

**GUARDIAN ASSET ADVISORS, LLC'S
WRAP FEE
ACCOUNTS**

Wrap Fee Program Brochure

Sponsored by:
Guardian Asset Advisors, LLC
4200 Crums Mill Rd., 2nd Fl, Suite B
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This brochure provides clients with information about Guardian Asset Advisors, LLC and our Wrap Fee Program (the "Program"). You should consider the information in this brochure carefully before becoming a Program client. Please note that this information has not been approved or verified by any governmental authority.

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Program Description

Guardian Asset Advisors, LLC's Wrap Program has been designed to connect Guardian Asset Advisors, LLC's clients with professional in-house money managers and investment vehicles suitable for their financial circumstances and investment objectives.

Guardian Asset's Wrap Program

Guardian Asset Advisors, LLC will emphasize continuous personal client contact and interaction in providing mainly discretionary investment supervisory services. Further, Guardian Asset Advisors, LLC will work with its clients to identify their investment goals and objectives as well as risk tolerance in order to create an initial portfolio allocation designed to complement their clients' financial goals and objectives. Guardian Asset Advisors, LLC may create a portfolio, consisting of, but not limited to individual stocks or bonds, electronically traded funds, no-load funds and/or load-waived funds (front-end commissions will not be charged).

Each portfolio will be initially designed to meet a particular investment goal, which Guardian Asset Advisors, LLC has determined to be suitable to the client's circumstances. Once the appropriate portfolio has been determined, Guardian Asset Advisors, LLC will review the portfolio at least quarterly and if necessary, rebalance the account based upon the client's individual needs, stated goals and objectives. However, each client will have the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Guardian Asset Advisors, LLC's strategy, generally, will be to seek to meet client investment objectives while providing clients with access to personal advisory services on at least an annual basis, or more often, depending upon prior agreement.

Guardian Asset Advisors, LLC's Services

Guardian Asset's Wrap Program Accounts

The Guardian Asset Advisors, LLC's Wrap Fee Assets will generally be managed by Guardian Asset Advisors, LLC on a discretionary basis. Guardian Asset Advisors, LLC will review the Wrap Fee Assets on a regular and continuous basis and make changes as Guardian Asset Advisors, LLC deems appropriate. Because the Wrap Fee Program Accounts will generally be managed on a discretionary basis, Guardian Asset Advisors, LLC will implement any changes without the client's prior approval. The client agrees to review trade confirmations received from the client's custodian and notify Guardian Asset Advisors, LLC immediately of any errors.

Brokerage and Custody of Program Accounts

Guardian Asset Advisors, LLC will direct transactions for Wrap Fee Program Accounts to such broker-dealers as they may select, unless the client gives specific directions otherwise. In directing or recommending brokerage, Guardian Asset Advisors, LLC seeks "best execution" for client accounts, which is a combination of a number of judgmental factors including price, execution quality and client needs. Recognizing the value of these judgmental factors, brokers selected or recommended may charge commissions that are higher than the lowest commissions that might otherwise be available.

Guardian Asset Advisors, LLC has a relationship with TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member FINRA/SIPC ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade will provide custody and execution services in accordance with the terms set forth in your agreement. Guardian Asset Advisors, LLC reasonably

believes that in the case of managed accounts, TD Ameritrade's blend of execution services, commission and transaction costs as well as professionalism allows Guardian Asset Advisors, LLC to seek best execution and competitive prices.

Investment advisory representatives of Guardian Asset Advisors, LLC may be registered representatives of National Planning Corporation ("NPC") or NPC of America (in the states of Florida and New York) ("NPC"), a registered broker-dealer and Member FINRA/SIPC. It is important to note that Guardian Asset Advisors, LLC's Wrap Program does not utilize NPC for trading, custody or other services with respect to the program.

Program Fees

The annual Program Fees payable to Guardian Asset Advisors, LLC are as follows:

Under the all-inclusive billing alternative, Guardian Asset Advisors, LLC will assess one client fee that captures the management, brokerage and administrative portions collectively. The standard rate schedules, which vary by assets under management, and are shown below.

FEE SCHEDULE: Portfolio Management through Guardian Assets Wrap Fee Program

Guardian Asset Advisors, LLC's annual fee for investment management services provided under this Agreement shall be based on the market value of the assets under management in each account and be calculated as follows:

FEE SCHEDULE: Portfolio Management through Guardian Asset's Wrap Fee Program

The Advisor's annual fee for investment management services provided under this Agreement shall be based on the market value of the assets under management in each account and be calculated as follows:

OPTIONAL WRAP FEE PROGRAM SCHEDULE**	
Portfolio Value	Annual Fee*
Up to \$99,999.99	2.50%
\$100,000.00 to \$249,999.99	2.00%
\$250,000.00 to \$749,999.99	1.65%
\$750,000.00 to \$1,249,999.99	1.50%
\$1,250,000.00 to \$1,749,999.99	1.25%
\$1,750,000.00 +	1.15%

The above fees are negotiable and charged on a pro-rata basis in advance. They are inclusive of all trading costs. In some cases, clients account termination fees may be absorbed by Advisor when accounts are being transitioned to Advisor for management from another firm. Clients may incur charges for other account services provided not directly related to the execution and clearing of transactions, including, but not limited to, IRA custodial fees, safekeeping fees, interest charges on margin loans, and fees for transfers of securities. In some circumstances fees may be negotiated based on a client's specific service requests, potential for increased assets to be managed, and/or the addition of financial planning services paid for separately.

Advisory fees are based on the fair market value of the portfolio under management at the closing date of each quarter (March 31, June 30, September 30, December 31). In the event that the client terminates the managed

account between quarterly billing cycles, the client will receive a pro-rata refund based on the amount of time their account has been under management and the time remaining within the calendar quarter.

What services are covered by the Program Fees? The Program Fees pay for Guardian Asset Advisors, LLC's advisory services to clients under the Program, administrative expenses of the Program, custody charges for clients custodied at TD Ameritrade and brokerage services for Program accounts to the extent trades are conducted through TD Ameritrade.

What services are not covered by the Program Fees? The Program Fees do not cover brokerage to the extent trades are conducted through brokers or dealers other than TD Ameritrade and custody charges if clients are custodied anywhere other than TD Ameritrade. Finally, the Program Fees do not include expenses of mutual funds and electronically traded funds that may be included in the client's portfolio.

How are fees charged? Program fees are charged quarterly in advance. If management begins after the start of a quarter, Program Fees will be prorated accordingly. If a client terminates its agreement with Guardian Asset Advisors, LLC, then any balance due to either party shall be settled in a reasonable time frame.

Is there a minimum fee and are fees negotiable? Program accounts are subject to a minimum quarterly fee of \$1,250 but clients are not required to invest a minimum amount of assets into the Program. In some instances fees and minimums may be negotiable, at the discretion of Guardian Asset Advisors, LLC

Additional Information about Program Fees. Guardian Asset Advisors, LLC generally does not offer the services provided under the Program separately. However, clients may be able to purchase services similar to those offered under the Program from other service providers either separately or as part of a similar wrap fee program. These services or programs may cost more or less than the Program, depending on the fees charged by such other service providers.

About Guardian Asset Advisors, LLC and its Affiliations

Key Personnel

EDUCATIONAL AND BUSINESS BACKGROUND

David William Marrazzo

YOB: 1961

Education Background:

Harrisburg Area Community College, Harrisburg, PA –Graduated 1983, Degree - Associates of Science in Business Administration; The American College, Bryn Mawr, PA, Graduated 1985, Degree – Chartered Life Underwriter (CLU).

Licensing: Series 6, 08/1987; Series 7, 01/1994; Series 24, 02/1996; Series 51, 08/2006; and Series 63, 08/1987.

Business Background:

Guardian Asset Advisors, LLC, Harrisburg, PA – 08/2007 to present, Managing Member and Chief Compliance Officer;

National Planning Corporation, Harrisburg, PA –01/1999 to present, Registered Representative;

Senior Financial Services, Harrisburg, PA –04/1995 to present, Principal;
The Advisors Group, Harrisburg, PA –03/1996 to 01/1999, Registered Representative.

Patrick L. Williams

YOB: 1977

Education Background:

Shippensburg University, Shippensburg, PA –Graduated 1999, Degree - Bachelor of Science in Business Administration.

Licensing: Series 6, 04/1999; Series 7, 01/2002; Series 63, 05/1999; and Series 65, 01/2001

Business Background:

Guardian Asset Advisors, LLC, Harrisburg, PA – 08/2007 to present, Investment Advisory Representative;
National Planning Corporation, Harrisburg, PA –10/2001 to present, Registered Representative.

Darren Bradley Gutshall

YOB: 1958

Education Background:

University of Pittsburgh and Shippensburg University, Shippensburg, PA –Graduated 1980, Bachelor of Science in

Licensing: Series 6, 04/1997; Series 7, 08/2002; Series 63, 04/1997; and Series 65, 06/1999

Business Background:

Guardian Asset Advisors, LLC, Harrisburg, PA – 08/2007 to present, Investment Advisory Representative;
National Planning Corporation, Harrisburg, PA –10/2001 to present, Registered Representative.

Joseph G. Marrazzo, Jr.

YOB: 1956

Education Background:

Bishop McDevitt, Harrisburg, PA –Graduated 1974, Degree - Bachelor of Science in Business Administration.

Licensing: Series 6, 01/1997; Series 63, 02/1997; and Series 65, 02/2006

National Association of Insurance and Financial Advisors (NAIFA)

01/2007 to present, Pennsylvania Secretary.

Business Background:

Guardian Asset Advisors, LLC, Harrisburg, PA – 08/2007 to present, Investment Advisory Representative;
National Planning Corporation, Harrisburg, PA –01/1999 to present, Registered Representative;
The Advisors Group, Harrisburg, PA –12/1996 to 01/1999, Registered Representative;
Marrazzo & Associates Financial Group, Harrisburg, PA –01/1986 to present, Principal.

Education and Business Standards

Guardian Asset Advisors, LLC's financial advisors must have a satisfactory personal and regulatory

background (which is verified by the firm), secure appropriate examination or professional designations, and become registered or licensed as appropriate in the states where they have a place of business. The professional designations held by the firm's financial advisors include, but are not limited to the Series 6 or 7, 63, 65 or 66 examinations and the CFP designation. In addition financial advisors also must have a minimum of five years of financial services experience to work directly with clients or supervise financial advisor assistants.