

**Our Wealth Guides, Inc.**  
*doing business as*  
**Village Wealth Advisors**

Registered Investment Advisor  
CRD #296866

2945 Townsgate Road, Suite 120  
Westlake Village, CA 91361

Tel: 805-603-4960  
Fax: 888-650-7863  
villagewealthadvisors.com

Form ADV Part 2A  
Firm Brochure  
April 03, 2024

This brochure provides information about the qualifications and business practices of Our Wealth Guides, Inc. Please contact Mrs. Velez at 805-603-4960 if you have any questions about the content of this brochure.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or any state securities administrator. Additional information about Our Wealth Guides, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's IARD ("CRD") number, which is 296866.

While the firm and its associates may be registered and/or licensed within a particular jurisdiction, that registration and/or licensing in itself does not imply an endorsement by any regulatory authority, nor does it imply a certain level of skill or training on the part of the firm or its associated personnel.

## **Item 2 - Material Changes**

This section provides information involving material events that have occurred involving the firm's brochure since its last annual update of April 3, 2023.

None

The firm may at any time update this document and either send a copy of its updated brochure or provide a summary of material changes to its brochure and an offer to send an electronic or hard copy form of the updated brochure. Clients are also able to download this brochure from the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or may contact our firm at 805-603-4960 to request a copy at any time.

As with all firm documents, clients and prospective clients are encouraged to review this brochure in its entirety and are encouraged to ask questions at any time prior to or throughout the engagement.

**Item 3 - Table of Contents**

ITEM 1 - COVER PAGE .....1

ITEM 2 - MATERIAL CHANGES.....2

ITEM 3 - TABLE OF CONTENTS .....3

ITEM 4 - ADVISORY BUSINESS .....4

ITEM 5 - FEES AND COMPENSATION.....7

ITEM 6 - PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT .....10

ITEM 7 - TYPES OF CLIENTS .....10

ITEM 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS .....10

ITEM 9 - DISCIPLINARY INFORMATION .....13

ITEM 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS .....13

ITEM 11 - CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING ...14

ITEM 12 - BROKERAGE PRACTICES .....16

ITEM 13 - REVIEW OF ACCOUNTS .....18

ITEM 14 - CLIENT REFERRALS AND OTHER COMPENSATION .....19

ITEM 15 - CUSTODY .....20

ITEM 16 - INVESTMENT DISCRETION .....21

ITEM 17 - VOTING CLIENT SECURITIES .....21

ITEM 18 - FINANCIAL INFORMATION .....22

Throughout this document, Our Wealth Guides, Inc. (doing business as Village Wealth Advisors) is also referred to as “the firm,” “firm,” “our,” “we” or “us.” The client or prospective client may be also referred to as “you,” “your,” “Client”, etc., and refers to a client engagement involving a single *person* as well as two or more *persons*, including legal entities and natural persons. In addition, the term “advisor” and “adviser” are used interchangeably.

## **Item 4 - Advisory Business**

### **Description of the Firm**

Our Wealth Guides, Inc. is a California domiciled corporation formed in March of 2018 for general business purposes and became registered as an investment advisor in August of 2018. We operate under the trade name Village Wealth Advisors. Our firm is not a subsidiary of nor does it control another financial services industry entity. Village Wealth Advisors is registered with the U.S. Securities and Exchange Commission (the "SEC"). Our firm and its associates may register, become licensed or meet certain exemptions to registration and/or licensing in other jurisdictions in which investment advisory business is conducted.

Nayivi V. Velez, CFP® is firm President and Chief Compliance Officer (supervisor). Mrs. Velez is also the Managing Member and maintains controlling interest in the firm. Additional information about Nayivi Velez and her background may be found toward the end of this brochure.

### **Description of Services**

Village Wealth Advisors' planning services provide clients with advice on key topics such as cash flow and budgeting, funding a college education, retirement, and risk management, estate or tax planning, among others. Ongoing supervision of clients' portfolios are provided through our portfolio management services. We also offer periodic educational workshops and seminars involving a broad range of planning and investing topics.

An initial interview with the client is conducted to discuss their current situation, long-term goals, and the scope of services that may be provided. Prior to or during this first meeting the client will be provided with this Form ADV Part 2 firm brochure that includes a statement involving the firm's privacy policy, as well as a brochure supplement about your firm representative. Any material conflicts of interest will be disclosed involving the firm and its associates that could be reasonably expected to impair the rendering of unbiased and objective advice; such as information found in Items 10 through 12 of this brochure.

If you choose to engage the firm for its services, you must first execute our client agreement. Thereafter discussion and analysis will be conducted to determine your financial needs, goals, holdings, etc. Depending on the scope of the engagement, you may be asked to provide copies of the following documents early in the process:

- Wills, codicils and trusts
- Insurance policies
- Mortgage information
- Student loans
- Credit card information and other forms of revolving debt
- Tax returns
- Divorce decree or separation agreement
- Current financial specifics including W-2s or 1099s
- Information on current retirement plans and benefits provided by your employer
- Statements reflecting current investments in retirement and non-retirement accounts
- Employment or other business agreements you may have in place
- Completed risk profile questionnaires or other forms provided by our firm

It is important that the firm is provided with an adequate level of information and supporting documentation throughout the term of the engagement including but not limited to: source of funds, income levels, and an account holder or attorney-in-fact's authority to act on behalf of the account, among other information that may be necessary for our services. The information and/or financial statements provided need to be accurate. The firm may, but is not obligated to, verify the information that you have provided which will then be used in the advisory process.

### ***Financial Planning***

Your financial plan is customized for your situation, and it may be broad-based or narrowly focused as you desire. The incorporation of most or all of the following components allows not only a thorough analysis but also a tailored plan that is focused on your unique requirements so that we are able to assist you in reaching your goals.

### ***Cash Flow Analysis and Debt Management***

A review of your income and expenses will be conducted to determine your current surplus or deficit. Based upon the results, advice is provided on prioritizing how any surplus should be used, or how to reduce expenses if they exceed your income. Guidance on the prioritization of which debts to repay may be provided, based upon such factors as the debt's interest rate and any income tax ramifications. Recommendations may also be made regarding the appropriate level of cash reserves for emergencies and other financial goals. These recommendations are based upon a review of cash accounts (such as money market funds) for such reserves and may include strategies to save desired reserve amounts.

### ***Risk Management***

A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

### ***Employee Benefits***

A review is conducted, and analysis is made as to whether you, as an employee, are taking maximum advantage of your employee benefits. The firm will offer advice on your employer-sponsored retirement plan and/or stock options, along with other benefits that may be available to you.

### ***Personal Retirement Planning***

Retirement planning services typically include projections of your likelihood of achieving your financial goals, with financial independence usually the primary objective. For situations where projections show less than the desired results, a recommendation may include showing you the impact on those projections by making changes in certain variables (i.e., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

### Education Planning

Advice involving funding an education may include projecting the amount that will be needed to achieve post-secondary goals, along with savings strategies and the “pros-and-cons” of various college savings vehicles that are available. A review of your financial picture as it relates to eligibility for financial aid or ways to contribute to family members’ educations will be offered.

### Tax Planning Strategies

Guidance is available on ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, recommendations may be offered as to which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation. The firm recommends that you also consult with your accountant or tax attorney, and contact information for an accountant or an attorney is available if you do not have one on retainer.

### Estate Planning and Charitable Giving

A review typically includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. The firm is available to suggest ways to minimize or avoid estate taxes by implementing appropriate estate planning and charitable giving strategies. You are encouraged to consult with a qualified attorney when you initiate, update, or complete estate planning activities, and contact information for attorneys who specialize in estate planning is available upon request.

### Divorce Planning

Separation or divorce can have a major impact on your goals and plans. We will work with you to help you gain an understanding of your unique situation and provide you with a realistic financial picture so that you are in a better situation to communicate with legal counsel, a mediator or soon to be ex-spouse. The firm can assist in the completion of cash flow and net worth projections, budgetary analysis, as well as help you to understand the financial consequences involving a settlement.

### Investment Consultation

Investment consultation services often involve providing information on the types of investment vehicles available, an investment analysis and strategy, asset selection and portfolio design, as well as limited assistance if your investment account is maintained at another broker/dealer or custodian. The strategies and types of investments that may be recommended are further discussed in Item 8 of this brochure.

### Broad-Based v. Modular Financial Planning

A broad-based plan is an endeavor that requires detail. Certain variables can affect the development of the plan, such as the quality of your own records, complexity and number of current investments, diversity of insurance products and employee benefits you currently hold, size of the potential estate, and special needs of the client or their dependents, among others. At your request, we may concentrate on reviewing only a specific area (modular planning), such as an employer-sponsored retirement plan investment allocation, funding an education or estate planning issues, or evaluating the sufficiency of your current retirement plan. Note that when these services focus only on certain areas of your interest or need, your overall situation or needs may not be fully addressed due to limitations you may have established.

Whether our firm has created a broad-based or modular plan, you will be presented with a summary of our recommendation, guidance in the implementation of some or all of them per your decision, as well as offer you periodic reviews thereafter. In all instances involving financial planning engagements, the client retains full discretion over implementation decisions and is free to accept or reject any recommendation.

### ***Educational Workshops***

Our firm provides periodic complimentary educational seminar sessions for those in need of information about personal finance and investing. Topics include issues related to general financial planning, educational funding, estate planning, retirement strategies, implications involving changes in marital status, and various other current economic or investment topics. Our workshops are educational in nature and do not involve the sale of insurance or investment products.

### ***Portfolio Management***

You may engage our firm to implement the investment strategies that have been recommended to you. Investment guidelines will be developed that reflect your objectives, time horizon, tolerance for risk, as well as any reasonable account constraints you may have for your portfolio. For example, you have the right to exclude certain securities (e.g., derivatives, “sin stocks,” etc.) at your discretion. Portfolio guidelines will be designed to be specific enough to provide future guidance while allowing flexibility to work with changing market conditions. Since this effort is the product of information and data you have given to us, you may be asked to review it and provide your final approval. The firm will then develop a customized portfolio for you based on your unique situation that involve the employment of a broad range or more narrowly focused choice of investment vehicles that are discussed in further detail in Item 8 of this brochure. Client portfolios are managed by the firm on either a discretionary or nondiscretionary basis (defined in Item 16). Village Wealth Advisors does not sponsor or serve as a portfolio manager in an investment program involving wrapped (bundled) fees.

As of December 31, 2023 we manage approximately \$173,034,009 in client assets on a discretionary basis, and no client assets on a non-discretionary basis.

### **Item 5 - Fees and Compensation**

Payment requirements, term of service, etc., and will be stated in your engagement agreement with our firm. Our stated fees are negotiable, and we typically reduce or waive for associates of the firm, family members, or pre-existing relationships. Our firm strives to offer fees that are fair and reasonable in light of the experience of the firm and the services to be provided to you.

Fees are to be paid to the firm by check or draft from US-based financial institutions. With your prior authorization, payment may also be made by credit or debit card through a qualified, unaffiliated PCI compliant<sup>1</sup> third-party processor, or withdrawal from your investment account held at your custodian of record. Village Wealth Advisors does not accept cash, money orders or similar forms of payment for its engagements.

### ***Financial Planning***

---

<sup>1</sup> For an explanation of the term “PCI,” who the PCI Security Standards Council is, as well as its comprehensive standards to enhance payment card data security, please go to [https://www.pcisecuritystandards.org/security\\_standards/index.php](https://www.pcisecuritystandards.org/security_standards/index.php)

Multi-component planning engagements are assessed fixed fees that ranges from \$250 to \$6,000. Our fee will take into consideration factors such as the complexity of your financial profile, the depth of services to be provided through the engagement, assets that comprise your overall portfolio, number of accounts comprising the portfolio, whether you or our firm will implement the transactions for your account(s), time involved in the engagement, among others. A deposit equaling the greater of one-half of the quoted fee or \$1,000 will be due upon execution of the engagement agreement, and the remaining portion upon plan delivery.

Clients interested in a limited planning component engagement are assessed an hourly fee. Our rate is \$250 per hour; billed in 15-minute increments, and a partial increment (e.g., seven minutes) will be treated as a whole increment. Prior to entering into an agreement with our firm you will receive an estimate of the overall cost based on your requirements and the time involved. No advance deposit is required. Payment is due upon delivery of our invoice, which coincides with the presentation of your plan.

### ***Educational Workshops***

Workshops sessions are complimentary; no fee is assessed.

### ***Portfolio Management Services***

Investment accounts managed by our firm are assessed an annualized asset-based based that is paid quarterly, in advance, as indicated in the following fee table. For the benefit of discounting your asset-based fee, we will attempt to aggregate accounts for the same individual or two or more accounts within the same household. The fee is determined by the value of account assets and calculated on the previous quarter's-end market value of the portfolio and multiplying that quotient by the applicable number of basis points set forth in the fee table (one basis point equals 1/100 of one percent). The result is then divided by four to determine the quarterly fee.

Fee formula:  $((\text{quarter-end market value}) \times (\text{applicable number of basis points})) \div 4$

Assets Under Management	Annual Fee
First \$2 million	1.00% (100 basis points)
First \$3 million	0.75% (75 basis points)
Above \$5 million	0.65% (65 basis points)

The asset-based fee is based on a blended tier; for example, a client's portfolio with \$2.5 million in assets managed by our firm at our custodian would be assessed an annualized fee of 100 basis points for the first \$2 million and 75 basis points on the remaining amount above \$2 million.

For clients with less than \$500,000 in assets under management, we will either charge: (i) a \$2,500 onboarding fee and thereafter the above fee schedule will apply; or (ii) an ongoing fixed fee of \$1,500 paid quarterly in advance, whichever is greater. The fee may be reduced or waived at the firm's discretion.

In the rare absence of a reportable market value, our firm may seek a third-party opinion from a recognized industry source (e.g., unaffiliated public accounting firm), and the client may choose to separately seek such an opinion at their own expense as to the valuation of "hard-to-price" securities if they believe it to be necessary.

The first billing cycle will begin once your engagement agreement is executed with our firm and assets have settled into your account held by the custodian of record. Advisory fees for partial periods will be prorated



based on the remaining days in the reporting period in which our firm services the account. Fee payments will generally be assessed within the first 10 days of each billing cycle.

Our firm will concurrently send you and the custodian of record an invoice each billing period that describes the advisory fees to be deducted from the account at our firm's request. The invoice will include the total fee assessed, covered time period, calculation formula utilized, and reference to the assets under management in which the fee had been based. We encourage you to verify the accuracy of fee calculations. Custodians do not verify the accuracy of advisory fee assessments for an account.

Your written authorization is required in order for the custodian of record to deduct advisory fees from your account. By signing our firm's engagement agreement, as well as the custodian account opening documents, you will be authorizing the custodian to withdraw both advisory fees and any transactional fees from your account. The custodian will remit our fees directly to our firm. Deducted fees will be noted on account statements that you will receive directly from your custodian of record.

Alternatively, you may request to directly pay our advisory firm its portfolio management fee in lieu of having the advisory fee withdrawn from your investment account. Our valuation assessment will remain the same as described above, and the client's direct payment must be received by our firm within 10 days of our invoice.

### ***Additional Client Fees***

Any transactional or service fees (sometimes termed *brokerage fees*), individual retirement account fees, qualified retirement plan fees, account termination fees, or wire transfer fees will be borne by the account holder per the separate fee schedule of the custodian of record. We will ensure you receive a copy of our recommended custodian's fee schedule at the beginning of the engagement, and you will be notified of any future changes to these fees by the custodian of record and/or third-party administrator for certain tax-qualified plans. Advisory fees paid to our firm for its advisory services are separate from any internal fees or charges a client may pay for mutual funds, exchange-traded funds (ETFs), exchange-traded notes (ETNs), or other similar investments. Additional information about firm fees in relationship to brokerage and operational practices may be found in Items 12 and 14 of this document.

### ***External Compensation Involving Securities***

Our firm does not charge or receive a commission or a mark-up on securities transactions, nor will the firm or an associate be paid a commission on the purchase of a securities holding or insurance contract that is recommended to a client. The firm does not receive "trailer" or SEC Rule 12b-1 fees from a mutual fund company that may be recommended to a client. Fees charged by such issuers are detailed in prospectuses or product descriptions and interested investors are always encouraged to read these documents before investing. Our firm and its associates receive none of these described or similar fees or charges. You retain the right to purchase recommended or similar investments through a service provider of your choice.

### ***Termination of Firm Services***

Either party may terminate the agreement at any time by communicating the intent to terminate in writing. Village Wealth Advisors will not be responsible for investment allocation, advice or transactional services (except for limited closing transactions) upon receipt of a termination notice. It will also be necessary that our firm inform the custodian of record that the relationship between our firm and the client has been terminated.

If a client did not receive our Form ADV Part 2 firm brochure at least 48 hours prior to entering into our firm's agreement, then that client will have the right to terminate the engagement without fee or penalty within five business days after entering into the agreement. If a client terminates any financial planning service after this five business-day rescission period, the client is assessed fees at the firm's current hourly rate for any time incurred in the preparation of the client's analysis or plan. A client engaging our firm for its portfolio management service who terminates their agreement after the five business-day period will be assessed fees on a prorated basis for services incurred from either (i) as a new client, the date of the engagement to the date of the firm's receipt of the written notice of termination, or (ii) all other accounts, the last billing period to the date of the firm's physical or constructive receipt of written termination notice. If our firm is unable to deduct its fees from the client's account at the custodian of record, then the firm's earned fees will be due upon the client's receipt of firm invoice.

We will return any prepaid, unearned fees within 30 days of the firm's receipt of termination notice. Our return of payment to a client for a financial planning service will be completed via check from our firm's US-based financial institution. We will coordinate remuneration of prepaid asset-based fees to an investment account via the account custodian. Return of prepaid fees will never involve a personal check, cash or money order from our firm or from an associate of our firm.

#### **Item 6 - Performance-Based Fees and Side-By-Side Management**

Advisory fees paid to Village Wealth Advisors will not be based on a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as performance-based fees. Fees will not be based on side-by-side management, which refers to an advisory firm simultaneously managing accounts that do pay performance-based fees (such as a hedge fund) and those that do not.

#### **Item 7 - Types of Clients**

Our firm provides advisory services to individuals and high net worth individuals. We do not require minimum income, minimum asset levels or other similar preconditions, but we do reserve the right to decline services to any prospective client for any nondiscriminatory reason.

#### **Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss**

##### ***Methods of Analysis***

We utilize fundamental analyses; evaluating various economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. Firm research is often drawn from sources such as financial periodicals and reference materials/sources, corporate rating services, and regulatory filings (e.g., annual reports, prospectuses, etc.).

##### ***Investment Strategy***

Our primary investment strategy is based on Modern Portfolio Theory which is oriented toward reducing risk by diversifying among an extensive range of asset classes such as domestic and international equities, fixed-income securities, and real estate. Portfolios constructed under this theory may be tilted to have a greater exposure toward a specific market capitalization, value stocks, or highly profitable stocks in an effort to capture risk premiums historically associated with those asset classes. Portfolios contain primarily mutual funds and ETFs.

##### ***Risk of Loss***

Village Wealth Advisors believes its strategies and investment recommendations are designed to produce the appropriate potential return for the given level of risk; however, there is no guarantee that a planning goal or investment objective will be achieved. Past performance is not necessarily indicative of future results. Investing in securities involves risk of loss that clients should be prepared to bear. While the following list is not exhaustive, examples of such risk are noted in the following paragraphs, and the firm believes it is important that clients review and consider each prior to investing.

#### Active Management

A portfolio that employs active management strategies may, at times, outperform or underperform various benchmarks or other strategies. In an effort to meet or surpass these benchmarks, active portfolio management may require more frequent trading or “turnover.” This may result in shorter holding periods, higher transactional costs and/or taxable events generally borne by the client, thereby potentially reducing or negating certain benefits of active asset management.

#### Company Risk

When investing in securities, such as stocks, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. This is also referred to as *unsystematic risk* and can be reduced or mitigated through diversification.

#### Currency Risk

The risk of loss from fluctuating foreign exchange rates when a portfolio has exposure to foreign currency or in foreign currency traded investments is known as currency risk.

#### Equity (Stock) Risk

Common stocks are susceptible to general stock market fluctuations and to volatile increases or decreases in value as market confidence in and perceptions of their issuers change. If an investor held common stock or common stock equivalents of any given issuer, they may be exposed to greater risk than if they held preferred stocks and debt obligations of the issuer.

Preferred stocks can be affected by interest rate and liquidity risks (described in adjacent paragraphs). Also note that their dividend payment is not guaranteed; some are subject to a call provision, meaning the issuer can redeem its preferred shares on demand, and usually when interest rates have fallen.

#### ETFs and Mutual Funds

The risk of owning ETFs and mutual funds reflect their underlying securities (e.g., stocks, bonds, derivatives, etc.). These forms of securities typically carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential duplication of certain fees. Certain ETFs and indexed funds have the potential to be affected by “active risk,” a deviation from its stated index (e.g., S&P 500).

While many ETFs and index mutual funds are known for their potential tax-efficiency and higher “qualified dividend income” (QDI) percentages, there are asset classes within these investment vehicles or holding periods within that may not benefit. Shorter holding periods, as well as commodities and currencies (that may be a holding within an ETF or mutual fund), may be considered “non-qualified” under certain tax code provisions. A holding’s QDI will be considered when tax-efficiency is an important aspect of the client’s portfolio.

Leveraged and/or inverse ETFs attempt to achieve multiples of the performance of an index or benchmark through the opposite (inverse) of the performance of the tracked index or benchmark. This strategy attempts to profit from, or hedge exposures to, downward drifting markets. There is risk involving this strategy and part of the concern is based on the fact that leveraged and inverse exchange traded funds "reset" daily, which means they are designed to achieve their stated objectives on a *daily basis*.

It is due to the compounding effect of daily adjustments that ETF performance over longer periods of time can differ significantly from the performance (or inverse of the performance) of an underlying index or benchmark during the same period. This effect is potentially magnified during volatile markets. If effects contrary to the ETF strategy occur, losses may be significant; therefore, leveraged and/or inverse ETFs will be considered for portfolios either properly hedged or for clients able to sustain potentially higher risks. Leveraged and inverse ETFs will not be used in portfolios where a "buy-and-hold" philosophy is important.

#### Failure to Implement

As our planning client, you are free to accept or reject any or all of the recommendations made to you. While an advisory firm cannot guarantee future performance, a plan will not succeed if it is not implemented. Clients who choose not to take the steps recommended in their plan may face an increased risk that their stated goals and objectives will not be achieved.

#### Financial Risk

Excessive borrowing to finance a business operation increases profitability risk because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

#### Fixed Income Risks

Various forms of fixed income instruments, such as bonds, money market or bond funds may be affected by various forms of risk, including:

- Credit Risk - The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as "default risk." Credit risk may also occur when an issuer's ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF share values that hold these issues. Bondholders are creditors of an issuer and have priority to assets before equity holders (e.g., stockholders) when receiving a payout from liquidation or restructuring. When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.
- Interest Rate Risk - The risk that the value of the fixed income holding will decrease because of an increase in interest rates.
- Reinvestment Risk - With declining interest rates, investors may have to reinvest interest income or principal at a lower rate.

#### Fundamental Analysis

The challenge involving fundamental analyses is that information obtained may be incorrect; the analysis may not provide an accurate estimate of earnings, which may be the basis for a security's value. If a security's price adjusts rapidly to new information, a fundamental analysis may result in unfavorable

performance.

#### *Inflation Risk*

Also called *purchasing power risk*, is the chance that the cash flows from an investment won't be worth as much in the future because of changes in purchasing power due to inflation.

#### *Liquidity Risk*

The inability to readily buy or sell an investment for a price close to the true underlying value of the asset due to a lack of buyers or sellers. While certain types of fixed income are generally liquid (e.g., bonds), there are risks which may occur such as when an issue trading in any given period does not readily support buys and sells at an efficient price. Conversely, when trading volume is high, there is also a risk of not being able to purchase a particular issue at the desired price.

#### *Market Risk*

This is also called systematic risk. In cases where markets are under extreme duress, many securities lose their ability to provide diversification benefits.

#### *Passive Management*

A portfolio that employs a passive, efficient markets approach has the risk of generating lower-than-expected returns due to its broad diversification when compared to a portfolio more narrowly focused.

#### *Political Risk*

The risk of financial and market loss because of political decisions or disruptions in a particular country or region. Also known as "geopolitical risk."

#### *Research Data*

When research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, a firm is relying on the accuracy and validity of the information or capabilities provided by selected vendors, rating services, market data, and the issuers themselves. While our firm makes every effort to determine the accuracy of the information received, we cannot predict the outcome of events or actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice on or investment management of an account.

#### **Item 9 - Disciplinary Information**

Neither the firm nor its management has been involved in a material criminal or civil action in a domestic, foreign or military jurisdiction, an administrative enforcement action, or self-regulatory organization proceeding that would reflect poorly upon the firm's advisory business or its integrity.

#### **Item 10 - Other Financial Industry Activities and Affiliations**

Firm policies require associated persons to conduct business activities in a manner that avoids conflicts of interest between the firm and its clients, or that may be contrary to law. Our firm will provide disclosure to

each client prior to and throughout the term of an engagement regarding any conflicts of interest involving its business relationships that might reasonably compromise its impartiality or independence.

Village Wealth Advisors and its management are not registered nor have an application pending to register as a Financial Industry Regulatory Authority (FINRA) or National Futures Association (NFA) member firm or associated person of such a firm. We are not required to be registered with such entities, nor do they supervise our firm, its activities or our associates. Neither the firm nor its management is or has a material relationship with any of the following types of entities:

- accounting firm or accountant
- bank, credit union or thrift institution, or their separately identifiable department or division
- insurance company or insurance agency/broker
- lawyer or law firm
- pension consultant
- real estate broker, dealer or advisor
- sponsor or syndicator of limited partnerships
- trust company
- issuer of a security, to include investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund,” or offshore fund)

#### **Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Our advisory firm is a fiduciary, acting in the utmost good faith and performing in a manner we believe to be in the best interest of our clients. We believe that our business methodologies, ethics rules, and adopted policies are designed to eliminate or at least minimize material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain. It is important to point out that no set of rules can anticipate or relieve all material conflicts of interest. Our firm will disclose to its advisory clients any material conflict of interest relating to the firm, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

#### ***Code of Ethics***

We have adopted a Code of Ethics that establishes policies for ethical conduct for our personnel. Our firm accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. We periodically review and amend our Code of Ethics to ensure that they remain current, and we require firm personnel to annually attest to their understanding of and adherence to the firm’s Code of Ethics. A copy of the firm’s Code of Ethics is made available to any client or prospective client upon request.

#### ***CFP® Principles***

An associate that is a CERTIFIED FINANCIAL PLANNER™ Practitioner also adheres to the Certified Financial Planner Board of Standards, Inc.'s Code of Ethics & Professional Responsibility which you may find at [www.cfp.net](http://www.cfp.net).

### ***Privacy Policy Statement***

We respect the privacy of all clients and prospective clients (collectively termed “customers” per federal guidelines), both past and present. It is recognized that clients have entrusted our firm with non-public personal information and it is important that both access persons and customers are aware of firm policy concerning what may be done with that information.

The firm collects personal information about customers from the following sources:

- Information provided to us to complete their plan or investment recommendation;
- Information provided via engagement agreements and other documents completed in connection with the opening and maintenance of an account;
- Information customers provide verbally; and
- Information received from service providers, such as custodians, about client transactions.

The firm does not disclose non-public personal information about our customers to anyone, except in the following circumstances:

- When required to provide services our customers have requested;
- When our customers have specifically authorized us to do so;
- When required during the course of a firm assessment (i.e., independent audit); or
- When permitted or required by law (i.e., periodic regulatory examination).

To ensure security and confidentiality, the firm maintains physical, electronic, and procedural safeguards to protect the privacy of customer information. Within the firm, access to customer information is restricted to personnel that need to know that information. All access persons and service providers understand that everything handled in firm offices is confidential and they are instructed not to discuss customer information with someone else that may request information about an account unless they are specifically authorized in writing by the customer to do so. This includes providing information about a family member's account.

Our firm will provide customers with its privacy policy on an annual basis and at any time, in advance, if firm privacy policies are expected to change.

### ***Firm Recommendations and Conflicts of Interest***

Our associates are prohibited from borrowing from or lending to a client unless the client is an approved financial lending institution or an immediate family member.

Neither our firm nor its associates are authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a “related person” (associates, their immediate family members, etc.) has a material financial interest, such as in the capacity as an underwriter, advisor to the issuer, etc.

Our firm and its related persons may buy or sell securities that are the same as, similar to, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different



in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time will our firm or any related party receive preferential treatment over our clients. We mitigate this conflict by ensuring that we have policies and procedures in place to ensure that the firm or a related person will not receive preferential treatment over a client. In order to reduce or eliminate certain conflicts of interest involving personal trading (e.g., trading ahead of client recommendations or trades, etc.), firm policy requires that we restrict or prohibit certain related parties' transactions. Any exceptions must be approved in writing by our Chief Compliance Officer, and personal trading accounts are reviewed on a quarterly or more frequent basis. Please refer to Item 6 of the accompanying Form ADV Part 2B for further details.

## **Item 12 - Brokerage Practices**

### ***Factors Used to Select Broker/Dealers for Client Transactions***

Your accounts must be separately maintained by a qualified custodian (generally a broker/dealer, futures commission merchant, national bank or trust company) that is frequently reviewed for its capabilities to serve in that capacity by their respective industry regulatory authority. Our firm is not a custodian, there is not an affiliate that is a custodian, nor does a custodian supervise our firm, its activities or our associates. We do not receive referrals from a custodian, nor are client referrals a factor in our recommendation of a custodian.

When engaged to provide an investment consultation component of our financial planning service, we may recommend the service provider where client assets are currently maintained. If a client prefers a new service provider, a recommendation made by the firm would be based on client need, overall cost, and ease of use.

When we provide our own portfolio management services, we may recommend or prefer to engage TD Ameritrade Institutional, a division of TD Ameritrade, Inc. or Charles Schwab & Co., Inc. (Schwab). Members FINRA/SIPC.<sup>2</sup> Our firm is independently owned and operated; we are not legally affiliated with TD Ameritrade Institutional or Schwab. While we recommend TD Ameritrade Institutional or Schwab as custodian of record, the client will decide whether to do so and will open their account in their name with the custodian by entering into an agreement directly with them. We do not technically open the account for a client, but we assist clients in doing so. If a client does not wish to place their assets with TD Ameritrade Institutional or Schwab as their custodian of record, we may be able to serve as investment advisor with another custodian of the client's choice if the other custodian's policies allow us to do so.

TD Ameritrade Institutional and Schwab offers independent investment advisors various services which include custody of client assets, trade execution, clearance and settlement, etc. Our firm may receive certain benefits from TD Ameritrade Institutional or Schwab through participation in its independent advisor support program (please refer to Item 14 for further details), however, there is no direct link between our firm's participation in their program and the investment advice we may provide to our clients. Our firm conducts periodic assessments of any recommended service provider (including TD Ameritrade Institutional

---

<sup>2</sup> Our advisory firm is not, nor required to be, a Securities Investor Protection Corporation (SIPC) member. You may learn more about SIPC and how it serves member firms and the investing public by going to their website at <http://www.sipc.org>.



and Schwab), which generally involves a review of the range and quality of services, reasonableness of fees, among other items, in comparison to industry peers.

### ***Best Execution***

“Best execution” means the most favorable terms for a transaction based on all relevant factors, including those listed in the paragraph titled *Factors Used to Select Broker/Dealers for Client Transactions*. Our firm recognizes its obligation in seeking best execution for clients; however, it is believed that the determinative factor is not always the lowest possible cost but whether transactions represent the best “qualitative execution” while taking into consideration the full range of services provided. Village Wealth Advisors will seek services involving competitive rates, but it may not necessarily correlate into the lowest possible rate for each transaction. Our firm has determined having clients’ trades completed through the noted custodians are consistent with our obligation in seeking best execution. A review is regularly conducted by our firm regarding recommendations of custodians in light of our duty involving best execution.

Our firm may, in its discretion and following custodian approval, accept the client’s transfer of preexisting retail mutual funds into their account. A transfer-in-kind of retail share class mutual funds may potentially benefit the client since they are able to invest in their portfolio more quickly, mitigate tax and/or short-term trading liabilities, and/or avoid contingent deferred sales charges (CDSC). Our firm regularly reviews accounts that have transferred different share classes of mutual funds and will convert share classes to a lower expense share class when we believe doing so would be beneficial to the client. In addition, if account assets remain in a retail share class and within a CDSC period, we may exclude those assets from our advisory fee until they have been converted to what we believe is a more appropriate share class.

While our firm has access to a broad range of securities through our custodian, it is a finite number. In addition, not all investment managers, share classes, etc., are represented at each custodian. Due to these normal and customary limitations, not all portfolio holdings will be readily available, least expensive, best performing, etc. It is an unrealistic expectation for an investor to maintain a premise otherwise.

### ***Directed Brokerage***

Internal policy and operational relationship with our custodians require accounts custodied with them to have trades executed per their order routing requirements. Our firm does not direct which executing broker should be selected for account trades; whether that is an affiliate of a preferred custodian or another executing broker of that custodian’s choice. As a result, a client may pay higher commissions or other transaction costs, experience greater spreads, or receive less favorable net prices on transactions than might otherwise be the case. In addition, since our firm routinely recommends a particular custodian for clients’ accounts, and that custodian may choose to use the execution services of their broker/dealer affiliate for some or all client transactions, there is an inherent conflict of interest involving our recommendation since our firm receives various products or services earlier described from that custodian. Note that Village Wealth Advisors is not compensated for trade routing/order flow, nor is the firm paid commissions on such trades. Our firm does not receive interest on client accounts’ cash balances.

Our clients are unable to engage in directed brokerage via our custodian. As a result, they may pay higher commissions or other transaction costs, potentially experience greater spreads, or receive less favorable net prices on transactions for their account than would otherwise be the case if they had the opportunity to direct brokerage.

For those accounts maintained at a custodian of record other than ours, the client may choose to request that a particular broker is used to execute some or all account transactions. Under these circumstances, the client will be responsible for negotiating, in advance of each trade, the terms and/or arrangements involving their account with that broker, whether the selected broker is affiliated with our custodian of record or not. Our firm is not obligated to seek better execution services or prices from these other brokers and will be unable to aggregate the client's transactions for execution via our custodian with other orders for accounts managed by our firm. As a result, the client may pay higher commissions or other transaction costs, potentially experience greater spreads, or receive less favorable net prices on transactions for their account than would otherwise be the case.

### ***Aggregating Securities Transactions***

Trade aggregation involves the purchase or sale of the same security for several clients/accounts at approximately the same time. This may also be termed "blocked," "bunched" or "batched" orders. Aggregated orders are effected in an attempt to obtain better execution, negotiate favorable transaction rates, or to allocate equitably among multiple client accounts should there be differences in prices, brokerage commissions or other transactional costs that might otherwise be unobtainable through separately placed orders. Our firm may, but is not obligated to, aggregate orders and we do not receive additional compensation or remuneration as a result of aggregated transactions.

Transaction charges and/or prices may vary due to account size and/or method of receipt. To the extent that the firm determines to aggregate client orders for the purchase or sale of securities, including securities in which a related person may invest, the firm will generally do so in accordance with the parameters set forth in SEC No-Action Letter, *SMC Capital, Inc.*, or similar guidance if the jurisdiction in which the client resides provides such direction.

Please note that when trade aggregation is not allowed or infeasible and necessitates individual transactions (e.g., withdrawal or liquidation requests, odd-lot trades, non-discretionary accounts, etc.), an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

We review firm trading processes on a periodic basis to ensure they remain within stated policies and regulation. Our clients will be informed, in advance, should trading practices change at any point in the future.

## **Item 13 - Review of Accounts**

### ***Scheduled Reviews***

Periodic reviews are encouraged for our financial planning clients, and it is recommended that they occur on at least an annual basis. Reviews will be conducted by the client's assigned investment advisor representative and typically involves analysis and possible revision of your previous financial plan or investment allocation.

Investment portfolios are reviewed on a quarterly or more frequent basis by the client's assigned investment advisor representative. Client-level portfolio reviews are also completed by the client's assigned investment advisor representative as well Mrs. Velez, and we recommend that they occur on at least an annual basis.

A copy of revised written plans or asset allocation reports in printed or digital format will be provided to the client upon request.

### ***Unscheduled Reviews***

You should contact our firm for additional reviews when you anticipate or have experienced changes in your financial situation (i.e., changes in employment, an inheritance, the birth of a new child, etc.), or if you prefer to change requirements involving your investment account. Interim plan reviews are conducted by the client's assigned investment advisor representative.

Additional portfolio reviews by the client's assigned investment advisor representative and Mrs. Velez may be triggered by news or research related to a specific holding, a change in our view of the investment merits of a holding, or news related to the macroeconomic climate affecting a sector or holding within that sector. A portfolio may be reviewed for an additional holding or when an increase in a current position is under consideration. Account cash levels above or below what we deem appropriate for the investment environment, given the client's stated tolerance for risk and investment objectives, may also trigger a review.

A copy of revised written plans or asset allocation reports in printed or digital format will be provided to the client upon request.

### ***Client Reports***

Whether you have opened and maintained an investment account on your own or with our assistance, you will receive account statements sent directly from mutual fund companies, transfer agents, custodians or brokerage companies where your investments are held. We urge you to carefully review these account statements for accuracy and clarity, and to ask questions when something is not clear.

Our firm produces its own quarterly performance reports which are calculated using time-weighted and internal rate of return methodologies. These reports are provided in printed and digital format and are reviewed for accuracy by Mrs. Velez prior to their delivery. Our reports are intended to inform clients about investment performance over the current period, as well as over the longer term since the account's inception; both on an absolute basis and as compared to a known benchmark. Clients are urged to carefully review and compare account statements that they have received directly from their custodian of record with any report they may receive from our firm or any other source that contains investment performance information.

### **Item 14 - Client Referrals and Other Compensation**

We receive economic benefit from our custodians in the form of the support products and services they make available to us and other independent investment advisors. As disclosed under Item 12, our firm participates in our custodians' investment advisor support program and we recommend both TD Ameritrade Institutional and Schwab to our clients for custody and brokerage services. There is no direct link between our participation in the program and the investment advice we give our clients, although our firm receives economic benefits through its participation in the program that are typically not available to Schwab or TD Ameritrade "retail investors." These benefits include the following products and services (provided either without cost or at a discount):

- receipt of duplicate client statements and confirmations

- research related products and tools
- consulting services
- our access to their trading desk
- access to block trading (which provides our ability to aggregate securities transactions for execution and then allocate the appropriate shares to our client's accounts)
- the ability to have advisory fees deducted directly from our client's accounts per our written agreement
- access to an electronic communications network for client order entry and account information
- access to mutual funds with no transaction fees, and to certain institutional money managers
- discounts on compliance, marketing, research, technology, and practice management products or services provided to our firm by third party vendors

Some of the noted products and services made available by TD Ameritrade Institutional and Schwab may benefit our advisory firm but may not directly benefit each of our clients' accounts. While our firm does not think these services are considered "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934, certain jurisdictions where we serve client accounts believe they fall under this definition. The availability of these services from TD Ameritrade Institutional and Schwab benefits our firm because we do not have to produce or purchase them as long as our clients maintain assets in accounts at TD Ameritrade Institutional or Schwab. There is a conflict of interest since our firm has an incentive to select or recommend a custodian based on our firm's interest in receiving these benefits rather than your interest in receiving favorable trade execution. It is important to mention that the benefit received by our firm through participation in any custodian's program does not depend on the amount of brokerage transactions directed to that custodian, and our selection of a custodian is primarily supported by the scope, quality, and cost of services provided as a whole -- not just those services that benefit only our advisory firm. As part of our fiduciary duty, our firm endeavors to place the interests of our clients first, without consideration to our own financial interest or the interest of a related person. Our clients should be aware that the receipt of any economic benefit by our firm or its associates in and of itself creates a potential conflict of interest and may indirectly influence our choice of TD Ameritrade Institutional and Schwab for its custody and brokerage services. However, we strive to overcome any implicate bias these benefits might create, and we will avoid recommending services or offer investment advice that is not in your best interest.

Village Wealth Advisors does not engage in solicitation activities involving unregistered persons. If our firm receives an introduction to a client, it does not pay or earn referral fee, nor are there established *quid pro quo* arrangements. Each client retains the right to accept or deny such referral or their subsequent services.

#### **Item 15 - Custody**

Accounts will be maintained by an unaffiliated, qualified custodian. Assets are not maintained by our firm or any associated person of the firm. In keeping with this policy involving our clients' funds or securities, Village Wealth Advisors:

- Restricts the firm or an associate from serving as trustee or having general power of attorney over a client account;
- Prohibits any associate from having authority to directly withdraw securities or cash assets from a client account. Although the firm is deemed to have custody since it may request the withdrawal of advisory fees from an account, this will only be accomplished through the engagement of a qualified custodian maintaining your account assets in your name, via your prior written approval, and following our firm's delivery of its invoice (see Item 5 for details);

- Does not accept or forward client securities (i.e., stock certificates) erroneously delivered to our firm; and
- Will not collect advance fees of \$1,200 or more for services that are to be performed six months or more into the future.

The custodian of record will provide the client with investment account transaction confirmations and account statements, which will include debits and credits as well as our firm's advisory fee for that period. Statements are provided on at least a quarterly basis or as transactions occur within the client's account. Our advisory firm does not create its own account statement for a client nor does it serve as the sole recipient of a client account statement.

Clients are reminded that if they receive a report from any source (including our firm) that includes investment performance information, they are urged to carefully review and compare the report with their account statements that they have received directly from their custodian of record.

#### **Item 16 - Investment Discretion**

Village Wealth Advisors typically serves portfolio management accounts on a discretionary basis. Via limited power of attorney, clients grant our firm the authority to implement investment decisions, such as the purchase or sale of a security on behalf of an account, without requiring the client's prior authorization for each transaction in order to meet stated investment objectives. This authority will be provided by the client through the execution of both our engagement agreement and the custodian's account opening documents. Note that the custodian will specifically limit our firm's authority within an account to the placement of trade orders and our request for the deduction of our advisory fees.

On a case-by-case basis, our firm may manage a client portfolio on a nondiscretionary basis. This type of account authority requires the client's ongoing prior approval involving the investment and reinvestment of account assets, and portfolio rebalancing. The client will be required to execute our firm's client services agreement that describes our limited account authority, as well as the custodian of record's account opening document that includes their limited power of attorney form or clause. Considering trading pre-approval requirements, the client must make themselves available and keep our firm updated on their contact information so that instructions can be efficiently effected on their behalf. In addition, nondiscretionary accounts are generally unable to be aggregated (see Item 12) and may therefore be assessed higher trading fees or receive less favorable prices than those accounts where trade aggregation has occurred.

As noted in Item 4, our firm allows for reasonable restrictions that will be noted in the client's investment guidelines involving the management of their account. It remains the client's responsibility to notify our firm if there is a change in their situation and/or investment objective so that our firm may reevaluate previous investment recommendations or portfolio holdings.

#### **Item 17 - Voting Client Securities**

Account holders may periodically receive proxies or other similar solicitations sent directly from their custodian or transfer agent. If we receive a duplicate copy, we do not normally forward these or any correspondence relating to the voting of your securities, class action litigation, or other corporate actions.

Our firm does not vote proxies on behalf of an account holder, including accounts served on a discretionary basis. The firm does not offer guidance on how to vote proxies, nor will guidance be offered involving a claim or potential claim in a bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets. Village Wealth Advisors personnel will answer limited questions with respect to what a proxy voting request or other corporate matter may be and how to reach the issuer or their legal representative.

Each account holder will maintain exclusive responsibility for directing the manner in which proxies solicited by issuers of securities that are beneficially owned by them shall be voted, as well as making all other elections relative to mergers, acquisitions, tender offers or other legal matters or events pertaining to your holdings. Clients should consider contacting the issuer or their legal counsel involving specific questions they may have with respect to a proxy solicitation or corporate action.

#### **Item 18 - Financial Information**

Fee withdrawals must be done through a qualified intermediary (e.g., your custodian of record) following your written agreement.

Engagements with our firm do not require the collection of fees from you of \$1,200 or more for our advisory services that have been agreed to be performed six months or more into the future.

Neither Village Wealth Advisors nor its management serve as general partner for a partnership or trustee for a trust in which the firm's advisory clients are either partners of the partnership or beneficiaries of the trust.

The firm and its management do not have a financial condition likely to impair its ability to meet commitments to clients, nor has the firm and its management been the subject of a bankruptcy petition. Due to the nature of the firm's advisory services and operational practices, an audited balance sheet is not required nor included in this brochure.

**Our Wealth Guides, Inc.**  
*doing business as*  
**Village Wealth Advisors**

Registered Investment Advisor  
CRD #296866

2945 Townsgate Road, Suite 120  
Westlake Village, CA 91361

Tel: 805-603-4960  
Fax: 888-650-7863  
villagewealthadvisors.com

**Nayivi V. Velez, CFP®**  
President  
Chief Compliance Officer  
Investment Advisor Representative  
CRD # 6133809

Form ADV Part 2B  
Brochure Supplement  
April 3, 2024

This brochure provides information about Nayivi Velez that supplements the Our Wealth Guides, Inc. Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Mrs. Velez at 805-603-4960 if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Nayivi Velez is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) under CRD # 6133809.

## **Item 2 - Educational Background and Business Experience**

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

### **Principal Executive Officers and Management Persons**

#### ***President/Chief Compliance Officer/Investment Advisor Representative/Managing Member***

Nayivi Veronica Velez

CRD Number: 6133809 / Year of Birth: 1983

### **Educational Background and Business Experience**

#### ***Educational Background***

CERTIFIED FINANCIAL PLANNER™ Professional, Certified Financial Planner Board of Standards, Inc.<sup>1</sup>  
Master of Business Administration (MBA), California Lutheran University; Thousand Oaks, CA  
Bachelor of Arts (Political Science & History), University of Los Angeles; Los Angeles, CA

#### ***Business Experience***

Our Wealth Guides, Inc. dba Village Wealth Advisors (03/2018-Present)  
Westlake Village, CA  
President (03/2018-Present)  
Chief Compliance Officer/ Investment Advisor Representative (08/2018-Present)

Avalan, LLC (03/2016-11/2019)  
Westlake Village, CA  
Financial Planner/Investment Advisor Representative

Alexandria Capital (10/2012-02/2016)  
Woodland Hills, CA  
Financial Planner

Summit Wealth Management (11/2011-10/2012)  
Beverly Hills, CA  
Financial Planner

The Glowacki Group, LLC (04/2004-10/2011)  
Los Angeles, CA  
Financial Planner

## **Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules material to your evaluation of each officer or a supervised person providing investment advice. Mrs. Velez has not been the subject of any such event.



#### **Item 4 - Other Business Activities**

Investment advisor representatives are required to disclose outside business activities that account for a significant portion of their time or income, or that may present a conflict of interest with their advisory activities.

Neither Mrs. Velez nor Village Wealth Advisors has a material relationship with the issuer of a marketable security. She is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. She does not receive commissions, bonuses or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service ("trail") fees from the sale of mutual funds.

#### **Item 5 - Additional Compensation**

Neither Village Wealth Advisors nor Mrs. Velez is compensated for advisory services involving performance-based fees. In addition, firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

#### **Item 6 - Supervision**

Mrs. Velez serves as the firm's Chief Compliance Officer. Because supervising one's self poses a conflict of interest, the firm has adopted policies and procedures to mitigate this conflict. Questions relative to Village Wealth Advisors, its services, or this brochure may be made to the attention of Mrs. Velez at 805-603-4960.

Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The CRD number for Village Wealth Advisors is 296866.

**Our Wealth Guides, Inc.**  
*doing business as*  
**Village Wealth Advisors**

Registered Investment Advisor  
CRD #296866

2945 Townsgate Road, Suite 120  
Westlake Village, CA 91361

Tel: 805-603-4960  
Fax: 888-650-7863  
villagewealthadvisors.com

**Jon W. Courtney, Jr., CFP®**  
Financial Planner  
Investment Advisor Representative  
CRD # 4705452

Form ADV Part 2B  
Brochure Supplement  
April 3, 2024

This brochure provides information about Jon Courtney that supplements the Our Wealth Guides, Inc. Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Mrs. Velez at 805-603-4960 if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Jon Courtney is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) under CRD # 4705452.

## **Item 2 - Educational Background and Business Experience**

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

### **Principal Executive Officers and Management Persons**

#### ***Financial Planner/Investment Advisor Representative***

Jon Westfall Courtney, Jr.

CRD Number: 4705452 / Year of Birth: 1981

### **Educational Background and Business Experience**

#### ***Educational Background***

CERTIFIED FINANCIAL PLANNER™ Professional, Certified Financial Planner Board of Standards, Inc.<sup>1</sup>  
Master of Business Administration (Financial Planning), California Lutheran University; Thousand Oaks, CA  
Bachelor of Arts (Economics), University of Southern California; Los Angeles, CA

#### ***Business Experience***

Our Wealth Guides, Inc. dba Village Wealth Advisors (08/2018-Present)  
Westlake Village, CA  
Financial Planner/Investment Advisor Representative

Avalan, LLC (03/2016-11/2019)  
Westlake Village, CA  
Financial Planner/Investment Advisor Representative

Alexandria Capital LLC (05/2013-04/2016)  
Woodland Hills, CA  
Financial Planner

Purshe Kaplan Sterling Investments (02/2013-12/2015)  
Albany, NY  
Registered Representative

Alexandria Capital LLC (10/2012-05/2013)  
Woodland Hills, CA  
Financial Planner

Landmark Investment Group (09/2010-10/2012)  
Buffalo, NY  
Registered Representative

Summit Wealth Management (09/2010-10/2012)  
Atlanta, GA  
Investment Advisor Representative

Glen Janken, Estate & Financial Planning (08/2008-09/2010)  
Beverly Hills, CA  
Financial Planner

The Glowacki Group, LLC (04/2007-08/2008)  
Los Angeles, CA  
Financial Planner

### **Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules material to your evaluation of each officer or a supervised person providing investment advice. Jon Courtney has not been the subject of any such event. Jon Courtney has two pending FINRA arbitration matters that can be reviewed in detail via the URL [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) under his personal CRD#: 4705452.

### **Item 4 - Other Business Activities**

Investment advisor representatives are required to disclose outside business activities that account for a significant portion of their time or income, or that may present a conflict of interest with their advisory activities.

Jon Courtney does not have a material relationship with the issuer of a marketable security. He is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. He does not receive commissions, bonuses or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service ("trail") fees from the sale of mutual funds.

### **Item 5 - Additional Compensation**

Jon Courtney is not compensated for advisory services involving performance-based fees. In addition, firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

### **Item 6 - Supervision**

Firm policies and procedures have been designed to ensure appropriate recordkeeping and supervision, and all associates are required to adhere to our firm's Code of Ethics and procedural guidelines. Mrs. Velez, as Chief Compliance Officer, monitors firm activities and the advice provided by performing the following ongoing reviews:

- Account opening documentation when the relationship is established
- Review of account transactions
- Assessments of the client's financial situation, objectives, and investment needs

- A review of client correspondence on an as needed basis
- Periodic internal firm review

Questions relative to Village Wealth Advisors, its services, or this brochure may be made to the attention of Mrs. Velez at 805-603-4960. Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The CRD number for Village Wealth Advisors is 296866.

### **Important Information about Industry Designations and Examinations**

<sup>1</sup> The **CERTIFIED FINANCIAL PLANNER™**, **CFP®** and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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 62,000 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 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.

**Our Wealth Guides, Inc.**  
*doing business as*  
**Village Wealth Advisors**

Registered Investment Advisor  
CRD #296866

2945 Townsgate Road, Suite 120  
Westlake Village, CA 91361

Tel: 805-603-4960  
Fax: 888-650-7863  
villagewealthadvisors.com

**Andrew S. Brooks, ChFC®**  
Investment Advisor Representative  
CRD # 6298132

Form ADV Part 2B  
Brochure Supplement  
April 3, 2024

This brochure provides information about Andrew Brooks that supplements the Our Wealth Guides, Inc. Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Mrs. Velez at 805-603-4960 if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Andrew Brooks is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) under CRD # 6298132.

## **Item 2 - Educational Background and Business Experience**

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

### **Principal Executive Officers and Management Persons**

#### ***Investment Advisor Representative***

Andrew Steven Brooks

CRD Number: 6298132 / Year of Birth: 1988

#### **Educational Background and Business Experience**

##### ***Educational Background***

Bachelor of Arts (Economics), California State University Northridge; Northridge, CA

##### ***Business Experience***

Our Wealth Guides, Inc. dba Village Wealth Advisors (09/2018 – Present)

Westlake Village, CA

Investment Advisor Representative

Pizzola Insurance (07/2020 – Present)

Westlake Village, CA

Insurance Producer

B&B Premier Insurance Solutions, Inc. (09/2012 – 06/2020)

Agoura Hills, CA

Insurance Producer

## **Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules material to your evaluation of each officer or a supervised person providing investment advice. Mr. Brooks has not been the subject of any such event.



#### **Item 4 - Other Business Activities**

Investment advisor representatives are required to disclose outside business activities that account for a significant portion of their time or income, or that may present a conflict of interest with their advisory activities.

Andrew Brooks does not have a material relationship with the issuer of a marketable security. He is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. He does not receive commissions, bonuses or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service ("trail") fees from the sale of mutual funds.

Mr. Brooks is a licensed Property & Casualty Insurance agent. As an insurance agent, Mr. Brooks may offer various insurance products. Commissions may be earned if the insurance products are purchased in connection with our firm. Our clients are under no obligation to purchase insurance products recommended or offered by our firm. Clients are also under no obligation to purchase or sell products through Mr. Brooks. However, if our clients choose to do so, commissions or fees may be earned in addition to any fees paid for advisory services.

Mr. Brooks spends less than 5% of his time in the capacity as an insurance agent.

#### **Item 5 - Additional Compensation**

Andrew Brooks is not compensated for advisory services involving performance-based fees. In addition, firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

#### **Item 6 - Supervision**

Firm policies and procedures have been designed to ensure appropriate recordkeeping and supervision, and all associates are required to adhere to our firm's Code of Ethics and procedural guidelines. Mrs. Velez, as Chief Compliance Officer, monitors firm activities and the advice provided by performing the following ongoing reviews:

- Account opening documentation when the relationship is established
- Review of account transactions
- Assessments of the client's financial situation, objectives, and investment needs
- A review of client correspondence on an as needed basis
- Periodic internal firm review

Questions relative to Village Wealth Advisors, its services, or this brochure may be made to the attention of Mrs. Velez at 805-603-4960. Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The CRD number for Village Wealth Advisors is 296866.

#### **Important Information about Industry Designations and Examinations**

**Chartered Financial Consultant (ChFC®):** This designation is issued by The American College and is granted to

individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.