

**Form ADV****Disclosure Brochure for Investment Advisers****Part 2A-Page 1**

Name of Investment Adviser: New England Guild Wealth Advisors, Inc.

Address: 139 Simsbury Road, Avon, CT 06001

Contact Information: (860) 404-5900, (860) 404-5598 (Fax), [www.neguild.com](http://www.neguild.com)

Date of Brochure: March 3, 2020

**This brochure provides information about the qualifications and business practices of New England Guild Wealth Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at (860) 404-5900. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.**

**2. (Material Changes) Appointment of new Chief Compliance Officer.**

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#### **4a. (Advisory Business-Principal Owners)**

New England Guild Wealth Advisors, Inc. ("Guild") began its business as an investment adviser in 1991 by providing investment advisory services to individuals, families, retirement plans, trusts and endowments, on both a discretionary and a non-discretionary basis. There are two owners of the Guild: E. Patrick Logue, and Susan M. Grayson.

#### **4b. (Advisory Business-Types of Advisory Services)**

We are a wealth management firm. Our advisory services include asset management; integrated financial, tax and investment strategies; retirement planning; assistance with life transitions such as divorce or the death of a family member; insurance planning; estate planning; charitable gifting; and educational planning. We utilize investments that include mutual funds, exchange traded funds (ETFs) and when appropriate and/or as requested by a client, stocks and bonds.

#### **4c. (Advisory Business-Individual Needs of Clients)**

Through a holistic investment approach that incorporates on-going goal-driven financial planning, we customize individual investment policies and portfolios for our clients that place equal emphasis on cash flow needs as well as return goals, risk tolerance and time horizon.

#### **4d. (Advisory Business-Wrap Fee Programs)**

Not applicable.

#### **4e. (Advisory Business-Assets Under Management)**

As of December 31, 2019, we managed a total of \$328.7 million of client assets.

#### **4f. (Advisory Business-Miscellaneous)**

**Limitations of Financial Planning and Non-Investment Consulting/Implementation Services.** To the extent requested by the client, New England Guild Wealth Advisors will generally provide financial planning and related consulting services regarding non-investment related matters, such as tax and estate planning, insurance, etc. New England Guild Wealth Advisors will generally provide such consulting services inclusive of its advisory fee set forth at Item 5 below (exceptions could occur based upon assets under management, special projects, stand-alone planning engagements, etc. for which Firm may charge a separate or additional fee). The Guild believes that it is important for the client to address financial planning issues with the Guild on an ongoing basis. The Guild's fee, as set forth at Item 5 below, will remain the same regardless of whether or not the client determines to address planning issues with the Guild. The Guild remains available to address planning issues with the client on an ongoing basis. **Please Note:** New England Guild Wealth Advisors **does not** serve as an attorney, accountant, or insurance agent, and no portion of our services should be construed as same. Accordingly, New England Guild Wealth Advisors **does not** prepare legal documents, prepare tax returns, or sell insurance products. To the extent requested by a client, we may recommend the services of other professionals for non-investment implementation

purpose (i.e. attorneys, accountants, insurance, etc.), including our principal, E. Patrick Logue, CPA, in his separate licensed capacity as a CPA and owner of Financial Solutions. If a client determines to engage Financial Solutions, he/she does so per the terms and conditions of a separate written agreement between Financial Solutions and the client, to which New England is not a party. There is no fee-sharing arrangement between the New England and Financial Solutions. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from New England Guild Wealth Advisors and/or its representatives. The recommendation by a New England Guild Wealth Advisors representative that a client engage Financial Solutions for tax preparation services presents a **conflict of interest** because Mr. Logue will derive additional compensation from such engagement. No client or prospective client is obligated to engage Mr. Logue. New England Guild Wealth Advisors will work with the tax professional of the client's choosing. **Please Also Note:** If the client engages any professional (i.e. attorney, accountant, insurance agent, etc.), recommended or otherwise, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from the engaged professional. At all times, the engaged licensed professional[s] (i.e. attorney, accountant, insurance agent, etc.), and **not** New England Guild Wealth Advisors, shall be responsible for the quality and competency of the services provided.

**Please Note: Retirement Rollovers-Potential for Conflict of Interest:** A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If New England Guild Wealth Advisors recommends that a client roll over their retirement plan assets into an account to be managed by New England Guild Wealth Advisors, such a recommendation creates a conflict of interest if New England Guild Wealth Advisors will earn new (or increase its current) compensation as a result of the rollover. When acting in such capacity, New England Guild Wealth Advisors serves as a fiduciary under the Employee Retirement Income Security Act (ERISA), or the Internal Revenue Code, or both. **No client is under any obligation to roll over retirement plan assets to an account managed by New England Guild Wealth Advisors. New England Guild Wealth Advisors' Chief Compliance Officer, William R. Pfeiffer Jr., remains available to address any questions that a client or prospective client may have regarding the potential for conflict of interest presented by such rollover recommendation.**

**Custodian Charges-Additional Fees:** As discussed below at Item 12, when requested to recommend a broker-dealer/custodian for client accounts, New England Guild Wealth Advisors generally recommends that Schwab serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as Schwab charge transaction fees for effecting securities transactions. In addition to New England Guild Wealth Advisors' investment advisory fee referenced in Item 5 below, the client will also incur transaction fees to purchase securities for the client's account (i.e., mutual funds, exchange traded funds, etc.).

**Please Note-Use of Mutual and Exchange Traded Funds:** Most mutual funds and exchange traded funds are available directly to the public. Thus, a prospective client can obtain many of the funds that may be utilized by New England Guild Wealth Advisors independent of engaging New England Guild Wealth Advisors as an investment advisor. However, if a prospective client determines to do so, he/she will not receive New England Guild Wealth Advisors initial and ongoing investment advisory services. **Please Note:** In addition to New England Guild Wealth Advisors' investment advisory fee described below, and transaction and/or custodial fees discussed above, clients will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses). **ANY QUESTIONS: New England Guild Wealth Advisors' Chief Compliance Officer, William R. Pfeiffer Jr., remains available to address any questions that a client or prospective client may have regarding the above.**

**Portfolio Activity.** New England Guild Wealth Advisors has a fiduciary duty to provide services consistent with the client's best interest. As part of its investment advisory services, New England Guild Wealth Advisors will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, including, but not limited to, investment performance, fund manager tenure, style drift, account additions/withdrawals, and/or a change in the client's investment objective. Based upon these factors, there may be extended periods of time when New England Guild Wealth Advisors determines that changes to a client's portfolio are neither necessary nor prudent. Clients are still subject to the fees described in Item 5 below, even during periods of account inactivity. Of course, as indicated below, there can be no assurance that investment decisions made by New England Guild Wealth Advisors will be profitable or equal any specific performance level(s).

**Client Obligations.** In performing our services, New England Guild Wealth Advisors shall not be required to verify any information received from the client or from the client's other professionals and is expressly authorized to rely thereon. Moreover, it remains each client's responsibility to promptly notify New England Guild Wealth Advisors if there is ever any change in his/her/its financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services.

**Please Note: Investment Risk.** Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by New England Guild Wealth Advisors) will be profitable or equal any specific performance level(s).

### 5a. (Fees and Compensation-Fee Schedules)

We charge an asset-based fee for advisory services based upon assets under management. This is a separate fee from any fees charged by unaffiliated investment managers. This fee does not include any fees or costs which may be charged by a brokerage firm or custodian selected by the client to execute transactions. Our asset-based fee will generally be based on the following schedule:

First \$1,000,000	1.00% (Annually)
Next \$2,000,000	0.75%
Next \$2,000,000	0.50%
Over \$5,000,000	0.25%

New England Guild Wealth Advisors, in its sole discretion, may charge a lesser investment advisory fee, charge a flat fee, or waive its fee entirely based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, complexity of the engagement, grandfathered fee schedules, New England Guild Wealth Advisors' employees and family members, courtesy accounts, large cash positions not currently intended for investment, competition, negotiations with client, etc.). **Please Note:** As result of the above, similarly situated clients could pay different fees. In addition, similar advisory services may be available from other investment advisers for similar or lower fees. **ANY QUESTIONS:** New England Guild Wealth Advisors' Chief Compliance Officer, William R. Pfeiffer Jr., remains available to address any questions that a client or prospective client may have regarding advisory fees.

### 5b. (Fees and Compensation-Deduction of Fees)

Fees are payable quarterly in advance based on the market value of the managed assets on the last day of the preceding quarter. Clients may elect to have these fees deducted from one or more of their managed accounts or they may elect to pay their bill by check.

### 5c. (Fees and Compensation-Other Fees and Expenses)

As noted in 5a above, our clients may incur other fees and expenses charged by brokers, fund managers, and custodians utilized in the management of their investments.

### 5d. (Fees and Compensation-Prepaid Fees)

Our clients are billed in advance for our fees. If the advisory contract is terminated for any reason before the end of the billing period, we will refund that portion that has been prepaid but has not yet been used on a pro-rata basis.

### 5e. (Fees and Compensation-Sale of Securities)

Our Firm does not, nor do our employees, receive compensation for the sale of securities or any other investment products.

## **6. (Performance-Based Fees and Side-by-Side Management)**

Our Firm does not, nor do our employees, receive performance-based fees.

## **7. (Types of Clients)**

Most of the clients of the Guild are individuals and families. We also have a small number of clients that are Trusts, Foundations, and Endowments. New England Guild Wealth Advisors, in its sole discretion, may charge a lesser investment advisory fee, charge a flat fee, or waive its fee entirely based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, complexity of the engagement, grandfathered fee schedules, New England Guild Wealth Advisors' employees and family members, courtesy accounts, large cash positions not currently intended for investment, competition, negotiations with client, etc.). **Please Note:** As result of the above, similarly situated clients could pay different fees. In addition, similar advisory services may be available from other investment advisers for similar or lower fees.

**ANY QUESTIONS:** New England Guild Wealth Advisors' Chief Compliance Officer, William R. Pfeiffer Jr., remains available to address any questions that a client or prospective client may have regarding advisory fees.

## **8a. (Methods of Analysis, Investment Strategies and Risk of Loss-General Description)**

Almost all of the New England Guild Wealth Advisors' business involves providing advice to clients to help them meet their future needs for cash. This is done through an ongoing review of the client's resources; risk tolerance and time horizon; and projected cash flow needs. Together with the client we establish an investment policy that includes asset allocation targets. The investment policy is then implemented using diversification as the primary process. To help achieve this diversification, we utilize mutual funds and Exchange Traded Funds broadly in client portfolios to meet the client's asset allocation targets and to mitigate investment risk. Individual stocks and bonds are rarely purchased or sold in client accounts, and when they are traded, usually it is at the client's direction. In all of our investment strategies we strive to communicate to clients that investing in securities involves risk of loss that our clients should be prepared to bear.

## **8b. (Methods of Analysis, Investment Strategies and Risk of Loss-Material Risks for Investment Strategies)**

We analyze industry data available to the public using analytical tools as a way of selecting the particular investment vehicle or vehicles recommended for a client. We believe that many small risks are preferable to a few large risks. Therefore, we believe in broad-based diversification within and across capital markets. This may include investments in less traditional asset classes that offer the potential to improve the portfolio's risk/return relationship by reducing asset class correlation.

## **9. (Disciplinary Information)**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of New England Guild Wealth Advisors, Inc.'s advisory business or the integrity of our management.

## **10a and b. (Other Financial Industry Activities and Affiliations)**

Neither our firm nor any of our employees are registered, nor have an application pending to register, with any other organization such as broker-dealer, futures commission merchant, commodity pool operator, commodity trading advisor, or other similar organizations.

## **10c. (Other Financial Industry Activities and Affiliations)**

New England Guild Wealth Advisors, Inc. has no relationship or arrangement with any other firm that is material to our advisory business. None of our employees have relationships or arrangements with any other firm that is material to our advisory business.

As indicated at Item 4 above, to the extent requested by a client, we may recommend the services of other professionals for non-investment implementation purpose (i.e. attorneys, accountants, insurance, etc.), including our principal, E. Patrick Logue, CPA, in his separate licensed capacity as a CPA and owner of Financial Solutions. If a client determines to engage Financial Solutions, he/she does so per the terms and conditions of a separate written agreement between Financial Solutions and the client, to which New England is not a party. There is no fee-sharing arrangement between the New England and Financial Solutions. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from New England Guild Wealth Advisors and/or its representatives. The recommendation by a New England Guild Wealth Advisors representative that a client engage Financial Solutions for tax preparation services presents a **conflict of interest** because Mr. Logue can derive additional compensation from such engagement. No client or prospective client is obligated to engage Mr. Logue. New England will work with the tax professional of the client's choosing.

## **10d. (Other Financial Industry Activities and Affiliations)**

We do not recommend, nor do we select, other investment advisers for our clients where we would receive any compensation directly or indirectly that would create a material conflict of interest.

## **11. (Code of Ethics, Participation or Interest in Client Transactions and Personal Trading)**

Our firm has implemented an investment policy relative to personal securities transactions as part of its Code of Ethics. The Code of Ethics serves to establish a standard of business conduct for all of our employees that is based upon fundamental principles of openness, integrity, honesty and trust. A copy is available upon request. In addition, we also maintain and enforce written policies designed to prevent the misuse of material non-public information by our firm or any person associated with our firm.

We allow our employees to maintain personal securities accounts as long as any personal investing by an employee in any accounts in which the employee has a beneficial interest is consistent with the Code of Ethics. It is our intent to avoid any conflict of interest, or appearance of conflict of interest, between trades undertaken for family and personal accounts, and clients of the Guild. Consequently, client trades have priority over trades for family and personal accounts. While trades in mutual funds may be undertaken simultaneously for clients and family and personal accounts, no trades in individual securities should occur in family or personal accounts on the same day as a trade is undertaken in a client account. If a trade occurs in a family or personal account before it is known that a client trade in that same security is to be executed, an explanation of the timing and background of the trade will be prepared by the client's advisor. All family and personal accounts are organized within a single master account, distinct from client master accounts. All trades including Family and Personal Account trades of individual securities are executed by the Investment Operations Manager, Principal or Investment Advisor. Family and personal trades are reviewed to ensure the securities being traded have not already been traded in client accounts that day. If the securities have been traded in a client account that day, the requested personal or family trade is not executed until a following day. Furthermore, the transaction ledger is reviewed daily for related trades in client and personal accounts. If related transactions are found, the Chief Compliance Officer is notified and investigates the reason for the same day trades.

The Compliance Officer reviews all employees' reports of personal securities transactions for compliance with the firm's policies, including the Insider Trading Policy, regulatory requirements and the firm's fiduciary duty to its clients, among other things.

## **12. (Brokerage Practices)**

In the event that the client requests that New England Guild Wealth Advisors recommend a broker-dealer/custodian for execution and/or custodial services, New England Guild Wealth Advisors generally recommends that investment advisory accounts be maintained at Schwab. Prior to engaging New England Guild Wealth Advisors to provide investment management services, the client will be required to enter into a formal Investment Advisory Agreement with New England Guild Wealth Advisors setting forth the terms and conditions under which New England Guild Wealth Advisors shall advise on the client's assets, and a separate custodial/clearing agreement with each designated broker-dealer/custodian.

Factors that New England Guild Wealth Advisors considers in recommending Schwab (or any other broker-dealer/custodian to clients) include historical relationship with New England, financial strength, reputation, execution capabilities, pricing, research, and service. Although the transaction fees paid by New England Guild Wealth Advisors' clients shall comply with New England's duty to obtain best execution, a client may pay a transaction fee that is higher than another qualified broker-dealer might charge to effect the same transaction where New England Guild Wealth Advisors determines, in good faith, that the transaction fee is reasonable. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, transaction rates, and responsiveness. Accordingly, although New England Wealth



Advisors will seek competitive rates, it may not necessarily obtain the lowest possible rates for client account transactions. The transaction fees charged by the designated broker-dealer/custodian are exclusive of, and in addition to, New England Guild Wealth Advisors' investment advisory fee.

#### **12a1. (Brokerage Practices-Non-Soft Dollar Research and Benefits)**

Although not a material consideration when determining whether to recommend that a client utilize the services of a particular broker-dealer/custodian, New England Guild Wealth Advisors can receive from Schwab (or another broker-dealer/custodian, investment manager, platform sponsor, mutual fund sponsor, or vendor) without cost (and/or at a discount) support services and/or products, certain of which assist New England Guild Wealth Advisors to better monitor and service client accounts maintained at such institutions. Included within the support services that can be obtained by New England Guild Wealth Advisors can be investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support-including client events, computer hardware and/or software and/or other products used by New England Guild Wealth Advisors in furtherance of its investment advisory business operations.

New England Guild Wealth Advisors' clients do not pay more for investment transactions effected and/or assets maintained at Schwab as the result of this arrangement. There is no corresponding commitment made by New England Guild Wealth Advisors to Schwab, or any other any entity, to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as result of the above arrangement.

**ANY QUESTIONS: New England Guild Wealth Advisors' Chief Compliance Officer, William R. Pfeiffer Jr., remains available to address any questions that a client or prospective client may have regarding the above arrangements and the corresponding conflict of interest presented by such arrangements.**

#### **12a.2. (Brokerage Practices-Client Referrals)**

The Guild does not receive client referrals from Charles Schwab & Co., Inc. ("Schwab"), or from any other source for which we pay for those referrals.

#### **12a.3 (Brokerage Practices-Directed Brokerage)**

New England Guild Wealth Advisors recommends that its clients utilize the brokerage and custodial services provided by Schwab. The Firm generally does not accept directed brokerage arrangements (when a client requires that account transactions be effected through a specific broker-dealer). In such client directed arrangements, the client will negotiate terms and arrangements for their account with that broker-dealer, and Firm will not seek better execution services or prices from other broker-dealers or be able to "batch" the client's transactions for execution through other broker-dealers with orders for other accounts managed by New England Guild Wealth Advisors. As a result, a client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than

would otherwise be the case. **Please Note:** In the event that the client directs New England Guild Wealth Advisors to effect securities transactions for the client's accounts through a specific broker-dealer, the client correspondingly acknowledges that such direction may cause the accounts to incur higher commissions or transaction costs than the accounts would otherwise incur had the client determined to effect account transactions through alternative clearing arrangements that may be available through New England. Higher transaction costs adversely impact account performance. **Please Also Note:** Transactions for directed accounts will generally be executed following the execution of portfolio transactions for non-directed accounts.

#### **12b. (Brokerage Practices- Order Aggregation)**

Transactions for each client account generally will be effected independently, unless Firm decides to purchase or sell the same securities for several clients at approximately the same time. Firm may (but is not obligated to) combine or "bunch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among Firm's clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. Firm shall not receive any additional compensation or remuneration as a result of such aggregation.

#### **13a and b. (Review of Accounts)**

Clients for whom we provide advisory services receive account reviews on a periodic basis, usually quarterly, conducted by our Principals and/or Advisors who have responsibility for client relationship management. Our investment advisory clients are advised that it remains their responsibility to advise the Guild of any changes in their investment objectives and/or financial situation. Clients are encouraged (in person, via email, or via telephone) to comprehensively review investment objectives and account performance with the Guild on at least an annual basis.

#### **13c. (Review of Accounts)**

Clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer/custodian and/or program sponsor for the client accounts. Those clients to whom we provide advisory services shall also receive periodic reports (usually quarterly) from us summarizing account holdings and performance.

#### **14a and b. (Client Referrals and Other Compensation)**

The Guild recommends mutual funds and exchange traded funds to our clients based on a number of variables such as integrity and culture of the investment firm; consistent philosophy; risk-adjusted performance over the long-term; fees and expense ratios. We are not compensated directly or indirectly by the mutual fund companies.

We offer financial advisory services to clients referred to us by existing clients and by centers of influence such as law, accounting, and pension advisory firms. There are no referral fees paid by us for these arrangements.

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors that have their clients maintain accounts at Schwab. These products and services, how they benefit us, and the related conflicts of interest are described above (*see Item 12 – Brokerage Practices*). The availability to us of Schwab's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

As indicated at Item 12 above, New England Guild Wealth Advisors can receive from Schwab (and/or others) without cost (and/or at a discount), support services and/or products. New England Guild Wealth Advisors' clients do not pay more for investment transactions effected and/or assets maintained at Schwab (or any other institution) as result of this arrangement. There is no corresponding commitment made by New England Wealth Advisors to Schwab, or to any other entity, to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as the result of the above arrangement. **ANY QUESTIONS: New England Guild Wealth Advisors' Chief Compliance Officer, William R. Pfeiffer Jr., remains available to address any questions that a client or prospective client may have regarding the above arrangement and the corresponding conflict of interest presented by such arrangement.**

New England Guild Wealth Advisors does not maintain solicitor arrangements/pay referral fee compensation to third parties for new client introductions.

#### **15. (Custody)**

New England Guild Wealth Advisors shall have the ability to deduct its advisory fee from the client's custodial account. Clients are provided with written transaction confirmation notices, and a written summary account statement directly from the custodian (i.e., Schwab, etc.) at least quarterly. **Please Note:** To the extent that New England Guild Wealth Advisors provides clients with periodic account statements or reports, the client is urged to compare any statement or report provided by New England Guild Wealth Advisors with the account statements received from the account custodian. **Please Also Note:** The account custodian does not verify the accuracy of New England Guild Wealth Advisors' advisory fee calculation.

In addition, New England Wealth Advisors engages in certain custody-related services and/or practices (i.e., trustee service, password possession, and asset transfer authorizations) that are disclosed at Item 9 of Part 1 of Form ADV. These services and practices are subject to an annual surprise CPA examination. **ANY QUESTIONS: New England Guild Wealth Advisors' Chief Compliance Officer, William R. Pfeiffer Jr., remains available to address any questions that a client or prospective client may have regarding custody-related issues.**

#### **16. (Investment Discretion)**

Client assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We recommend that our clients use Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will

hold our clients' assets in a brokerage account and buy and sell securities when they or we instruct them to. While we recommend that our clients use Schwab as custodian/broker, the client decides whether to do so. The client enters into an account agreement directly with Schwab. Although we don't open the account for the client, we may assist them with the process. Many of our clients give us discretionary authority to manage securities accounts on their behalf. This authority is expressed in the new account agreement with Schwab. Some clients wish us to manage their investments but do not give us authority to manage the securities accounts. In these cases (non-discretionary) we will not be able to assist in the activity of buying and selling securities.

#### **17. (Voting Client Securities)**

As a matter of policy New England Guild Wealth Advisors, Inc. does not vote proxies on the behalf of clients.

#### **18a. (Financial Information)**

We do not require or solicit prepayment of fees from any client six months or more in advance, so no response is required under the rules for this section of the Brochure.

#### **18b. (Financial Information)**

There are no financial conditions that are likely to impair our ability to meet contractual commitments to clients.

#### **18c. (Financial Information)**

Our firm has not been the subject of a bankruptcy petition at any time.

**ANY QUESTIONS:** New England Guild Wealth Advisors' Chief Compliance Officer, William R. Pfeiffer Jr., remains available to address any questions regarding this Part 2A.

## Part 2B-Page 1

Name of Investment Adviser: New England Guild Wealth Advisors, Inc.

Address: 139 Simsbury Road, Avon, CT 06001

Contact Information: (860) 404-5900, (860) 404-5598 (Fax), [www.neguild.com](http://www.neguild.com)

Date of Brochure Supplement: March 3, 2020

**This brochure supplement provides information about Susan M. Grayson that supplements the New England Guild Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact us at (860) 404-5900 if you did not receive the New England Guild Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.**

**Additional information about Susan M. Grayson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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2. (Educational Background and Business Experience)

SUSAN M. GRAYSON

Date of Birth: March 11, 1949

Formal Education After High School:

1967-1971: Springfield College, BS

1990-1993: University of Connecticut, MBA

Business Background for the Preceding Five Years:

January 2001 - Present: New England Guild Wealth Advisors, Inc., Principal

November 2016 – February 2020: New England Guild Wealth Advisors, Inc., Chief Compliance Officer

3. (Disciplinary Information) There are no legal or disciplinary events material to a client's or prospective client's evaluation of Susan M. Grayson.

4. (Other Business Activities) Mrs. Grayson is not actively engaged in any other investment-related business or occupation. Mrs. Grayson does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

5. (Additional Compensation) No one other than clients of New England Guild Wealth Advisors, Inc. provides an economic benefit to Mrs. Grayson for providing advisory services.

6. (Supervision) Advice given by Mrs. Grayson to clients of our firm is monitored through periodic review of clients' investment reports by another Principal of our firm. This Principal is E. Patrick Logue, who can be reached at (860) 404-5900.

## Part 2B-Page 1

Name of Investment Adviser: New England Guild Wealth Advisors, Inc.

Address: 139 Simsbury Road, Avon, CT 06001

Contact Information: (860) 404-5900, (860) 404-5598 (Fax), [www.neguild.com](http://www.neguild.com)

Date of Brochure Supplement: March 3, 2020

**This brochure supplement provides information about E. Patrick Logue that supplements the New England Guild Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact us at (860) 404-5900 if you did not receive the New England Guild Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.**

**Additional information about E. Patrick Logue is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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2. (Educational Background and Business Experience)

E. PATRICK LOGUE, CPA

Date of Birth: March 10, 1957

Formal Education After High School:

1979-1982: University of Massachusetts, Amherst, MA, BBA

1985-1987, University of Hartford, Hartford, CT, MBA

Business Background for the Preceding Five Years:

July 1995 - Present: New England Guild Wealth Advisors, Inc., Principal

3. (Disciplinary Information) There are no legal or disciplinary events material to a client's or prospective client's evaluation of E. Patrick Logue.

4. (Other Business Activities) Mr. Logue is not actively engaged in any other investment-related business or occupation. Mr. Logue does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

5. (Additional Compensation) No one other than clients of New England Guild Wealth Advisors, Inc. provides an economic benefit to Mr. Logue for providing advisory services.

6. (Supervision) Advice given by Mr. Logue to clients of our firm is monitored through periodic review of clients' investment reports, by another Principal of our firm. This Principal is Susan M. Grayson, who can be reached at (860) 404-5900.



## Part 2B-Page 1

Name of Investment Adviser: New England Guild Wealth Advisors, Inc.

Address: 139 Simsbury Road, Avon, CT 06001

Contact Information: (860) 404-5900, (860) 404-5598 (Fax), [www.neguild.com](http://www.neguild.com)

Date of Brochure Supplement: March 3, 2020

**This brochure supplement provides information about William R. Pfeiffer Jr. that supplements the New England Guild Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact us at (860) 404-5900 if you did not receive the New England Guild Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.**

**Additional information about William R. Pfeiffer Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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2. (Educational Background and Business Experience)

William R. Pfeiffer Jr., CFP®

Date of Birth: November 30, 1978

Formal Education After High School:

1997-2001: Saint Anselm College, BA History

2006-2009: Bentley University, MSFP

Business Background for the Preceding Five Years:

February 2020 - Present: New England Guild Wealth Advisors, Inc., Principal

February 2020 - Present: New England Guild Wealth Advisors, Inc., Chief Compliance Officer

October 2012 – February 2020: New England Guild Wealth Advisors, Inc., Investment Advisor

3. (Disciplinary Information) There are no legal or disciplinary events material to a client's or prospective client's evaluation of William R. Pfeiffer Jr.

4. (Other Business Activities) Mr. Pfeiffer is not actively engaged in any other investment-related business or occupation. Mr. Pfeiffer does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

5. (Additional Compensation) No one other than clients of New England Guild Wealth Advisors, Inc. provides an economic benefit to Mr. Pfeiffer for providing advisory services.

6. (Supervision) Advice given by Mr. Pfeiffer to clients of our firm is monitored through periodic review of clients' investment reports, by Principals of our firm. These Principals are E. Patrick Logue and Susan M. Grayson, who can be reached at (860) 404-5900.

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Name of Investment Adviser: New England Guild Wealth Advisors, Inc.

Address: 139 Simsbury Road, Avon, CT 06001

Contact Information: (860) 404-5900, (860) 404-5598 (Fax), [www.neguild.com](http://www.neguild.com)

Date of Brochure Supplement: March 3, 2020

**This brochure supplement provides information about Brendan F. Fitzgerald that supplements the New England Guild Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact us at (860) 404-5900 if you did not receive the New England Guild Wealth Advisors, Inc. brochure or if you have any questions about the contents of this supplement.**

**Additional information about Brendan F. Fitzgerald is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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2. (Educational Background and Business Experience)

Brendan F. Fitzgerald

Date of Birth: March 13, 1985

Formal Education After High School:

2003-2007: Ithaca College, BA English

2011-2014: University of Massachusetts, MBA

Business Background for the Preceding Five Years:

February 2020 - Present: New England Guild Wealth Advisors, Inc., Principal

October 2012 – February 2020: New England Guild Wealth Advisors, Inc., Investment Operations Manager

3. (Disciplinary Information) There are no legal or disciplinary events material to a client's or prospective client's evaluation of Brendan F. Fitzgerald.

4. (Other Business Activities) Mr. Fitzgerald is not actively engaged in any other investment-related business or occupation. Mr. Fitzgerald does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

5. (Additional Compensation) No one other than clients of New England Guild Wealth Advisors, Inc. provides an economic benefit to Mr. Fitzgerald for providing advisory services.

6. (Supervision) Advice given by Mr. Fitzgerald to clients of our firm is monitored through periodic review of clients' investment reports, by Principals of our firm. These Principals are E. Patrick Logue and Susan M. Grayson, who can be reached at (860) 404-5900.