

Form ADV Part 2B: Brochure Supplement
Item 1: Cover Page
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Beth G. Pickenpaugh

This brochure supplement provides information about Beth G. Pickenpaugh that supplements our brochure. You should have received a copy of that brochure. Please contact Kathy VanLandingham if you did not receive GWM's brochure or if you have any questions about the contents of this supplement.

Additional information about Beth Pickenpaugh is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Beth G. Pickenpaugh, CFP®, ASA, MS, CDFA™

Year of Birth: 1963

Education Background:

- 1985 Seton Hill University, Greensburg, PA, BA in Mathematics
- 1992 The College of William and Mary, Williamsburg, VA, MS in Mathematics and Operations Research

Business Background:

- Guardian Wealth Management, Inc, Senior Financial Planner (July 2017-Present)
- Bluesky Wealth Advisors, LLC, Senior Financial Planner (March 2014-July 2016)
- Fullen Financial Group, Inc, Senior Financial Planner (July 2012-February 2014)
- Gianola Financial Planning, LLC, Financial Planner, (January 2010-July 2012)
- The College of William and Mary, Adjunct Faculty, 1992
- Watson Wyatt Worldwide, Actuarial Assistant, 1985-1986

Exams, Licenses & Other Professional Designations:

- 1988 – Associate of the Society of Actuaries
- 2010 – Series 65
- 2011 – CERTIFIED FINANCIAL PLANNER™
- 2012 – The National Association of Personal Financial Advisors Member

CERTIFIED FINANCIAL PLANNER™, CFP®

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 74,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CDFA™ - Certified Divorce Financial Analyst™

The Certified Divorce Financial Analyst™ (CDFA™) designation is issued by The Institute for Divorce Financial Analysts (IDFA™), which is a national organization dedicated to the certification, education, and promotion of the use of financial professionals in the divorce arena.

Founded in 1993, IDFA™ provides specialized training to accounting, financial, and legal professionals in the field of pre-divorce financial planning. Over the years, IDFA™ has certified more than 5,000 professionals in the U.S. and Canada as Certified Divorce Financial Analysts™ (CDFAs™).

The CDFA™ designation is available to individuals who have a minimum of three years of experience as a financial professional, accountant, or matrimonial lawyer. To acquire the designation, a candidate must successfully pass all exams and be in good standing with their broker dealer (if applicable) and the FINRA/SEC or other licensing or regulatory agency. To earn the designation, the participant must complete a series of self-study course modules and pass an examination for each module. The American module topics are:

- Financial and legal issues of divorce
- Advanced financial issues of divorce
- Tax issues of divorce
- Working as a CDFA™: case studies

Continuing Education (CE)

To retain the Certified Divorce Financial Analyst™ designation, a CDFA™ must obtain fifteen divorce-related hours of Continuing Education (CE) every two years, remain in good standing with the IDFA™, and keep his/her dues current. To learn more about the CDFA™ designation, visit <http://www.institutedfa.com/>.

Associate of the Society of Actuaries

By progressing through an intense training and examination process, actuaries earn professional credentials and career opportunities. In some ways, the journey is similar to that of accountants, attorneys and physicians—with an emphasis on how mathematical analysis can support strategic business decisions. Candidates pursuing a credential can focus on corporate finance and enterprise risk management, quantitative finance and investment, life and annuities, retirement benefits, group and health or general insurance (property and casualty.)

Whether beginning the process before or after earning a degree—or even after gaining experience in another career—the steps are the same:

1. Undertake many hours of independent study to master actuarial tools and techniques
2. Gain credentials by passing a series of exams and other components that validate your increasing knowledge and experience

Associate (ASA)

Actuarial candidates who pass the first segment of requirements earn the Associate of the Society of Actuaries (ASA) credential.

- Knows the fundamental concepts and techniques for modeling and managing risk.
- Knows basic methods of applying those concepts and techniques to common problems involving uncertain future events, especially those with financial implications
- Has completed a professionalism course covering the SOA code of conduct and the importance of adhering to recognized standards of practice

The ASA requirements are the same regardless of which track a candidate selects. These requirements prepare actuaries to specialize in any practice area, including general insurance (property and casualty).

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Ms. Pickenpaugh.

Item 4: Other Business Activities

- A. If Beth G. Pickenpaugh is actively engaged in any investment-related business or occupation, including if Ms. Pickenpaugh 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.

No other business activities exist for Ms. Pickenpaugh.

1. If a relationship between the advisory business and Ms. Pickenpaugh'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 determined that there is nothing further to disclose.

2. If Ms. Pickenpaugh 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 Ms. Pickenpaugh receives. We must explain that this practice gives Ms. Pickenpaugh an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have determined that there is nothing further to disclose.

Item 5: Additional Compensation

If someone who is not a client provides an economic benefit to Beth G. Pickenpaugh 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 Ms. Pickenpaugh'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 determined that there is nothing further to disclose.

Item 6: Supervision

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

Ms. Pickenpaugh is supervised by President and CEO, Donald C. VanLandingham, Jr., (423-510-0409) with respect to personal securities trades, insider trading, anti-money laundering practices through pre-clearance, regular reporting and continuing education as outlined in the firms Written Supervisory Procedures and Compliance Manual.