

### Item 1 – Introduction

GuidedMoney, LLC d/b/a Direct Financial Care is a registered investment adviser registered with the United States Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2 – Relationships and Services

#### What investment services and advice can you provide me?

*Description of Services.* We provide investment advisory services to retail investors, including:

- Comprehensive Financial Planning – We offer financial planning and advice on various topics based on your individual financial circumstances.
- Financial Consulting – We provide an initial review, analysis, and recommendations regarding your investment accounts on a non-discretionary basis.
- Investment Management – We provide ongoing discretionary management of your investment portfolio, tailored to your individual needs and circumstances.

*Monitoring.* For Comprehensive Financial Planning, once we deliver your financial plan, we will not monitor your investment accounts, unless we are providing discretionary Investment Management Services for those accounts. For Financial Consulting Services, we will perform periodic reviews and updates on an agreed-upon schedule. For Investment Management Services, we review client portfolios on a weekly basis to review for drift outside of asset allocation targets.

*Investment Authority.* Our Comprehensive Financial Planning and Financial Consulting Services are offered on a non-discretionary basis only. This means that you are solely responsible for deciding whether to implement our recommendations. Our Investment Management Services are provided on a discretionary basis, which means that we have the authority and discretion to determine the types and the amounts of securities to be bought and sold in your accounts.

*Limited Investment Offerings.* Our investment recommendations will primarily include, but are not limited to, positions in individual securities, bonds, open-end mutual funds, or exchange traded funds (ETFs).

*Account Minimums and Other Requirements.* We do not impose a minimum level of assets or other requirements to receive our advisory services.

*Additional Information.* This is a brief summary of our services. Additional information is available in Item 4 of our Form ADV Part 2A ("Disclosure Brochure") . See **Item 5 – Additional Information** below for instructions on how to obtain a copy of our Disclosure Brochure or Wrap Fee Disclosure Brochure.

#### **CONVERSATION STARTERS\* – ASK YOUR INVESTMENT ADVISER:**

- 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?

### Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

#### What fees will I pay?

*Principal Fees and Costs.* Our fees vary based on your individual needs and the complexity of your financial circumstances. For Comprehensive Financial Planning Services, fees are individually negotiated, subject to a \$2,000 minimum. Our fee for Financial Consulting Services is a flat fee which generally ranges between \$750 to \$1,000 per quarter. The fee for our Investment Management Services is typically a percentage fee based on your assets under management ranging from 0.25% to 1.00% annually.

*Wrap Fee Programs.* We do not offer a wrap fee program.

*Other Fees and Costs.* In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to our Item 5 of our Disclosure Brochure for details on additional fees.

*\*Conversation Starters are questions to help you initiate conversations with prospective financial service providers about their services, fees, and other important information.*

*Additional Information.* 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. Additional information about our fees is available in Item 5 of our Disclosure Brochure. See **Item 5 – Additional Information** below for instructions on how to obtain a copy of our Disclosure Brochure.

### **CONVERSATION STARTER\* – ASK YOUR INVESTMENT ADVISER:**

- 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.

*Conflicts of Interest.* An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we may have an incentive to encourage you to increase the assets in your account. We do not offer proprietary products, do not participate in revenue sharing or client referral arrangements, and do not receive other sources of revenue.

### **CONVERSATION STARTER\* – ASK YOUR INVESTMENT ADVISER:**

- How might your conflicts of interest affect me, and how will you address them?

### **How do your financial professionals make money?**

We are a fee-only firm, which means that we do not accept any fees or compensation based on product sales or commissions. Financial professionals may receive a salary and/or discretionary bonuses. Shareholders of the firm receive economic benefit from the overall profitability of the firm.

## **Item 4 – Disciplinary History**

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

No. Visit [investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### **CONVERSATION STARTER\* – ASK YOUR INVESTMENT ADVISER:**

- As a financial professional, do you have any disciplinary history? For what type of conduct?

## **Item 5 – Additional information**

Additional information is available in our Disclosure Brochure. You may call us at (608) 620-3385 or send an email to [jamie@directfinancialcare.com](mailto:jamie@directfinancialcare.com) to obtain a copy of our current Disclosure Brochure free of charge. The Disclosure Brochure is also available on the SEC's website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching for our CRD Number 310559.

### **CONVERSATION STARTERS\* – ASK YOUR INVESTMENT ADVISER:**

- 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?

## **Exhibit A – Summary of Material Changes**

As this is our initial Form CRS, we do not have any material changes to report.

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