

## GUIDANCE INVESTMENT ADVISORS, LLC

**Introduction:** Guidance Investment Advisors, LLC (“GIA”) is registered with the Securities and Exchange Commission as an Investment Adviser. Investment Advisory and Brokerage services and fees differ. It is important for a retail investor to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational material about investment advisers, broker-dealers, and investing. Guidance Wealth, LLC is a DBA name for GIA.

### What Investment Services and Advice Can You Provide Me?

Description of Services: We offer investment advisory service to retail investors. These services include:

- **Ongoing management of one of our model portfolios, which we help you select based on your individual risk tolerance, investment objectives, timeline, and goals;**
- **401(k) & 403(b) Investment Selection;**
- **Employer-Sponsored Retirement Plan Consulting;**
- **Ongoing financial planning as part of our investment management services;**
- **Standalone one-time financial planning for a fixed fee.**

In providing these services, you should consider these factors regarding our services:

<b>INVESTMENT AUTHORITY</b>	For the majority of our accounts, we have discretionary authority over the selection of investments, products and managers. Meaning, if you hire us, we will select investments for your account according to your selected model and make trades without asking you for permission before trades are placed. On a very limited basis, we will agree to provide NON-discretionary management services.
<b>MONITORING</b>	As part of our standard services, investment models are frequently monitored. Individual discretionary accounts are monitored at least quarterly during the preparation of performance statements. Non-discretionary account holdings are monitored on a less frequent basis. Our client is expected to provide guidance on non-discretionary assets and to make the ultimate decision regarding the purchase or sale of investments.
<b>INVESTMENT ADVICE</b>	We offer advice across all investments, without limitation, though the majority of our asset management services are provided using mutual funds and stocks. We may also utilize bonds, exchange traded funds, external managers, separate account managers, privately offered funds, commodities, and foreign stocks and bonds.
<b>ACCOUNT MINIMUMS</b>	We do not require, but recommend you have \$500,000 in assets to manage. We strongly recommend, that retail investors (you) open and maintain a minimum account size of \$100,000. We will make exceptions under certain circumstances. We will aggregate the accounts of a household.
<b>ADDITIONAL INFORMATION</b>	GIA is an independent, fee-based investment adviser firm. GIA manages financial assets for individuals, families, estates, trusts and group retirement plans. We focus on selecting and monitoring investments and then actively managing those investments in models. GIA does not manage a fund that it then recommends to clients for purchase. For more in-depth information please see our ADV Part 2A, Items 4 & 7.

#### Key Questions for you to ask our Financials Professionals:

**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?**

### What Fees Will I Pay?

In most cases, we charge an annual aggregated fee based on a percentage of total household investment assets that GIA manages for you. We automatically bill, take the funds from, your investment account directly each month. If you decide to move your account(s) after a billing has taken place you will not be refunded for our fees. The more assets there are in your account, the more we will receive in asset-based fees. This is considered a conflict of interest because we have an incentive to encourage you to increase the assets or money you put into your account(s).

**IMPORTANT NOTE:** 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. In managing your account, there are some fees and costs which are charged by third parties. For example, the custodian of your account may charge you for services they provide like for instance trading or transaction fees. We do not charge these fees or receive any portion of them.

**March 18, 2022** - For further and more detailed information, visit [www.guidancewealth.com](http://www.guidancewealth.com), at the bottom of the page click on **ADV Disclosure Brochure**.

	<b>Individual Fees</b>	<b>Retirement Plan Fees</b>
Type of Fee	Ongoing based on percentage of assets we manage for you.	Typically, ongoing adjustable rate fee based upon plan assets at the time of billing.
Frequency	MONTHLY, IN ADVANCE, withdrawn directly from your account each month.	Typically, QUARTERLY, IN ARREARS, it may be withdrawn directly from plan assets if advisor agreement so states
Invoice	Only in very limited circumstances – discuss with us if this is an option for you.	Occasionally, some third-party administrators require an invoice be approved by plan trustee.
One-time	Mainly for financial plan creation	Possible for Consulting Only
Hourly	Mainly for financial plan creation	Possible for Additional Work requested by plan trustees
Additional Information	\$4.00 per month administration fee will be charged on most accounts – ask us.	Additional fees will apply if additional services from us are selected by the plan sponsor.

**POTENTIAL OTHER FEES AND COSTS CHARGED BY THIRD PARTIES:**

Transaction Fees	Commissions/Markups	Custodial Fees	Mutual Fund/ETF	“Step Out” Trade Away fees
<u>See ADV2A Item 5</u>	<u>See ADV2A Item 12</u>			

**Questions for you to ask our Financial Professionals:** 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.

**Investment models** – we allow our team members to invest in the same models as our clients and some team members make trades in their own accounts.

**Engage in other activities** – we allow our team members to engage in activities beyond just working at our firm. This could take time away from their primary duties in the firm.

**Professional Business Relationships** – some are licensed to sell insurance products for a commission. This could create a conflict because a commission may be a large lump sum amount which is different from how we normally earn money.

**Multiple fee schedules** - exist due to long-standing client relationships, employee relationships or asset balances.

**Questions to ask our Financial Professionals:** How might your conflicts of interest affect me, and how will you address them?

**How do your Financial Professionals Make Money?**

Our financial professionals are compensated based on a graduated schedule and on the revenues paid to us by the clients they directly service. Some of our financial professionals are compensated by way of salary and some by a combination of both depending on the other jobs they do for our firm. We also provide discretionary cash bonuses for services, teamwork, and overall contributions to our firm. We will occasionally award non-cash compensation such as awards, trips, or other items of negligible value. For insurance products financial professionals are paid by commission from the insurance company with a portion paid to the firm for support staff services.

**Do You or Your Financial Professionals Have Legal or Disciplinary History? NO.**

You may visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**For Additional Information about our services:**

VISIT	Our website at <a href="http://www.guidancewealth.com">www.guidancewealth.com</a>
READ	Our Form ADV Part 2A linked at <a href="http://www.guidancewealth.com">www.guidancewealth.com</a> or at <a href="http://adviserinfo.sec.gov">adviserinfo.sec.gov</a>
REQUEST	ADV Part 2A by calling our office (574) 333-2083 – copy provided without charge
REQUEST	Up-to-date information and a copy of this relationship summary by calling our office at (574) 333-2083 or calling toll free (877) 387-8037.

**Key Questions for you to ask our Financial Professionals:**

- 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?