

What type of Registered Investment Adviser is Asset Guidance Group, LLC?

Asset Guidance Group, LLC is a registered investment advisor with the State of Georgia pursuant to the Investment Advisers Act of 1940 (respectively, the "Act" and "AGG"). AGG is not registered with the Securities and Exchange Commission ("SEC") as a broker-dealer or investment adviser. AGG is a registered with FINRA under #291448. AGG's Investment Advisor Representatives, Wallace R Nichols and Jarod W Nichols, are both registered with, and members of, FINRA under CRD #5988582 and CRD #7529151, respectively. AGG does not act as a custodian of client assets.

Brokerage and investment advisory services and fees differ. So, AGG believes *it is important for the retail investor* to understand the differences in how our fees and advisory services are structured. The SEC defines a retail investor at 17 CFR §275.204-5 as: "A natural person, or the legal representative of such natural person, who seeks to receive or receives services primarily for personal, family or household purposes." Once equipped with that understanding, we feel that you, as a retail investor, can determine whether our investment advisory services are right for you. 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.

What investment services and advice can you provide me?

AGG empowers retail investors such as yourself by offering the following investment advisory services:

◊ Management in Conjunction with Financial Planning

We empower people to optimize their wealth by offering strategic financial planning services via three pricing (3) tiers: basic individual or "Essential" planning; Family Plans, and Entrepreneurial Planning which includes business succession and intergenerational wealth/legacy transfers. Those tiers enable us to build client-centric metrics so that we know (1) how to design portfolios to fit those clients; and (2) the risk metric that will govern how we need to manage their assets according to those plan specifications to accomplish client milestones and objectives.

How will you choose investments to recommend to me?

First, we design and build portfolios custom-fit to each clients' goals, objectives, and risk tolerance level. Because risk is more repeatable than return, it is best practice to optimize to a stated risk target rather than a specific return. So, we create investment strategies to reflect those client metrics. Then, we provide ongoing monitoring and managing of retail investor portfolio assets. Often, our advisory services include analysis of clients' existing portfolios to propose to reduce both tax rate risk and market risk by shifting a portion of total client assets into insurance-based products which generally protect against market down moves while providing tax-optimized benefits. We select specific equity securities/ETFs or fixed-income positions via our proprietary, well-proven, process of analyzing specific fundamental criteria from the universe of issuers in the Russell 5000, MSCI EAF, or institutional fixed-income, databases. Then, we match those issuers selected with client objectives and risk tolerance. Because we are independent, we are not limited to proprietary products or investment funds. Clients may restrict investment in certain securities or types of securities.

Initially, we evaluate a client's situation and present results in various forms of financial statements, risk analysis and reduction reports, investment philosophy statement, etc. Then, we build a client-specific planning roadmap. Periodically we meet with clients to ensure each remains on-target to reach their goals. Ongoing review and communication keep client plans evergreen.

Clients may directly engage other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) on an as-needed basis and such professionals may charge fees of their own. Conflicts of interest will be disclosed to the Client in the event they should occur.

What if I want only risk-shared/risk-reduced pools for certain portions of my portfolio?

When a client agrees it is in his/her best interests to shift assets to risk-shared/risk-reduced strategies using insurance-based products, we only shift into such insurance-based positions amounts limited to what calculations have proven necessary to accomplish the strategic objective of such move.

Although we can theoretically use any carrier duly licensed to operate in the United States, we select only carriers that best fit our high-performance criteria who employ certain market-driven strategies. Insurance carriers offer a variety of strategies whereby those client assets can *experience safe and productive growth* while not being exposed to market downside risk. Stated another way, those strategies are linked to the performance of certain proprietary, and usually volatility-controlled, indexes. When the client-approved strategy either meets the end of a period or we lock in gains by affirmative action, the client's account(s) are credited with the gain demonstrated by such index move. The client's principal is kept on one ledger and the movement of the strategy's index is kept on another. When the movement for the period is final, the company either credits the client's principal ledger with a gain (index moved up) or with zero (index moved down). Client principal in those accounts never decrease due to market performance, only fees and administrative expenses associated with such accounts. We manage such shifted assets by monitoring the policy strategies' performance levels at least annually or as triggered by certain performance metrics as may be employed by the given carrier's strategy we have selected.

At-Risk Management for the Majority of Client Assets Under Management ("AUM")

We manage the remainder (generally the majority or in many cases, all) of all the client's non-shifted **at-risk assets under management ("AUM") by daily monitoring of their performance and risk exposure levels.** We periodically update portfolio selections based on the criteria previously discussed. We tactically trade such positions according to market conditions and well-proven technical trading parameters which, in our experience, have enabled us to ensure optimal drawdown minimization without sacrificing maximum upside potential. Past performance is no guarantee of future results. Trades such as these are executed on a *discretionary* basis.

◊ What if I only want you to recommend me a single stock, fixed-income security, or fund, for a one-off transaction?

Alternatively, we can provide transactional services and advice on individual securities, fixed income instruments (e.g., US Treasury bills, notes, or bonds, corporate bonds, municipal bonds, etc.), mutual funds, exchange traded funds ("ETFs"), or alternative investments such as structured notes. Again, we are not limited to proprietary products and our recommendations are based upon the same selection criteria discussed in the previous section. In these instances, we generally are trading such individual securities on a *non-discretionary* basis. That means we are contacting the client or vice-versa, and after discussing their situation and given security(ies) against the backdrop of current market conditions, only making such trades with client-involvement and approval.

Do you have minimum investment amounts for AUM?

We work with clients on a case-by-case basis which means that we may take clients who have less than \$100,000 in investable AUM for us to manage.

Such clients may be best limited to using ETFs instead of portfolio models we would otherwise use, which are comprised of individual companies. This limitation would be due to practical limitations of price, necessary share/unit quantity, and proper diversification requirements we are able to buy with such limited funds.

We are true fiduciary advisors, placing clients' best interests first, ahead of our own. We are governed by the Code of Ethics promulgated by the CFP® Board. We do not offer wrap fee programs. See our Firm Brochure in Forms ADV 2A & 2B for further details.

What fees will I pay?

Remember, cost is only an issue when there is a lack of value. AGG doesn't get involved in anything where we can't readily demonstrate value-added benefits that far exceed the costs necessitated by our association and involvement.

For financial planning services, AGG's standing practice is to offer tiered pricing as follows: "Essential" for \$260/month; "Family Retirement" for \$315/month; and "Entrepreneur" for \$560/month. Due to the front-loaded nature of financial analysis, investment, and retirement planning, together with the reasonable comparatively low subscription rates, all monthly subscription fees are deemed earned upon receipt for a complete twelve (12) month period, or one (1) year. Fees for financial plans are due upon signing of the Strategic Planning and Investment Advisory Subscription Agreement.

Fees for AUM are based on the total assets under management. AUM Fees are billed monthly in advance based on the amount of assets managed as of the close of business on the last business day of the previous month. All billing is based on a 360-day year. AGG's custodial trading platform, TD-Ameritrade Institutional/Schwab (the two are in the process of a merger), will deduct fees from the client account and will pay AGG's fees monthly.

AGG's annual fees will be charged as follows:

AUM	Annual Fee
First \$10,000	2.0%
From \$10,001 - \$500,000	1.45%
Amount above \$500,001	1.0%

AGG Model	1Yr-Average Performance (5/5/2023) net of fees	1 Yr S&P 500 (5/5/2023)
Fixed Income (risk-free)	4.57%	-0.26%
Aggressive	18.21%	-0.26%
Dividend Yield	17.16%	-0.26%

Annual fees are prorated (based on a 360-day year) to match the billing cycle. *EXAMPLE:* 1.45% prorated over a 360-day year = 0.004% per day * 30 days (every month is 30 days for a 360-day year) = 0.12%/month.

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?

If you had invested \$10,000 in our Aggressive Model for exactly 1 year as it sat May 5, 2023, you would have earned \$1,994 in that year and you would have been charged \$173.91 in fees at 1.45%. Your performance for the 1-year period net of fees would have been \$11,820.09 or 18.201%. Additional detailed information is provided in our Form ADV 2A disclosures and we encourage retail investors to review those disclosures. 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.

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 must 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.

One example of how we make money that can create a conflict of interest is when we are paid compensation in the form of commissions from a third parties when we recommend or sell certain investments, especially insurance-based products such as annuities or life insurance.

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

As previously discussed in the planning section, we overcome such conflicts of interest by making full disclosure of such commissions to be paid to us and, more importantly, how we have designed the recommendation such that you are purchasing only the amount of such product that precisely fits your strategic need and how the product benefits designed meet those needs and go no further. In that way, such recommendation is proven to be in your best interests, not ours. In all cases, you have the final decision to proceed with our recommendation. See our Form ADV 2A for further detail.

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

No.

Who is my primary contact person as a representative of this investment adviser? Who can I talk to if I have concerns about how I'm being treated?

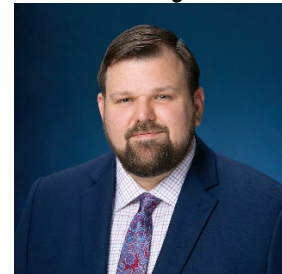


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To obtain copies of this Relationship Summary, [go here](#) or contact either of these two professionals



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