
Item 1 – Introduction

Guardian Wealth Advisors, LLC (“Guardian”, “we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as a Registered Investment Adviser (“RIA”). As an RIA, our services and compensation structure differs from that of a registered broker-dealer, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs). The site also provides educational materials about broker-dealers, investment advisers and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

We provide investment advisory services, including discretionary and non-discretionary investment management and financial planning and consulting services to individuals, high net worth individuals, trusts, and estates (our “retail investors”).

As a part of our investment management services, we monitor, on a continuous basis, the investments in the accounts over which we have investment authority. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our discretionary authority over your account(s) continues until our engagement is terminated. When engaged on a non-discretionary basis, the retail investor makes the ultimate decision regarding the purchase or sale of investments. We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment. One-time project related services such as financial planning and consulting recommendations are not actively monitored.

We generally impose a minimum annual fee of \$2,250 for investment management services and a minimum fixed fee of \$2,600 for financial planning and consulting engagements. We also generally require a minimum asset level of \$250,000 for investment management. These minimums may be waived or reduced at our sole discretion.

Additional Information: For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7, respectively in our [ADV Part 2A](#).

Let’s Discuss... *Given my financial situation, should I choose an investment advisory service? Why or why not?*

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications?

What do these qualifications mean?

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

What fees will I pay?

We provide our investment advisory services on a fee basis. We charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee is negotiable and generally ranges from 0.60% to 0.90% of client assets, depending on a number of factors including size of the account, the scope of services provided, and the type of assets being managed, among other factors. We typically deduct our AUM Fee from one or more of your investment accounts, in advance, on a quarterly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

We offer our financial planning and consulting services for a minimum fixed fee of \$2,600. Work is assessed on an hourly rate basis of \$325, with any work exceeding eight hours of work subject to that hourly rate. We may require that up to 50% of the total fee be paid in advance.

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction

and redemption fees may be charged for certain mutual fund transactions). These charges will be assessed in accordance with the qualified custodian's transaction fee/brokerage commission fee schedule. If your assets are managed by a third party manager, that manager may also assess an investment management fee, which fee is separate from and in addition to our fee. In addition, relative to certain mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund 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.

Let's Discuss... *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?*

Additional Information: For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [ADV Part 2A](#).

***What are your legal obligations to me when acting as my investment adviser?
How else does your firm make money and what conflicts of interest do you have?***

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

* We may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account.

* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee, which could have the effect of increasing our compensation.

Let's Discuss... *How might your conflicts of interest affect me, and how will you address them?*

Additional Information: For more detailed information about our conflicts of interest, please review our [ADV Part 2A](#).

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis, with a bonus component. Financial professionals compensated on a salary basis receive a base compensation package and are eligible to receive an additional discretionary bonus based upon overall firm performance and the individual job performance of the financial professional. You should discuss your financial professional's compensation directly with your financial professional.

Item 4 – Disciplinary History

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

No. We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

Item 5 – Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your [ADV Part 2A](#) or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at: 952-746-3211.

Let's Discuss... *Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

EXHIBIT TO THE AMENDED FORM CRS
GUARDIAN WEALTH ADVISORS, LLC
SUMMARY OF MATERIAL CHANGES
March 26, 2024

The following sections of the Guardian Wealth Advisors, LLC Form CRS have been amended since the Firm's 2023 annual amendment:

- Updated all links to point to most recently filed [Form ADV Part 2A Brochure](#).

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

What fees will I pay?

- Guardian Wealth Advisors has updated its financial planning fees. The minimum financial planning fee was increased from \$2,000 to \$2,600. The hourly financial planning rate increased from \$250 per hour to \$325 per hour.