

GUIDE WEALTH MANAGEMENT

Guide Wealth Management, LLC

March 2024

Form CRS – Client Relationship Summary

Introduction

Guide Wealth Management, LLC (“Adviser”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. ***There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.***

What types of investment services and advice can you provide me?

We offer investment advisory services to retail investors for an ongoing asset-based fee calculated on the aggregate market value of all assets under management, including allocations to cash. If you open an account with us, we'll meet with you to understand your current financial situation, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored on a continuous basis. We will conduct an internal review of your account on at least a quarterly basis and, if necessary, rebalance to meet changing needs.

Certain of our client accounts are managed on a discretionary basis which means we don't need to call you when buying or selling in your account. Other client accounts are managed on a non-discretionary basis which means that you make the ultimate investment decision regarding purchases or sales of investments. ***Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available upon request or online at <https://adviserinfo.sec.gov/>.***

Questions to Ask Us:

- *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 those qualifications mean?*

What fees and costs will I pay?

Fees and costs affect the value of your account over time. We generally charge a negotiable asset-based fee ranging between .50% and 1.5% annually based upon the value of the assets in your account applied on a quarterly basis. We may require a minimum fee for clients with fewer investable assets. There is an incentive to increase the value of your account over time which will increase our fees over time. Your fees can be pulled from your account or paid separately.

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Our fees are exclusive of brokerage commissions, transactions fees and other related costs which you may incur. Additional fees may occur from use of margin. Underlying funds (mutual funds and ETFs) have an internal fee known as the expense ratio.

Questions to Ask Us: Help me understand how these fees and costs will 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 does your firm make money and what conflicts of interest do you have?

*When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. At the same time, the way we make money creates some conflicts with your interests. A source of the firm's revenue is from the advisory fees we collect from your accounts. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. **Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11 which is available upon request or online at <https://adviserinfo.sec.gov/>.***

Questions to Ask Us: • 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 paid a salary and do not receive any compensation other than paid directly by the client.

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

No, our firm and/or financial professionals do not have any legal and disciplinary history. **Visit <https://Investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.**

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov> by searching CRD #264788. You may also contact our firm at 646-455-1441 and talk to any one of our investment professionals or support staff.

Questions to Ask Us:

- *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?*