



Guiding Wealth

FORM ADV PART 2A





Guiding Wealth

Guiding Wealth, LLC
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WWW.GUIDINGWEALTH.COM

Dated March 23, 2020

This Brochure provides information about the qualifications and business practices of Guiding Wealth, LLC, “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, LLC is in the process of registering as an Investment Adviser with the State of Texas. 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 October 11, 2019, we have updated Hannah Moore's and Matt Fizell's other business activities.

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, LLC is registered with the State of Texas. We were founded in January of 2013.

Hannah Moore is the principal owner of GW. As of December 31, 2019, GW manages \$23,424,589 on a discretionary basis and \$1,402,005 on a non-discretionary basis.

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 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. We may also utilize the services of unaffiliated third party managers through TD Ameritrade's Unified Managed Account Exchange ("UMAX"). Details of this service, along with associated conflicts of interests, are more fully described in Item 10 below. The selection and use of these unaffiliated third-party managers is delivered on a discretionary basis.

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.
- ▶ **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.



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.

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 incurring any advisory fees. 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 \$0 to \$500,000:	1.15%
Next \$500,001 to \$1,000,000:	0.95%
Next \$1,000,001 to \$3,000,000:	0.80%
Next \$3,000,000 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. Please note, the above fee schedule does not include any unaffiliated investment manager fees.

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.



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

GW does not provide investment management, however 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

As briefly described in Item 4, we may engage third-party investment managers as part of the investment management process. We seek to only engage managers who are available through TD Ameritrade's Unified Managed Account Exchange ("UMAX"). UMAX is a program which expands the types of investments independent registered investment advisors, like GW, can offer to clients and provides more flexibility in how portfolios are managed. Through this program, the use of third-party managers may provide access to investment platforms not otherwise available to other investment Advisors (such as those requiring high investment minimums or institutional investment programs). The third-party investment managers may also offer specialized investment services or expertise in certain facets of investing. We and any selected third-party investment manager will work in tandem to manage the investments within the client's account(s). The UMAX program incorporates the services of an overlay portfolio manager which facilitates the trading of various independent third-party investment managers in clients' TD Ameritrade accounts by receiving trading signals from the managers and then processing, coordinating and implementing the trades into the accounts.



We will perform analysis and due diligence on any third-party investment manager we may engage and will update its due diligence information no less than annually. We do not receive any additional compensation for the selection of third-party investment manager. We will continue to provide our own management services to investments allocated to one or more third-party investment managers and will continue to act as the client's primary investment advisor. Additionally, we will monitor the investment management services and performance of the selected third-party investment manager. In most cases, we and the selected third-party investment manager will manage only a portion of the client's overall investment portfolio. In each case, we will consider the client's stated financial situation, expressed needs and objectives before utilizing the services of one or more unaffiliated independent investment management programs depending upon the client's unique situation. We will utilize third-party investment managers based upon areas of expertise, experience, philosophies and other factors that formulate a suitable match, based upon what we know about the client and our market outlook. The services of third-party investment managers are separate and distinct from the services provided by GW. The selected third-party investment manager is responsible for providing the agreed upon financial and/or investment services, suitability and due diligence, portfolio reporting (if applicable), prompt correction of any trade errors and best execution within their respective programs and pursuant to their written agreement with 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.



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, 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.

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.



For client accounts managed by third-party investment managers, they may block client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

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 do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

ITEM 15: CUSTODY

GW does not accept custody of client funds. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.



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.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

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

Hannah Moore

Born: 1986

EDUCATIONAL BACKGROUND

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

BUSINESS EXPERIENCE

- ▶ 01/2013 – Present, Guiding Wealth, LLC, Owner and CCO
- ▶ 09/2017 – Present, Financial Planning Association, Consultant/ Independent Contractor
- ▶ 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

Hannah Moore is a consultant and independent contractor with Financial Planning Association. This will not involve financial planning. She devotes about 25% to 33% of her time to this endeavor.

Hannah Moore is a Managing Member of Moore Media Consulting Group, LLC. Moore Media Consulting Group, LLC creates and distributes the "Everyday Money Workbook" and "BudgetingBlocks". As the creator and distributor, she receives compensation anytime these products are purchased which creates a conflict of interest. We require that all IARs disclose this conflict of interest when such recommendations are made. 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. This activity accounts for 10% of her time.



PERFORMANCE BASED FEES

GW is not compensated by performance-based fees.

MATERIAL DISCIPLINARY DISCLOSURES

No management person at Guiding Wealth, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

MATERIAL RELATIONSHIPS THAT MANAGEMENT PERSONS HAVE WITH ISSUERS OF SECURITIES

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

Matt Fizell

Born: 1992

EDUCATIONAL BACKGROUND

2015 – Bachelor of Science in Personal Finance, University of Wisconsin

BUSINESS EXPERIENCE

- ▶ 11/2019 – Present, Matt Fizell, LLC, Owner
- ▶ 08/2019 – Present, Guiding Wealth, LLC, Associate Advisor and Operations Manager
- ▶ 01/2018 – 01/2020, Next Step Planning Co., Owner and Lead Paraplanner
- ▶ 05/2018 – 06/2019, Irvine Wealth Planning Strategies, Financial Planner and CCO
- ▶ 06/2017 – 01/2018, Trinity Financial Planning, Paraplanner
- ▶ 05/2016 – 05/2017, Thrivent Financial Appleton, Financial Associate
- ▶ 01/2016 – 05/2017, Thrivent Investment Management, Inc., Financial Associate
- ▶ 03/2016 – 05/2016, Thrivent, Financial Associate 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

Matt Fizell is the owner of Matt Fizell LLC. In this role, he spends time coaching other financial planners how to use technology and how to be effective working with others. This includes the use of social media groups to collaborate and grow together as financial planners. At this time, no fees are collected from this service, and there are no investment related activities as a result of the training. This accounts for over 10% of his time. Any conflict of interest is mitigated by not offering this service to GW clients.

PERFORMANCE BASED FEES

GW is not compensated by performance-based fees.

MATERIAL DISCIPLINARY DISCLOSURES

No person at Guiding Wealth, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

MATERIAL RELATIONSHIPS THAT MANAGEMENT PERSONS HAVE WITH ISSUERS OF SECURITIES

Guiding Wealth, LLC, nor Matt Fizell, have any relationship or arrangement with issuers of securities.

