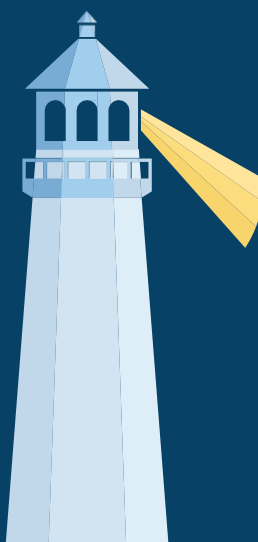




Guiding Wealth

FORM ADV PART 2A





Guiding Wealth

Guiding Wealth Management, LLC
2007 N. Collins Blvd, Ste 503, Richardson, TX 75080

214 - 810 - 3835

WWW. GUIDINGWEALTH.COM

Dated March 26, 2024

This Brochure provides information about the qualifications and business practices of Guiding Wealth Management, LLC, "Guiding Wealth" or "GW". If you have any questions about the contents of this Brochure, please contact us at 214-810-3835. 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.

Guiding Wealth Management, LLC is a Registered Investment Adviser.

Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about GW is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 175242.



ITEM 2: MATERIAL CHANGES

Since the last filing of this Form ADV Part 2, dated March 7, 2023, we have updated:

Item 4: We have updated information in our Advisory Services.

Item 5: We have updated our fee schedule.

Item 10; We have updated information in our Other Financial Activities and Affiliations

Item 11: We have updated information in our Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Item 12: We have updated information in our Brokerage Practices

Item 14: We have updated information in our Client Referrals and Other Practices

Item 15: We have updated information about Custody.

Item 19: We have updated information in our Requirements for State Registered Advisors.

In the future, any material changes during the year made will be reported here.



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ITEM 4: ADVISORY BUSINESS

Description of Advisory Firm

Guiding Wealth Management, LLC ("Guiding Wealth"), ("GW") is registered with the State of Texas, and is pending registration with California, New Jersey, Nevada, Pennsylvania, and Rhode Island. We were founded in November of 2012. Hannah Moore is the principal owner of GW.

Types of Advisory Services

INVESTMENT MANAGEMENT SERVICES

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage, on a discretionary basis, a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and background. Details of this service, along with associated conflicts of interests, are more fully described in Item 10 below.

Account supervision is guided by the stated objectives of the client (e.g., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

FINANCIAL PLANNING

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.



In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- ▶ **FINANCIAL GOALS:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- ▶ **RETIREMENT PLANNING:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting 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.
- ▶ **INVESTMENT ANALYSIS:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- ▶ **INSURANCE:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile. Insurance products will only be offered by licensed representatives in the states where they are appropriately licensed.
- ▶ **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").
- ▶ **CASH FLOW AND DEBT MANAGEMENT:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.



- ▶ **ESTATE PLANNING:** This usually 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. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- ▶ **EMPLOYEE BENEFITS OPTIMIZATION:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- ▶ **TAX PLANNING STRATEGIES:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on 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.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

- ▶ **COLLEGE SAVINGS:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- ▶ **BUSINESS PLANNING:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

Pursuant to California Code of Regulations, 10 CCR Section 260.235.2, GW hereby makes the following statement: a conflict exists between the interest of Guiding Wealth Management,



LLC and the interests of the client. Further, the client is under no obligation to act upon Guiding Wealth Management, LLC's recommendations, and if the client elects to act on any of the recommendations, the client is under no obligation to effect the transactions through Guiding Wealth Management, LLC.

All material conflicts of interest under CCR Section 260.238 (k) are disclosed regarding the investment adviser, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets Under Management

As of December 31, 2023, GWM manages \$48,479,636 on a discretionary basis.

ITEM 5: FEES AND COMPENSATION

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without penalty. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

ACCOUNT VALUE	ANNUAL ADVISORY FEE
First \$500,000:	1.15%
Next \$500,001 to \$1,000,000:	0.95%
Next \$1,000,001 to \$3,000,000:	0.80%



Next \$3,000,001 and above:	0.60%

The annual fees are negotiable and are pro-rated and paid in advance on a quarterly basis. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement. Clients will not be charged a total management fee over the 3% industry average.

Guiding Wealth Management, LLC uses a tiered, billing computation. Example: if the total of your assets under management are \$5,000,000, you will be charged 1.15% on the first \$500,000, 0.95% on the next \$500,001 to \$1,000,000, 0.80% on the next \$1,000,001 to \$3,000,000, and 0.60% on the remaining \$3,000,001 and above.

While our firm endeavors at all times to offer clients specialized services at reasonable costs, the fees charged by other investment advisers for comparable services may be lower than the fees charged by our firm.

Advisory fees are directly debited from client accounts, or the client may choose to pay by check. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client on a prorated basis.

FINANCIAL PLANNING FEE

Financial Planning will generally be offered on a fixed fee basis. In special circumstances, it may be offered on an hourly basis at a rate of \$150.00 to \$350.00 per hour, depending on the nature of the specified services. Fixed fees will be determined on a case-by-case basis with the fee based on the complexity of the situation and the needs of the client. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$500.00 and \$15,000.00. The fee is negotiable. Half of the fee is due at the beginning of the engagement and the remainder is due halfway through completion of work, however, GW will not bill an amount above \$500.00 more than 6 months in advance.

Guiding Wealth Management, LLC's management fee is payable in advance. Upon termination, any fees paid in advance will be prorated to the date of termination and any unearned fees will be refunded to client.

If the appropriate disclosure statement was not delivered to the client at least 48 hours prior to the client entering into any written or oral advisory contract with this investment adviser, then the client has the right to terminate the contract without penalty within five business days after entering into the contract. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed



the contract, or, in the case of an oral contract, otherwise signified their acceptance, any other provisions of this contract notwithstanding. An account may be terminated with written notice at least 30 calendar days in advance.

Financial Planning fees will be paid via check or with credit card in advance, but never more than six months in advance. Credit card information will be obtained at the time of billing. Guiding Wealth does not keep client's credit card information on file.

OTHER TYPES OF FEES AND EXPENSES

When implementing an investment recommendation, the client may incur additional fees such as brokerage commissions, transaction fees, and other related costs and expenses. Clients may incur certain charges imposed by broker-dealers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not offer performance-based fees.

ITEM 7: TYPES OF CLIENTS

We provide financial planning and portfolio management services to individuals and high net-worth individuals. We do not have a minimum account size requirement.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Our primary methods of investment analysis are fundamental and technical.

FUNDAMENTAL ANALYSIS involves analyzing individual companies and their industry groups, such



as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

TECHNICAL ANALYSIS involves using chart patterns, momentum, volume, and relative strength to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may under perform other trading methods when fundamental factors dominate price moves within a given market.

Material Risks Involved

Investment recommendations may be made as part of the financial planning service. **All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities and any other investment or security.

- ▶ **MARKET RISK:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.
- ▶ **STRATEGY RISK:** The Adviser's investment strategies and/or investment techniques may not work as intended.
- ▶ **SMALL AND MEDIUM CAP COMPANY RISK:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.
- ▶ **TURNOVER RISK:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage



commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

- ▶ **LIMITED MARKETS:** Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.
- ▶ **CONCENTRATION RISK:** Certain investment strategies focus on asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.
- ▶ **INTEREST RATE RISK:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.
- ▶ **LEGAL OR LEGISLATIVE RISK:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.
- ▶ **INFLATION:** Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

COMMON STOCKS may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

CORPORATE BONDS are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.



MUNICIPAL BONDS are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

INVESTMENT COMPANIES RISK. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which clients invest.

ITEM 9: DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of GW or the integrity of our management. We have no information applicable to this Item.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

No GW employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No GW employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

GW only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Recommendations or Selections of Other Investment Advisers



We do not recommend or select other investment advisers for our clients.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- ▶ **INTEGRITY:** Associated persons shall offer and provide professional services with integrity.
- ▶ **OBJECTIVITY:** Associated persons shall be objective in providing professional services to clients.
- ▶ **COMPETENCE:** Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- ▶ **FAIRNESS:** Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- ▶ **CONFIDENTIALITY:** Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- ▶ **PROFESSIONALISM:** Associated persons' conduct in all matter shall reflect credit of the profession.
- ▶ **DILIGENCE:** Associated persons shall act diligently in providing professional services.

We will, upon request, promptly provide a complete code of ethics.

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, however,



will our firm or any related party receive preferential treatment over our clients.

Neither we nor any related person recommend to clients or buys or sells for clients' accounts securities in which we or a related person has a material financial interest.

Neither our firm nor any persons associated with our firm has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

Our firm or persons associated with our firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potential receive more favorable prices than you will receive. To mitigate this conflict of interest, it is our policy that neither our firm nor persons associated with our firm shall have priority over your account in the purchase or sale of securities.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

ITEM 12: BROKERAGE PRACTICES

Factors Used to Select Custodians and/or Broker-Dealers

Guiding Wealth Management, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

Guiding Wealth Management, LLC does not maintain custody of your assets that we manage, although we are deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15—Custody, below). Your 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") (CRD #5393), a registered broker-dealer and member of SIPC, as the qualified custodian.

We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them. While we recommend that you use Schwab as a custodian/ broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. Conflicts of interest associated with this arrangement are described below as well as in Item 14 (Client referrals and other compensation). You should consider these conflicts of interest when selecting your custodian.



We do not open the account for you, although we can assist you in doing so. Not all advisors require their clients to use a particular broker-dealer or other custodian selected by the advisor. Even though your account is maintained at Schwab, and we anticipate that most trades will be executed through Schwab, we can still use other brokers to execute trades for your account as described below (see “Your brokerage and custody costs”).

We recommend Schwab, a custodian/ broker, to hold your assets and execute transactions. When considering whether the terms that Schwab provides are, overall, most advantageous to you when compared with other available providers and their services, we take into account a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payments, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security, and stability
- Prior service to us and our clients
- Services delivered or paid for by Schwab
- Availability of other products and services that benefit us, as discussed below (see “Products and services available to us from Schwab”)

Your brokerage and custody costs

For our clients’ accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, mutual funds and ETFs) do not incur Schwab commissions or transaction fees. Schwab is also compensated by earning



interest on the uninvested cash in your account in Schwab's Cash Features Program. For some accounts, Schwab charges you a percentage of the dollar amount of assets in the account in lieu of commissions. In addition to asset-based fees, Schwab charges you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account.

We are not required to select the broker or dealer that charges the lowest transaction cost, even if that broker provides execution quality comparable to other brokers or dealers. Although we are not required to execute all trades through Schwab, we have determined that having Schwab execute most trades is consistent with our duty to seek the "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "How we select brokers/custodians"). By using another broker or dealer, you can pay lower transaction costs.

1. RESEARCH AND OTHER SOFT-DOLLAR BENEFITS

We currently do not receive soft dollar benefits.

2. BROKERAGE FOR CLIENT REFERRALS

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. CLIENTS DIRECTING WHICH BROKER/DEALER/CUSTODIAN TO USE

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transaction and this may cost clients' money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts

Investment advisers may elect to purchase or sell the same securities for several clients at approximately the same time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy is to implement all client orders on an individual basis. Therefore, we do not aggregate or "block" client transactions. Considering the types of investments, we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually.

This is because we develop individualized investment strategies for clients and holdings will vary. Our



strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

ITEM 13: REVIEW OF ACCOUNTS

Hannah Moore, Owner and CCO of GW, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. GW does not provide specific reports to clients, other than financial plans.

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Hannah Moore, Owner and CCO. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

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 whose clients maintain their accounts at Schwab. In addition, Schwab has also agreed to pay for certain products and services for which we would otherwise have to pay once the value of our clients' assets in accounts at Schwab reaches a certain size. [In some cases, a recipient of such payments is an affiliate of ours or another party which has some pecuniary, financial, or other interests in us (or in which we have such an interest). You do not pay more for assets maintained at Schwab as a result of these arrangements.

However, we benefit from the arrangement because the cost of these services would otherwise be borne directly by us. You should consider these conflicts of interest when selecting a custodian. The products and services provided by Schwab, how they benefit us, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices).

ITEM 15: CUSTODY

Under government regulations, we are deemed to have custody of your assets if, for example, you give Guiding Wealth Management, LLC written authorization to instruct Schwab to deduct our advisory fees



directly from your account. Schwab maintains actual custody of your assets. GW is deemed to have limited custody solely because advisory fees are directly deducted from client's account by the custodian on behalf of GW. You will receive account statements directly from Schwab at least quarterly. They will be sent to the email or postal mailing address you provided to Schwab. You should carefully review those statements promptly when you receive them.

Guiding Wealth Management, LLC sends the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account. Itemization includes the formula used to calculate the fee, value of assets under management on which the fee is based, and the time-period covered by the fee. Guiding Wealth does not send statements or invoices to its client's, with the exception of those residing in California and Nevada. California and Nevada clients will be sent the invoice at the same time that we send the invoice to the custodian and they should review the statements or invoices they receive with those provided by Schwab for accuracy.

ITEM 16: INVESTMENT DISCRETION

For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

ITEM 17: VOTING CLIENT SECURITIES

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

You will receive proxy materials directly from the account custodian.

ITEM 18: FINANCIAL INFORMATION

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy



proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

ITEM 19: REQUIREMENTS FOR STATE - REGISTERED ADVISERS

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE OF PRINCIPAL OFFICERS

Hannah Moore is the sole owner and principal for GW. For information regarding Hannah Moore's educational background and business experience, please see the brochure supplement supplied as Part 2B.

OTHER BUSINESS ACTIVITIES OF PRINCIPAL OFFICER

Please see the brochure supplement supplied as Part 2B.

PERFORMANCE-BASED FEES

GW's IARs do not currently charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

DISCIPLINARY INFORMATION

GW's IARs are not subject to any arbitration claim or found liable in a civil, self-regulatory, or administrative proceeding.

MATERIAL RELATIONSHIPS WITH ISSUERS OF SECURITIES

Neither GW nor its IARs has any relationship or arrangement with issuers of securities.

MATERIAL CONFLICT OF INTEREST

State of California Required Disclosures

All material conflicts of interest under CCR Section 260.238 (k) are disclosed regarding the investment adviser, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

BUSINESS CONTINUITY PLAN

GW maintains a written Business Continuity Plan that identifies procedures related to an emergency or significant business disruptions, including the death of the owner of the registered investment adviser or any of its investment adviser representatives.



Item 1 Cover Page for Brochure Supplement

Hannah Moore, Owner and CCO
CRD # 5553126

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214-810-3835
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March 26, 2024

This brochure supplement provides information about Hannah Moore that supplements the Guiding Wealth Management LLC brochure. You should have received a copy of that brochure. If you have any questions about the contents of this brochure, please contact us at 214-810-3835 or hannah@guidingwealth.com. Please contact Hannah Moore if you did not receive Guiding Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Hannah Moore is available on the SEC's website at www.adviserinfo.sec.gov.



Hannah Moore

Born: 1986

EDUCATIONAL BACKGROUND

2008 – Financial Services and Planning & Business Management, Baylor University

BUSINESS EXPERIENCE

- ▶ 01/2013 – Present, Guiding Wealth Management, LLC, Owner and CCO
- ▶ 01/2013 – 03/2015, Cetera Advisor Networks LLC, Registered Representative
- ▶ 07/2009 – 12/2012, Financial Network Investment Corporation, Registered Representative

PROFESSIONAL DESIGNATIONS, LICENSING & EXAMS

CFP (Certified Financial Planner)®: CFP certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP practitioners agree to abide by a strict code of professional conduct.

OTHER BUSINESS ACTIVITIES

As a Managing Member of Moore Media Consulting Group, LLC. ("MMCG"), Hannah Moore spends fifty percent of her time with activities related to this firm. MMCG does business as Amplified Planning and offers training to other financial planners, including The Externship and Amplified Planning CORE. None of Amplified Planning's activities are investment related; however, as managing member Mrs. Moore receives compensation from Amplified Planning which creates a conflict of interest. We require that all IARs disclose this conflict of interest when recommendations are made as a representative of GW. GW does not require its IARs to encourage clients to purchase these products. We also require IARs to disclose that the client has the right to purchase recommended products from individuals not affiliated with us.



PERFORMANCE BASED FEES

GW is not compensated by performance-based fees.

MATERIAL DISCIPLINARY DISCLOSURES

Hannah Moore has not been and/or is presently not involved in any disciplinary, legal, or regulatory events that would be material to a client's evaluation of her or of Guiding Wealth Management, LLC.

ADDITIONAL COMPENSATION

Hannah Moore does not receive any additional compensation.

SUPERVISION

Hannah Moore, Owner and Chief Compliance Officer of Guiding Wealth Management, LLC is responsible for supervising the investment advisory activities of the investment adviser representatives. Hannah Moore, monitors and reviews all forms of written communications that the investment adviser representatives provide to clients. Hannah Moore adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements. Hannah Moore can be contacted via telephone 214-810-3835 and via email at hannah@guidingwealth.com.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

- A. Hannah Moore has not been involved in an award or found liable in any arbitration claim or in any civil, self-regulatory organization or administrative proceedings.
- B. Hannah Moore has not been the subject of a bankruptcy petition.

MATERIAL RELATIONSHIPS THAT MANAGEMENT PERSONS HAVE WITH ISSUERS OF SECURITIES

Guiding Wealth Management, LLC, nor Hannah Moore, have any relationship or arrangement with issuers of securities.

