

Item 1 - Introduction

Guardian Wealth Advisors, LLC (“GWA”) is an SEC-registered investment adviser that provides advisory services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationship Services*What investment services and advice can you provide me?*

We offer investment advisory services to retail investors. As part of these services, we offer Investment Advisory Services, Financial Planning Services and Retirement Plan Consulting Services. We provide discretionary and non-discretionary advisory services to clients through separately managed accounts

GWA reviews the accounts themselves no less frequently than quarterly. With regard to advisory clients, GWA will accept clients on either a discretionary or nondiscretionary basis. For discretionary accounts, GWA generally has the authority to carry out various activities in the account, including: (i) trade execution; (ii) the ability to request checks on behalf of the client; and (iii) the withdrawal of advisory fees directly from the account. GWA then directs investment of the client’s portfolio using its discretionary authority. For non-discretionary accounts, the client may also execute a Limited Power of Attorney, which allows GWA to carry out trade recommendations and approved actions in the portfolio. Both discretionary and non-discretionary account clients may impose reasonable limitation or restrictions. Discretionary authority is granted through a clause in GWA’s Investment Advisory Agreement. GWA provides investment advisory services to individuals, high net worth individuals, retirement plans (including defined contribution plans, 401(k) plans, 403(b) plans, and profit sharing plans) and their participants, charitable organizations, trusts, estates, endowments, foundations, corporations and other business entities. GWA does not require a minimum account size for Investment Advisory Services, but certain accounts may be subject to a minimum annual fee. GWA may, at its discretion, make exceptions to any of the foregoing or negotiate special fee arrangements where GWA deems it appropriate under the circumstances.

For additional information, see item 4, 5, 7, 13 and 16 of the [Form ADV Part 2A](#) brochure.

Key questions to ask:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct*What fees will I pay?*

For Investment Advisory Services, GWA charges as a percentage of assets under management and is calculated at the close of each calendar quarter (or month, if applicable). For Financial Planning Services, GWA typically charges fees on a flat-rate or hourly basis. For Retirement Plan Consulting Services, GWA charges fees on a flat-rate or calculated as a percentage of assets in the plan and are typically calculated by the plan’s custodian. Fees are generally payable quarterly, in advance, but GWA may enter into alternate arrangements (such as billing monthly or in arrears). Fees for services may be negotiated with each client on an individual basis. At its sole discretion, GWA may make exceptions or negotiate special fee arrangements where GWA deems it appropriate under the circumstances. While the specific Fee schedule for any given client will be identified in the Investment Advisory Agreement, the typical range of fees is between 0.30% and 1.5% depending on the size of the client account, services to be provided, and other factors negotiated between the client and their investment adviser representative.

Advisory fees are asset based. The more assets there are your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information, please see item 5 of the [Form ADV Part 2A](#) brochure.

Key questions to ask:

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs? How much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

GWA has entered into an arrangement with Aptus Capital Advisors, LLC (“Aptus”), an SEC registered investment adviser, in which Aptus will provide certain administrative, reporting, and other middle or back office services to GWA. Additionally, GWA has contracted with broker/dealers to provide investment consulting services to Brokerage Customers. Brokerage Customers consent to receive investment consulting services via a separate written advisory agreement with GWA. Broker/dealers pay compensation to GWA for providing investment consulting services.

Certain Supervised Persons of GWA, in their individual capacities, serve as registered representatives, bank representatives, and licensed insurance agents/brokers. In these roles, Supervised Persons may accept compensation or remuneration for these services. These relationships present a conflict of interest to the extent that Supervised Persons have an incentive to recommend other investment products based on commissions or other additional compensation. GWA has adopted policies and procedures that expects its Supervised Persons to place the client’s interests ahead of their own or GWA’s interests and will not recommend the other investment products unless it is in the best interest of the client. These relationships are separate and distinct from GWA’s services. Clients are not obligated, contractually or otherwise, to use these services or purchase other investment products.

For more information about our conflicts, please see Item 10 of the [Form ADV Part 2A](#) brochure.

Key questions to ask:

How might your conflicts of interest affect me and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated based on management fees paid by advisory clients. This receipt of payment may create a conflict of interest to the extent that GWA recommends the services of Aptus. However, clients are not obligated to use the services of Aptus or to act upon any of GWA’s recommendations with respect to outside professionals.

Item 4 – Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Yes, a free and simple search tool to research us and our financial professionals is available at investor.gov/CRS.

Key questions to ask:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5 – Additional Information

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (919) 249-1810.

Key questions to ask:

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Summary of Changes

Key updates were made to the following section(s) since our last filing dated April 18, 2023:

- **Item 5 – Additional Information:** updated phone number of who to contact about GWA’s investment advisory services or a copy of the relationship summary.