

**ITEM 1: Cover Page for
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED JANUARY 26, 2012**

**GUARDIAN ASSET ADVISORS, LLC
5000 RITTER ROAD, SUITE 202
MECHANICSBURG, PA 17055**

FIRM CONTACT: DAVID WILLIAM MARRAZZO, CHIEF COMPLIANCE OFFICER

This brochure supplement provides information about David William Marrazzo that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. David Marrazzo if you did not receive Guardian Asset Advisory, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. David Marrazzo is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Mr. David Marrazzo:

David William Marrazzo

Year of Birth: 1961

Education Background:

Harrisburg Area Community College, Harrisburg, PA –Graduated 1983, Degree - Associates of Science in Business Administration; The American College, Bryn Mawr, PA, Graduated 1985, Degree – Chartered Life Underwriter (CLU).

Licensing: Series 6, 08/1987; Series 7, 01/1994; Series 24, 02/1996; Series 51, 08/2006; and Series 63, 08/1987.

Business Background:

Guardian Asset Advisors, LLC, Harrisburg, PA – 08/2007 to present, Managing Member and Chief Compliance Officer;

National Planning Corporation, Harrisburg, PA –01/1999 to present, Investment Adviser Representative, Registered Representative and OSJ Manager;

The Advisors Group, Harrisburg, PA –03/1996 to 01/1999, Registered Representative and OSJ Manager.

Senior Financial Services, Harrisburg, PA –01/1995 to 10/2007, Principal

Mr. Marrazzo has a professional designation, Chartered Life Underwriter. The CLU® is offered by The American College. To receive the CLU® designation, students must successfully complete all courses in their selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience.

The following activities meet the required business experience qualifications included in the CLU® certification process.

Insurance and health care:

- Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
- Company management and operations in positions involving substantial responsibility.
- Financial services and employee benefits.
- Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.

•Financial institution management and operations in positions involving substantial responsibility.

Other:

- University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
- Government regulatory service in a responsible administrative, supervisory, or operational capacity.
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

The following topics are covered under the program:

- Fundamentals of Insurance Planning
- Individual Life Insurance
- Life Insurance Law
- Fundamentals of Estate Planning
- Planning for Business Owners and Professionals
- Financial Planning: Process and Environment
- Individual Health Insurance
- Income Taxation
- Group Benefits
- Planning for Retirement Needs
- Investments
- Estate Planning

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Mr. David Marrazzo, we are required to disclose all material facts regarding those events.¹

We have nothing to disclose in this regard.

¹ **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. David Marrazzo to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. David Marrazzo to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 4 Other Business Activities

A. If Mr. David Marrazzo is actively engaged in any *investment-related* business or occupation, including if Mr. David Marrazzo is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated *person* of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Mr. David Marrazzo’s other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Mr. David Marrazzo receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Mr. David Marrazzo receives. We must explain that this practice gives Mr. David Marrazzo an incentive to recommend investment products based on the compensation received, rather than on your needs.

Our firm’s Investment Adviser Representatives may, in their capacity as registered representatives and Investment Adviser Representatives of National Planning Corporation (“NPC”), or as agents appointed with various life, disability or other insurance companies, receive commissions, 12(b)-1 fees, trails, or other compensation from the respective product sponsors and/or as a result of effecting securities transactions for clients. Our clients should note that they are under no obligation to purchase any investment products through Messrs. David Marrazzo, Joseph Marrazzo, Darren Gutshall, and Eric Beittel, as registered representatives of NPC.

B. If Mr. David Marrazzo is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. David Marrazzo’s income or involve a substantial amount of Mr. David Marrazzo’s time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. David Marrazzo’s time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

Item 5 Additional Compensation

If someone who is not a *client* provides an economic benefit to Mr. David Marrazzo for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. David Marrazzo's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, *client* referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6 Supervision

We are required to explain how we *supervise* Mr. David Marrazzo, including how we monitor the advice Mr. David Marrazzo provides to you. Our firm has to provide the name, title and telephone number of the *person* responsible for supervising Mr. David Marrazzo's advisory activities on behalf of our firm.

Mr. David Marrazzo is the Chief Compliance Officer and as such has no internal supervision placed over him. He is however bound by our firm's Code of Ethics.

Item 7 Requirements for State-Registered Advisers

A. In addition to the events listed in Item 3 of Part 2B, if Mr. David Marrazzo has been *involved* in one of the events listed below, we disclose all material facts regarding the event.

1. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
 - (a) an investment or an *investment-related* business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or *administrative proceeding* involving any of the following:
 - (a) an investment or an *investment-related* business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or

(e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

- B. If Mr. David Marrazzo has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.