

Wrap Fee Program Brochure

Form ADV 2A - Appendix 1

Item 1 - Cover Page



CRD# 283226

9750 Ormsby Station Rd., Suite 102
Louisville, Kentucky 40223

502-805-3000

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This brochure provides information about the qualifications and business practices of Cardinal Strategic Wealth Guidance, LLC, d/b/a Saling Wealth Advisors, ("Saling Wealth Advisors" or the "Adviser"). If you have any questions about the contents of this brochure, please contact us at 502-805-3000 or emily@salingadvisors.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Saling Wealth Advisors is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about Saling Wealth Advisors is also available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Material Changes

The material changes in this brochure from the last annual updating amendment of Saling Wealth Advisors on 03/12/2019 are described below. Material changes relate to Saling Wealth Advisors' policies, practices or conflicts of interests.

- Saling Wealth Advisors has updated Item 4 to disclose under certain circumstances, financial planning may be offered as a stand-alone service or for a separate fee.
- Saling Wealth Advisors has updated their ownership information. (Item 4)
- Saling Wealth Advisors has updated their Primary Office Address (Front Page).

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Item 4 - Services, Fees and Compensation

Saling Wealth Advisors was formed in February 2016 and provides Financial Planning Services, portfolio management, and general consulting services to its clients. Such services may be offered through the “Saling Wealth Advisors Wrap Program” or the “Program,” which has been designed to simplify the payment of management fees and brokerage expenses.

Eric Saling and Jason Stuber are the principal owners of Saling Wealth Advisors. Jason Stuber is a minority owner of Saling Wealth Advisors. Please see ***Brochure Supplements***, Exhibit A, for more information on Eric Saling, and Jason Stuber, as well as others who formulate investment advice and have direct contact with clients or have discretionary authority over client accounts.

Financial Planning

Saling Wealth Advisors offers limited financial planning services to those clients in need of such service in conjunction with Portfolio Management services. Saling Wealth Advisors’ limited financial planning services normally address areas such as general cash flow planning, retirement planning, and insurance analysis. The goal of this service is to assess the financial circumstances of the client in order to more effectively develop the client’s Investment Plan. Under certain circumstances, financial planning may be offered as a stand-alone service or for a separate fee, but is typically provided in conjunction with the management of the portfolio.

Portfolio Management Services

At the beginning of a client relationship, Saling Wealth Advisors meets with the client, gathers information, and performs research and analysis as necessary to develop the client’s Investment Plan. The Investment Plan will be updated from time to time when requested by the client, or when determined to be necessary or advisable by Saling Wealth Advisors based on updates to the client’s financial or other circumstances.

To implement the client’s Investment Plan, Saling Wealth Advisors will manage the client’s investment portfolio on a discretionary basis. As a discretionary investment adviser, Saling Wealth Advisors will have the authority to supervise and direct the portfolio without prior consultation with the client.

Notwithstanding the foregoing, clients may impose certain written restrictions on Saling Wealth Advisors in the management of their investment portfolios, such as prohibiting the inclusion of certain types of investments in an investment portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. Each client should note, however, that restrictions imposed by a client may adversely affect the composition and performance of the client’s investment portfolio. Each client should also note that his or her investment portfolio is treated individually by giving consideration to each purchase or sale for the client’s account. For these and other reasons, performance of client investment portfolios within the same investment objectives, goals and/or risk tolerance may differ and clients should not expect that the composition or performance of their investment portfolios would necessarily be consistent with similar clients of Saling Wealth Advisors.

General Consulting

In addition to the foregoing services, Saling Wealth Advisors may provide general consulting services to clients. These services are generally provided on a project basis, and may include, without limitation, minimal cash flow planning for certain events such as education expenses or retirement, estate planning analysis, income tax planning analysis and review of a client's insurance portfolio, as well as other matters specific to the client as and when requested by the client and agreed to by Saling Wealth Advisors. The scope and fees for consulting services will be negotiated with each client at the time of engagement for the applicable project.

General Fee Information

Fees paid by clients to participate in the Saling Wealth Advisors Wrap Program generally include brokerage expenses (*i.e.*, commissions, ticket charges, etc) as well as the management fee paid to Saling Wealth Advisors. Under this billing alternative, Saling Wealth Advisors will assess one client fee that captures the management, brokerage and administrative portions collectively. Please see Part 2A, ***Item 5 - Fees and Compensation*** for Saling Wealth Advisors' fee schedule and other billing information.

Fees paid to Saling Wealth Advisors are exclusive of and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). Clients may pay certain fees in addition to the fees of the Saling Wealth Advisors Wrap Program, such as margin interest, check fees, trade-away fees, odd lot differentials and other similar types of fees. Saling Wealth Advisors Wrap Program fees which Saling Wealth Advisors does not pay to third parties in connection with transaction and execution expenses are retained by Saling Wealth Advisors. Because of this, Saling Wealth Advisors may have a disincentive to trade securities in client accounts as Saling Wealth Advisors' overall compensation under this arrangements may be greater than it is for clients that do not participate in the Wrap Program.

The client should review all fees charged by funds, Saling Wealth Advisors and others to fully understand the total amount of fees paid by the client for investment and financial-related services. Clients participating in the Saling Wealth Advisors Wrap Program may pay higher or lower fees than clients purchasing such services separately, depending on the cost of services if provided separately and the level of trading in a particular client's account.

Wrap Program Fee Information

Please see ***Item 5 - Fees and Compensation*** of ADV Part 2A for more information regarding the Wrap Fee Program Fees.

Item 5 - Account Requirements and Types of Clients

Saling Wealth Advisors serves high net worth individuals, trusts, estates and charitable organizations. While the fee for each engagement is individually negotiated, Saling Wealth Advisors generally imposes a minimum annual fee of \$6,250. Under certain circumstances and in its sole discretion, Saling Wealth Advisors may negotiate such minimums.

Item 6 - Portfolio Manager Selection and Evaluation

The Saling Wealth Advisors Wrap Program was designed to simplify for clients the payment of management fees and brokerage expenses. The Program does not select advisers in addition to Saling Wealth Advisors, which is the only Portfolio Manager for the Program. Please refer to

additional information found in the following Items of ADV Part 2A, which accompanies this Wrap Brochure: ***Item 4 - Advisory Business; Item 6 - Performance-Based Fees and Side-By-Side Management; Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss; and Item 17 - Voting Client Securities***

Item 7 - Client Information Provided to Portfolio Managers

Saling Wealth Advisors is the only separate portfolio manager under the Saling Wealth Advisors Wrap Program. Saling Wealth Advisors may utilize sub-advisers at its discretion. No client information is shared with any other portfolio manager.

Item 8 - Client Contact with Portfolio Managers

Saling Wealth Advisors is the only direct portfolio manager under the Saling Wealth Advisors Wrap Program. No restrictions are placed on client's ability to contact or consult with Saling Wealth Advisors.

Item 9 - Additional Information

Neither Saling Wealth Advisors nor its Management Persons have any disciplinary disclosure required. Please see ADV Part 2A for more information in the following areas: ***Item 10 - Other Financial Industry Activities and Affiliations, Item 11 - Code of Ethics, Item 13 - Review of Accounts, Item 14 - Client Referrals and Other Compensation, and Item 18 - Financial Information.***