



Asset Guidance Group

ILLUMINATING, CHARTING, NAVIGATING

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GA INSURANCE LICENSE 2837667 CRD 5988582 ASSET GUIDANCE GROUP, LLC, RIA CRD 291448

Compensation Disclosure Statement

Introduction

Asset Guidance Group LLC ("Asset Guidance Group") and its wealth management representatives (collectively, "we," "our," or "us") believe it is important that you understand how we are compensated in connection with the advice we provide. Therefore, this Compensation Disclosure Statement ("Disclosure") provides you with information you should know and consider before following the advice provided by our representatives. We encourage you to read this Disclosure so you understand how we are compensated before you decide how to invest. Please note that this Disclosure shall not negate the terms set forth in your Asset Guidance Group Customer Account Agreement, if applicable.

Compensation Disclosure

If you decide to follow our advice, Asset Guidance Group, its wealth management representatives, and related or affiliated business entities will receive direct compensation from you and may receive indirect compensation from third parties. **Estimates of the compensation we may receive if you follow our advice are reflected on the Attachments to this Disclosure.**

When Asset Guidance Group representatives act in their separate capacity as broker-dealer agents, we may receive commissions or other compensation (as described in the relevant prospectus or other offering documents) for the sale of securities, such as stocks, bonds, mutual funds, and variable annuities.

When Asset Guidance Group representatives act in their separate capacity as investment advisor representatives, we may receive a portion of the advisory fees paid by you and/or a solicitor fee. When Asset Guidance Group representatives act in their separate capacity as insurance agents, we may receive commissions or other compensation for the sale of insurance products, such as life, health, disability, long-term care, and fixed-annuity products.

In summary, as a result of you following the advice given by Asset Guidance Group representatives, we may receive compensation in the form of commissions, concessions, advisory fees, distribution fees (also known as 12 b-1 fees) and persistency fees. We pledge that any compensation we receive will not be excessive as measured by the market value of the particular services, rights, and benefits we deliver to you in accord with generally accepted industry practices and norms. We will adhere to the applicable statutory standards, which are rooted in common law principles.

Investment Advice Standard

In providing investment advice, Asset Guidance Group wealth management representatives will act in good faith, with honesty, and will disclose conflicts of interest. Recommendations will be made with the care, skill, prudence, and diligence under the circumstances then prevailing that a prudent person acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of a like character and with like aims, based on your investment objectives, risk tolerance, financial circumstances, and needs, and does not place Asset Guidance Group's or its

representatives' or any affiliate, related entity or other party's financial or other interest ahead of your interests, or subordinate your interests to our own.

Disclosures Related to Retirement Accounts (IRAs, 401k Roll-Overs, etc.)

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Conflict Disclosure

When Asset Guidance Group representatives act in their separate capacity as broker-dealer agents, investment advisor representatives or insurance agents, they may have a conflict of interest. This conflict may arise when the representative recommends an investment that generates a commission or other additional compensation for the representative, as the representative is paid more the more money that you invest, and they may receive different amounts of total compensation for different types of investments. The representative may also receive additional non-monetary incentives in relation to your investment transactions, including but not limited to gifts, meals, bonus programs, entertainment of reasonable value, and/or reimbursement for training, marketing, educational efforts, advertising, or travel expenses to conferences or events sponsored by third parties.

Limitations

We will not be deemed to have failed to satisfy any disclosure obligations solely because we, acting in good faith and with reasonable diligence, make an error or omission in disclosing the information, provided we disclose the correct information as soon as practicable, but not later than thirty (30) days after the date on which we discover or reasonably should have discovered the error or omission.

The compensation information disclosed above may include information and assurances obtained from third party sources that we deem reliable, but for which we are under no obligation to independently verify. You acknowledge that we may rely in good faith on such information and assurances we obtain from such third parties and provide it to you, provided we do not know the information is inaccurate. You agree and understand that, subject to the provisions of federal or state law, we shall assume no responsibility hereunder other than to render the services contemplated herein in good faith and we shall not be liable or held accountable for any mistakes of fact made based on third-party information.

We will make diligent inquiry of you to ascertain and keep informed regarding your present and future financial circumstances, financial obligations, and goals for your family (if applicable) and we will seek your assistance and cooperation with the carrying out of those obligations. However, you agree that we shall not have any liability for your failure to provide us with any information as to your financial status or related information as we may reasonably request.

** Investment advisory services offered through Asset Guidance Group, LLC, RIA ("AGG"), an SEC Registered Investment Advisor. SEC registration does not constitute an endorsement of the firm by the Commission nor does it indicate that the adviser has attained a particular level of skill or ability. Wallace R Nichols, WRNichols Law, LLC, and AGG are independent entities. Insurance products are offered through AGG, by insurance licensed individuals. Any comments regarding safe and secure investments and guaranteed income streams refer only to fixed insurance products offered by AGG. They do not refer in any way to securities or investment advisory products. Fixed insurance and annuity product guarantees are subject to the claims paying ability of the issuing company and are not offered or guaranteed by AGG. Past performance is no guarantee of future results.*

HYPOTHETICAL COMPARISON OF COMMISSIONS ON TYPICAL INSURANCE PRODUCTS -vs- FEES ON ASSETS UNDER MANAGEMENT

Total Invested	\$ 100,000	Year	1	2	3	4	5	6	7	8	9	10	Total	Comm:AUM	AUM:Comm
Annual Premium															
LIRP x 10	\$ 10,000	\$ 6,000	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 6,000		
AUM %	1.50%	\$ 1,500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	15,000	40.00%	2.50
Total Premium	\$ 100,000														
Comm'n on PIRC															
Premium	6%	\$ 6,000	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 6,000		
AUM %	1.50%	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	15,000	40.00%	2.50

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<-- Assumed # premium periods
 <-- Ratio of Fees:Comm'n Assuming 0 Growth in Principal
 *Commissions are NOT paid on future growth/balances
 *AUM Fees ARE charged on future growth/balances

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<-- Assumed surrender period
 <-- Ratio of Fees:Comm'n Assuming 0 Growth in Principal

NOTE: Commissions are paid directly by the Insurance carrier NOT the client. As to the client, commissions are paid indirectly via eventual charges made by the insurance carrier internal to a policy. Asset Under Management fees ARE paid directly from the client's account.

