value of the assets we manage at the end of the month or quarter, according to your billing election. The annual schedule is blended, meaning that different portions of the balance can carry different rates. We prorate the fee for the billing period and, with your authorization, deduct it within 30 days after the period ends. Your invoice shows the amount billed, the period, and the assets used in the calculation.

An advisory fee applies even if your portfolio declines. Global Advisers does not take a share of investment gains or charge a commission for placing securities trades. A separate planning engagement may carry its own fee. Your written agreement and the current brochure describe the applicable charges.

Other costs that can affect your return

Your custodian may charge for transactions, wires, or other account services. Mutual funds and exchange-traded funds pay operating expenses from their assets, which reduces the return investors receive. A lender, attorney, accountant, or trustee may bill separately. Ask which costs appear on a statement, which are reflected in an investment’s value, and which you will pay directly.

Incentives worth discussing

When we manage more of your assets, we generally earn a higher dollar fee. That creates an incentive to recommend moving additional assets into a managed account. Before transferring an account, ask us to compare leaving it where it is, including its costs and features. Our personnel may also invest in securities we recommend. The firm’s Code of Ethics addresses personal trading and requires us to put client interests first. You may request a copy.

> **Questions to discuss**
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> - At my expected balance, what would I pay you and third parties over a year?
> - Would you earn more if I followed this recommendation? What alternatives do I have?

Managing your relationship

Keep the right people informed, review the official records, and know how to reach us when something changes.

Use reviews to make decisions

We review managed accounts on an ongoing basis and agree on a meeting schedule with you. Your annual financial review is a chance to revisit spending, performance, investment restrictions, and priorities. Contact us sooner if you expect a large withdrawal, sell a business, experience a change in family circumstances, or appoint a new trustee. Bring the date by which you need to act and any supporting records.

Instructions, discrepancies, and concerns

For account-specific questions or a time-sensitive request, call your adviser or Galleon at 844-425-5366. Use the secure channel your adviser or custodian identifies for documents. If a message asks you to move money or change payment instructions, call a number you already trust to verify it. Keep passwords, verification codes, and full account numbers out of ordinary email and website inquiry forms.

If a transaction looks wrong, contact your custodian promptly using the number on your statement and alert your adviser. Give the date, amount, and a description of what you noticed. To raise an advisory-service concern or request current disclosures, contact Global Advisers, LLC at 800-832-8514.

Changing or ending services

You may end the advisory relationship by written notice under your agreement. Ask your adviser to confirm the effective date, when trading authority ends, and the final fee calculation. Earned fees are payable and any unearned prepaid fees are refunded under the agreement. Speak with the custodian about whether the account will stay in place or whether separate transfer instructions are needed.

> **Questions to discuss**
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> - Which number should I call for an urgent account issue?

Client resources

Galleon client login

Advisory fees

Global Advisers firm record · CRD 175181

Security and fraud awareness

Regulatory disclosures