

Item 1 – Cover Page

Guardia Wealth

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www.guardiawealth.com

This brochure provides information about the qualifications and business practices of GUARDIA WEALTH. If you have any questions about the contents of this brochure, please contact us at (405) 705-2906. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any State Securities Authority.

Additional information about GUARDIA WEALTH also is available on the SEC's website at www.adviserinfo.sec.gov. The CRD# for the firm is 205512.

Please note that the use of the term "registered investment adviser" and description of GUARDIA WEALTH and/or our associates as "registered" does not imply a certain level of skill or training. You are encouraged to review this Brochure and Brochure Supplements for our firm's associates who advise you for more information on the qualifications of our firm and its employees.

Item 2 – Material Changes

Firm Brochure

This brochure dated May 1, 2015 represents the initial brochure for Guardia Wealth. All clients will receive a copy of this brochure prior to, or at the time of, becoming a client.

We will further provide you with a new brochure, as necessary, based on changes or new information, at any time, without charge.

Our brochure may be requested by contacting Kendall King at (405) 705-2906 and/or kendall@guardiawealth.com.

Additional information about Guardia Wealth is also available via the SEC's website <http://www.adviserinfo.sec.gov>. The SEC's website also provides information about any persons affiliated with Guardia Wealth who are registered, or are required to be registered, as investment adviser representatives of Guardia Wealth.

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Item 4 –Advisory Business

Guardia Wealth ("Guardia") is dedicated to providing individuals with a wide array of investment advisory services. Our firm is an LLC formed in the State of Oklahoma in 2015. Our firm has been in business as an investment advisor since 2015. The majority shareholder is Kendall W. King.

This narrative brochure contains information regarding Guardia and the qualifications, business practices, and nature of advisory services that the firm provides. This information should be carefully considered before becoming an advisory client of Guardia.

Prior to engaging Guardia to provide services, clients are generally required to enter into an agreement with Guardia setting the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and specifying the portion of the fee that is due from the client prior to Guardia beginning services.

Guardia offers the following types of services:

- wealth management which includes advice on investment planning, retirement planning, estate planning, tax planning, college savings planning and insurance planning
- 401(k) and retirement plan investment advisory services

Wealth Management

The client may engage Guardia to provide both ongoing financial consulting and investment management on a fee-only basis. This process is customizable to the unique needs of the client.

Subject to any written guidelines, which the client may provide, Guardia will be granted discretion and authority to manage the client's investment account(s). Accordingly, Guardia is authorized to perform various functions, at the client's expense, without further approval from the client. Such functions include making all investment decisions on the (a) securities purchased/sold and (b) the amount of securities to be purchased/sold. Once the portfolio is constructed, Guardia provides ongoing supervision and rebalancing of the portfolio as changes in market conditions and client circumstances may require.

Guardia primarily allocates investment management assets of its client accounts among various asset classes using mutual funds, (and to a much lesser extent, among various individual debt and equity securities), on a discretionary basis, in accordance with the investment objectives of the client as set forth in an Investment Policy Statement prepared by Guardia for review and acceptance by the client.

After consultation with Guardia, clients may impose restrictions on investing in certain securities or types of securities. Other restrictions may be imposed by clients with respect to the (average or longest) maturity or credit quality of fixed income investments. In either case, all restrictions must be in writing.

401(k) Plan and Investment Advisory Services

This service consists of assisting employer plan sponsors establish monitor and review their company's participant-directed retirement plan. We evaluate the needs of the plan sponsor and generally advise on the following areas: investment options, plan structure, and participant education.

Client Obligations

In performing its services, Guardia is not required to verify any information received from the client or from the client's other professionals. Moreover, each client is advised that it remains his or her responsibility to promptly notify Guardia if there is ever any change in the client's financial situation or investment objectives during the client engagement.

Our Policy on Class Action Lawsuits

From time to time, securities held in the accounts of clients will be the subject of class action lawsuits. Guardia has no obligation to determine if securities held by the client are subject to a pending or resolved class action lawsuit. It also has no duty to evaluate a client's eligibility or to submit a claim to participate in the proceeds of a securities class action settlement or verdict. Furthermore, Guardia has no obligation or responsibility to initiate litigation to recover damages on behalf of clients who may have been injured as a result of actions, misconduct, or negligence by corporate management of issuers whose securities are held by clients.

Where Guardia receives written or electronic notice of a class action lawsuit, settlement, or verdict affecting securities owned by a client, it will forward all notices, proof of claim forms, and other materials, to the client. Electronic mail is acceptable where appropriate if the client has authorized contact in this manner.

Disclosure Statement

A copy of Guardia's written brochure as set forth on Part 2A of Form ADV shall be provided to each client prior to, or at the same time as, the execution of the Advisory Agreement. Any client who has not received a copy of Guardia's written brochure at least 48 hours prior to executing the Advisory Agreement shall have five business days subsequent to executing the agreement to terminate Guardia's services without penalty.

Non-Participation in Wrap Fee Programs

Guardia, as a matter of policy and practice, does not sponsor any wrap fee program. A wrap fee program is defined as any advisory program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment supervisory services (which may include portfolio management or advice concerning the selection of other investment advisers) and the execution of client transactions.

Amount of Assets Under Management

As this is the initial brochure for Guardia the firm currently has no assets under management.

Item 5 –Fees and Compensation

Wealth management fees are paid quarterly in advance pursuant to the terms of the Wealth Management Agreement. Wealth management fees are based on the market value of assets under management at the end of each calendar quarter. Wealth management fees range from 1.00% to 0.30% based on the following schedule:

Assets	Management Fee (Per Quarter)	Annual %
Up to \$2,000,000	0.2500%	1.00%
Between \$2,000,000 and \$5,000,000	0.1625%	0.65%
Above \$5,000,000	0.0750%	0.30%

The wealth management fee encompasses all aspects of Guardia's advisory business, both investment management services and advanced planning. Fee calculations are rounded to the nearest dollar for billing purposes (1 to 49 cents rounded down and 50 to 99 cents rounded up). The minimum account size is \$1,000,000. For special projects and/or consulting on issues outside the typical wealth planning and investment management, fees are based on expected service time and hourly fees. These range from \$100 to \$250 per hour for professional staff, depending on the professional classification, and experience of the individual providing the service.

401(k) plan and investment advisory service fees range from \$20,000-\$50,000. The fee is a flat annual fee dependent on the time involved and complexity of the plan.

Guardia's fees will be calculated on the market value of assets under management as determined on the last day of each calendar quarter.

Guardia generally requires a minimum account size of \$1,000,000 for investment management services. However, Guardia, in its sole discretion, may reduce its minimum account size and/or charge a lesser investment management fee for bundled and unbundled services based upon certain criteria (i.e. anticipated future earning capacity, or additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with client).

Payment for management fees will be made by the qualified custodian holding the client's funds and securities provided the client provides written authorization permitting the fees to be paid directly from the client's account. Guardia will not have access to client funds for payment of fees without client consent in writing. Further, the qualified custodian agrees to deliver a quarterly account statement directly to the client showing all disbursements from the account. The client is encouraged to review their account statements for accuracy. Guardia will receive a duplicate copy of the statement that was

delivered to the client. Alternatively, Guardia may invoice clients directly for portfolio management fees. When clients are billed directly, payment is due upon receipt of Guardia's invoice.

General Information

Termination of the Advisory Relationship: An advisory client will have a period of five (5) business days from the date of signing the investment advisory agreement to unconditionally rescind the advisory agreement and receive a full refund of all fees. Thereafter, either party may terminate the investment advisory agreement with written notice. Upon termination, fees will be prorated to the date of termination. Any unearned fees will be refunded to the client.

Mutual Fund Fees: All fees paid to Guardia for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds, sub-advisors, and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

Additional Fees and Expenses: In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a qualified custodian/broker dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

Grandfathering of Minimum Account Requirements: Pre-existing advisory clients are subject to Guardia's minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, our firm's minimum account requirements will differ among clients.

Custodian Fees: The account Custodian may charge fees, which are in addition to and separate from the investment advisory service fee. Custodians may charge accounts for various transaction costs, retirement plan and administration fees.

ERISA Accounts: Guardia is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject

to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation.

Advisory Fees in General: Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

Limited Prepayment of Fees: Under no circumstances do we require or solicit payment of fees in excess of \$1,200 more than six months in advance of services rendered.

Item 6 –Performance-Based Fees and Side-By-Side Management

Item 6 is not applicable to Guardia. Guardia does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). Such acceptance or management would pose a significant conflict of interest to our clients because performance-based fees may provide an incentive to make investment decisions that pose excessive or inappropriate risk to the client's financial situation. Guardia considers avoidance of such conflict a paramount policy in maintaining our fiduciary duty to our clients.

Item 7 –Types of Clients and Account Requirements

Guardia offers personalized investment supervisory services to high net worth individuals, families, trusts, and 401(k) plans. Client relationships vary in scope and length of service.

Required Minimum Client Accounts

Guardia requires a minimum of \$1,000,000 to establish a new private client advisory account; however, the minimum may be waived at the sole discretion of the firm.

For qualified plan consulting, we require a minimum of \$20,000 in annual fees.

Item 8 –Methods of Analysis, Investment Strategies and Risk of Loss

Before designing investment plans for clients, Guardia will evaluate the client's current investments to determine whether the client's goals harmonize with the client's financial objectives. In designing investment plans for clients, Guardia relies upon the information supplied by the client and client's other professional advisors. Such information may pertain to the client's financial situation, estate planning, tax planning, risk management, short-term and long-term lifetime financial goals and objectives, investment time horizon, and perceived current tolerance for risk. Guardia will design and propose a portfolio to help clients attain the client's financial goals.

This information will become the basis for the strategic asset allocation plan which Guardia believes will best meet the client's stated personal financial goals. The strategic asset allocation provides for investments in those asset classes which Guardia believes will possess attractive combinations of return, risk, and correlation over the long term.

The investment advice provided rests on four principles:

1. Financial markets are extremely efficient
2. Risk and Return are related
3. Broad Global Diversification
4. Investor Discipline

Guardia believes these are the keys to a successful investment experience.

We do not believe in traditional active investment management practices such as stock picking and market timing. The philosophy and strategy implemented rests upon the body of academic research known as Modern Portfolio Theory. It focuses on maintaining a long-term perspective and capturing the returns offered by the financial capital markets.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. Guardia's investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

Interest-rate Risk: The risk that investment returns will be affected by changes in the level of interest rates. When interest rates increase, the prices and values of bonds decrease. When interest rates decrease, the prices and values of bonds increase.

Market Risk: The risk that investment returns will be affected by changes in the overall level of the stock market. When the stock market as a whole increases or decreases virtually all stocks are affected to some degree.

Reinvestment Rate Risk: The risk incurred when an investment's income is reinvested at a lower rate than the rate that existed at the time the original investment was made. This risk is most prevalent when interest rates fall.

Purchasing Power Risk (Inflation Risk): The risk that inflation will affect the return of an investment in real dollars. In other words, the amount of goods that one dollar will purchase decreases with time. Investments that have low returns, such as savings accounts, are not likely to keep up with inflation. Investments with fixed returns, such as bonds, will decrease in value because their purchasing value will decrease with inflation.

Business Risk: The risk associated with a particular industry or firm. These are factors that affect the industry or firm, but do not affect the whole market. They include government regulations, management competency, or local or regional economic factors.

Financial Risk: The risk associated with the mix of debt and equity used to finance a firm. The greater the financial leverage, the greater the financial risk.

Currency Risk (Exchange Rate Risk): The risk that a change in the value of a foreign currency relative to the U.S. dollar will negatively affect a U.S. investor's return.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

In general, cash equivalents provide liquidity with minimum income, and a return of principal with no capital appreciation. Cash equivalents, however, are subject to purchasing power risk.

Fixed income investments provide current income. Usually, the longer the maturity of the security, the higher the income it will generate. Also, with longer maturities, fixed income investments will have greater price volatility and greater opportunity for capital gains or capital losses. Fixed income investments are subject to interest rate risk, reinvestment rate risk, and purchasing power risk. In addition, foreign bonds would be subject to currency rate risk and junk bonds would be subject to business risk and financial risk.

The return of principal for bond funds and funds with significant underlying bond holdings is not guaranteed. Mutual fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Equity investments are subject to greater volatility, thus providing a greater opportunity for capital gains, and a greater opportunity for capital losses. Equity investments offer little or no current income. Equity investments are subject to market risk and interest rate risk, while providing an opportunity to protect against purchasing power risk. Also, stock mutual funds, rather than individual equities, may limit the exposure to business risk and financial risk.

Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Different types of investments involve varying degrees of risk, and the client should not assume that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended by Guardia) will be profitable or equal to any specific performance level(s).

Item 9 –Disciplinary Information

Guardia Wealth has no reportable legal or disciplinary events.

Item 10 –Other Financial Industry Activities and Affiliations

Neither the firm, nor its representatives, are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither the firm, nor its representatives, are registered or have an application pending to register, as a futures commission merchant, a commodity pool operator, a commodity trading advisor, or a representative of the foregoing.

Item 11 –Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Guardia has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, and personal securities trading procedures, among other things. All supervised persons at Guardia must acknowledge the terms of the Code of Ethics annually, or as amended.

Guardia's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Kendall W. King, Chief Compliance Officer, at (405) 705-2906 and/or kendall@guardiawealth.com.

Neither Guardia nor any related person of Guardia recommends, buys, sells for client accounts, securities in which Guardia or any related person of Guardia has a material financial interest.

Guardia and/or representatives of Guardia may buy or sell securities that are also recommended to clients. This practice may create a situation where Guardia and/or representatives of the firm are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a potential conflict of interest. In addition, Guardia has policies in place to help detect insider trading, "front-running" (i.e., personal trades executed prior to those of Guardia's clients) and other potentially abusive practices.

Guardia maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by Guardia or any person associated with Guardia.

Guardia has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings of each of Guardia's "Access Persons". Guardia's securities transaction policy requires that Access Persons of Guardia must provide the Chief Compliance Officer with a written report of the current reportable securities holdings within ten (10) days after becoming an Access Person. Additionally, each Access Person must provide the Chief Compliance Officer with a written report of the Access Person's current reportable securities holdings at least once each twelve (12) month period thereafter.

It is Guardia's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Guardia believes that such transactions would pose a significant conflict of interest to Guardia's clients. Guardia considers avoidance of such conflict a paramount policy in maintaining its fiduciary duty to its clients.

Item 12 – Brokerage Practices

In the event the client requests that Guardia recommend a broker dealer/custodian for custody and brokerage services (exclusive of those clients that may direct Guardia to use a specific broker-dealer/custodian), Guardia generally recommends TD Ameritrade Institutional ("TDAI"), a division of TD Ameritrade, Inc., [member FINRA/SIPC](#), ("TDA") or Charles Schwab and Co., Inc. ("Schwab"). Prior to engaging Guardia to provide investment management services, the client will be required to enter into a formal Investment Advisory Agreement with Guardia setting forth the terms and conditions under which Guardia shall manage the client's assets, and a separate custodial/clearing agreement with each designated custodian.

Factors that Guardia considers in recommending TDAI, Schwab, or any other broker-dealer/custodian to clients include historical relationship with Guardia, financial strength, reputation, execution capabilities, pricing, research, and service. Although the commissions and/or transaction fees paid by Guardia's clients shall comply with Guardia's duty to obtain best execution, a client may pay a transaction fee that is higher than another qualified broker-dealer might charge to effect the same transaction. If this occurs, it is because Guardia determines, in good faith, that the transaction fee is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of broker-dealer services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although Guardia will seek competitive rates, it may not necessarily obtain the lowest possible transaction rates for client account transactions. The brokerage commissions or transaction fees charged by the designated custodian are exclusive of, and in addition to, Guardia's investment management fee. Guardia's best execution responsibility is qualified if securities that it purchases for client accounts are mutual funds that trade at net asset value as determined at the daily market close.

When beneficial to the client, transactions may be effected through broker-dealers with whom Guardia or the client have entered into arrangements for prime brokerage clearing services (in which event, the client shall incur both the transaction fee charged by the executing broker-dealer and a "tradeaway" fee charged by TDAI or Schwab).

Research and Additional Benefits

Guardia may receive from TDAI or Schwab without cost (and/or at a discount) compliance, marketing, technology and practice management products or services, certain of which assist Guardia to better monitor and service client accounts maintained at such institutions.

As indicated above, certain of the support services and/or products that may be received may assist Guardia in managing and administering client accounts. Others do

not directly provide such assistance, but rather assist Guardia to manage and further develop its business enterprise.

There is no corresponding commitment made by Guardia, or its associated persons, to TDAI, Schwab, or any other entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as result of the above arrangement. Clients should be aware, however, that the receipt of economic benefits by Guardia or its related persons in and of itself creates a potential conflict of interest and may indirectly influence Guardia's choice of TDAI or Schwab for custody and brokerage services. In addition, Guardia may have a conflict of interest in recommending to its clients that their assets be held in custody with TDA or Schwab and in placing transactions for client accounts with TDA or Schwab, because TDA or Schwab considers the amount and profitability to TDA or Schwab of the assets in, and trades placed for, Guardia's client accounts when determining whether to provide or continue providing additional services to Guardia. Guardia's receipt of any additional services does not diminish Guardia's duty to act in the best interest of clients, including to seek best execution of trades for client accounts.

Guardia also receives from TD Ameritrade and Schwab certain additional economic benefits that may or may not be offered to any other independent investment Advisors participating in the program.

The additional services are provided to Guardia at the sole discretion of TDAI or Schwab and at its own expense, and Guardia does not pay any fees to TDAI or Schwab for the additional services.

Guardia's Chief Compliance Officer, Kendall W. King, remains available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding perceived conflict of interest such arrangement may create.

Aggregation of Client Trades

To the extent that Guardia provides investment management services to its clients, the transactions for each client account generally will be effected independently, unless Guardia decides to purchase or sell the same securities for several clients at approximately the same time. Guardia may (but is not obligated to) combine or "bunch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among Guardia's clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. Guardia shall not receive any additional compensation or remuneration as a result of such aggregation.

Guardia's employees are not registered representatives of TDAI or any other custodian/broker-dealer and do not receive any commissions or fees from recommending these services.

Directed Brokerage

Some clients may instruct Guardia to use one or more particular brokers for the transactions in their accounts. Clients who may want to direct Guardia to use a particular broker should understand that this may prevent Guardia from effectively negotiating brokerage compensation on their behalf. This arrangement may also prevent Guardia from obtaining the most favorable net price and execution. Thus, when directing brokerage business, clients should consider whether the commission expenses and execution, clearance and settlement capabilities that they will obtain through their broker are adequately favorable in comparison to those that Guardia would otherwise obtain for its clients. Clients are encouraged to discuss available alternatives with their advisory representative.

Our Chief Compliance Officer, remains available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding perceived conflict of interest such arrangement may create.

Special Considerations for ERISA Clients

A retirement or ERISA plan client may direct all or part of portfolio transactions for its account through a specific broker or dealer in order to obtain goods or services on behalf of the plan. Such direction is permitted provided that the goods and services provided are reasonable expenses of the plan incurred in the ordinary course of its business for which it otherwise would be obligated and empowered to pay. ERISA prohibits directed brokerage arrangements when the goods or services purchased are not for the exclusive benefit of the plan. Consequently, we will request that plan sponsors who direct plan brokerage provide us with a letter documenting that this arrangement will be for the exclusive benefit of the plan.

Item 13 –Review of Accounts or Financial Plans

For those clients to whom Guardia provides investment advisory or wealth management services, account reviews will be conducted on an ongoing basis by Guardia's Managing Member and/or Associated Persons. All investment supervisory clients are advised that it remains their responsibility to advise Guardia in writing of any changes in the client's investment objectives and/or financial situation, or if they wish to impose any reasonable restrictions on Guardia's discretionary management services. All clients (in person or electronically) are encouraged to review investment objectives and account performance with Guardia on an annual basis.

Guardia may conduct account reviews on an other than periodic basis upon the occurrence of a triggering event such as a market correction, large deposits or withdrawals from an account, substantial changes in the value of a client's portfolio, change in the client's investment objectives and client request.

Reports to Clients

The account custodian provides trade confirmation and statements to clients on at least a quarterly basis. For those clients to whom Guardia provides investment supervisory services, performance reports are provided as part of each client meeting. Additional reports are available and will be provided on an ad hoc basis.

Item 14 –Client Referrals and Other Compensation

As reference in Item 12 above, Guardia may receive an indirect economic benefit from TDAI or Schwab. Guardia, without cost (and/or at a discount) may receive support services and/or products from TDAI or Schwab.

Guardia periodically receives client referrals from websites where they may be listed. In no case will the client pay any additional fees to Guardia for services if the referral comes from any of these listings.

Guardia does not employ/engage solicitors or pay related or non-related persons for referring potential clients to our firm.

Item 15 –Custody

It is Guardia's policy to not accept custody of a client's securities. In other words, Guardia is not granted access to the clients' accounts which would enable Guardia to withdraw or transfer or otherwise move funds or cash from any client account to Guardia's accounts or the account of any third party (other than for purposes of fee deductions, as explained below). All client assets are maintained at a qualified custodian. This is for the safety of the clients' assets.

However, with a client's consent, Guardia may be provided with the authority to seek deduction of Guardia's fees from a client's accounts. The account custodian does not verify the accuracy of Guardia's advisory fee calculation.

All Guardia clients receive account statements directly from qualified custodians, such as a bank or broker dealer that maintains those assets. The client should carefully review these account statements, and compare them to the quarterly or other reports provided by Guardia. Statements provided by Guardia may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. Guardia urges all clients to compare statements in order to ensure that all account transactions, including deductions to pay advisory fees, remain proper, and to contact Kendall W. King, Chief Compliance Officer with any questions.

Item 16 –Investment Discretion

We typically receive discretionary authority from the client at the beginning of an advisory relationship to select the identity and amount of securities to be bought or sold. Prior to assuming discretionary authority over a client's account, the client shall be required to execute an Advisory Agreement, granting authority to buy, sell, or otherwise effect investment transactions. In addition, any investment discretion is obtained in writing through a limited power of attorney signed by the client prior. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

Discretionary authority allows us to perform trades in the client's account without further approval from the client. This includes decisions on the following:

- Securities purchased or sold
- The amount of securities to be purchased or sold

Once the portfolio is constructed, we provide ongoing supervision and rebalancing of the portfolio as changes in market conditions and client circumstances may require.

Clients may, at any time, impose restrictions, in writing, on our discretionary authority (i.e., limit the types/amounts of particular securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or proscribe use of margin, etc.).

Item 17 –Voting Client Securities

Guardia will not vote proxies on behalf of advisory clients' accounts. Although, on rare occasions and only at the client's request, Guardia may offer clients advice regarding corporate actions and the exercise of proxy voting rights.

Clients will receive their proxies or other solicitations directly from their broker-dealer/custodian.

Item 18 –Financial Information

We do not require nor do we solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, therefore we have not included a balance sheet for our most recent fiscal year. We accept limited forms of discretion over clients' accounts, as described in Item 16 of the Brochure. We are unaware of any financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients. Guardia has never been the subject of a bankruptcy proceeding.