

Guardian Wealth Management, Inc.
Form CRS - Customer Relationship Summary
January 31, 2024

Item 1. Introduction

Guardian Wealth Management, Inc., is registered with the Securities and Exchange Commission as an investment advisor, and we provide investment advisory services. Investment advisory services and brokerage services and fees differ, and it is important for the retail investor to understand the differences.

This document gives you a summary of the services we provide and how you pay for them. Please ask us for more information. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We provide fee-based, separate account investment advisory services directly to individuals, high net worth individuals, trusts, charitable organizations, and retirement plans. Our firm is primarily fee-based investment advisory though our professionals can offer other services, outside of the fee-based relationship, such as life insurance through outside relationships.

Monitoring: We offer you advice on a regular basis as a part of our advisory services. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you when we become aware of a significant change in the market or to your individual circumstances.

Investment Authority: We do not seek approval to buy and sell investments in your account. We act with “discretion”, and buy and sell investments in your account in accordance with your stated investment guidelines without asking you in advance. That is call “discretionary authority”.

Offerings: Our investment advice is not limited to a particular type of security. We provide advice with respect to equities, fixed income, and cash investments.

Account Minimums: Our stated minimum client relationship size is \$250,000. This is negotiable at our discretion.

Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.

CONVERSATION STARTER: Ask your financial professional:

*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?

Principal Fees and Costs: You will pay an on-going, mutually agreed asset-based fee at the beginning of the quarter for our services (as agreed in your contract), and based on the value of the cash and investments in your advisory account. The more assets there are in your account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Our standard fee is 1.5% of assets per year at the stated account minimum. We routinely negotiate lower fee arrangements for clients at our sole discretion.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the

value of your investment over time. Clients who use a sub-account advisor, in addition to our services, will pay additional management fees directly to the sub-account advisor. These fees are separate and distinct from ours.

Additional Information: 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.

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CONVERSATION STARTER: Ask your financial professional:

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, and how much will be invested for me?

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.

Potential Conflicts: The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

CONVERSATION STARTER: Ask your financial professional:

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

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How do your financial professionals make money?

Our financial professionals are compensated through salary and bonus. The salary is based on the role with the wealth management team and is not related to investment recommendations. Bonuses are discretionary, and reflect the overall success of the firm and the individual. Our financial professionals receive no product sales commissions or other forms of payment for separate account management services.

Item 4. Disciplinary History

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

No. We have no legal or disciplinary history to report. Visit www.investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

CONVERSATION STARTER: Ask your financial professional:

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

Item 5. Additional Information

For additional information about our services, or for a copy of this disclosure, please contact: Joshua Kirby, CEO. Phone: 309-692-1460

CONVERSATION STARTER: Ask your financial professional:

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?