

## ADV Part 3: Form CRS

January 25, 2024

### CLARK FINANCIAL SERVICES GROUP, INC. DBA GARDIUS WEALTH ADVISORS

Clark Financial Services Group, Inc. DBA Gardius Wealth Advisors is registered with the SEC as an investment advisor.

Brokerage and investment advisory services and fees differ. It is important for retail investors to understand the difference. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs). This website provides educational materials about broker-dealers, investment advisers, and investing.

#### **“WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?”**

Clark Financial Services Group, Inc. DBA Gardius Wealth Advisors offers investment advisory services to retail investors.

Our primary services include asset management of exchange traded funds (ETFs), mutual funds and stocks within qualified and non-qualified brokerage accounts custodied at Charles Schwab and within annuity products custodied at the annuity company and individual participant 401k plans held by custodians chosen by the employer. Annuity products and 401k plans are limited to the investment options available within the annuity or 401k plan.

Advisory services offered include, but are not limited to, financial planning, tax planning, estate planning, insurance planning and asset management

Our firm monitors retail investors investments on an ongoing basis, and reviews each client’s allocation mix and management strategy on a quarterly basis. These services are offered as part of our standard services for those clients that sign the Investment Advisory Agreement. Stand-alone financial plans can be obtained outside of the terms of the Advisory Agreement. These plans are not monitored or managed.

We accept discretionary authority in the selection of securities and to time and price when buying and selling. Discretionary authority is triggered upon signing the Investment Advisory Agreement and is removed if you or us decide to withdraw from the agreement.

Our firm does not offer proprietary products. Our investment strategies only utilize ETFs, mutual funds and individual stocks. Within participant 401k plans and annuities, only the funds offered within the plan or annuity product are used.

Minimum investable assets required to engage in Investment Advisory service are \$300,000. This minimum may be waived at our discretion.

***More detailed information can be found in our Form ADV Part 2A Brochure.***

#### **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 these qualifications mean?***

#### **“WHAT FEES WILL I PAY?”**

Investment advisory fees are calculated as a percentage of assets that are managed. Fees range from .60% to 2.00% depending on the amount being managed. Advisory fees are withdrawn directly from client accounts on a quarterly basis in advance. Paying by check is also an option. Certain legacy clients pay annually. You may also elect to pay for our financial planning services by paying an hourly fee at a rate of \$250 to \$500 an hour, a negotiated flat fee, a fee based on your net worth or income, or some combination of these. The more assets there are in your advisory

account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. Charles Schwab is our custodian and their fee schedule also applies to any applicable services they provide. Mutual funds, ETFs and annuities have additional internal expenses.

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. ***More detailed information on our fees and costs can be found in our Form ADV Part 2A Brochure.***

**Questions to ask us:**

***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. As such, we operate at all times as a fiduciary. 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.

We may recommend outside professionals (e.g., lawyers, accountants, insurance agents) at the request of the client. No fees or commissions are shared in these arrangements. Chris Schulenburg and Kevin Clark are licensed life insurance agents and receive commissions for insurance products sold. They have an incentive to recommend insurance products that pay such compensation. There is a conflict of interest when insurance commissions pay more than the advisory fees. ***More detailed information about our conflicts of interest can be found in our Form ADV Part 2A Brochure.***

**Question to ask us:**

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

**“HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?”**

Gardius owners, Christopher Schulenburg and Kevin Clark, receive a salary and a profit-based bonus from the advisory fees paid by clients to Gardius based on assets under management. Stand-alone financial plans are occasionally created for clients who pay an hourly rate to Gardius. Chris is a licensed Life insurance agent and Kevin is a licensed Life and Health insurance agent. They occasionally sell insurance products to clients when needed and directly receive commissions from insurance companies. Non-owner financial professionals are paid a salary plus bonuses based on performance from the fee’s clients pay to Gardius.

**“DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE ANY LEGAL OR DISCIPLINARY HISTORY?”**

No.

Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and financial professionals.

**Question to ask us:**

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

Contact us at 314-469-5000 to request up-to-date information and copy of Form CRS.

**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?***