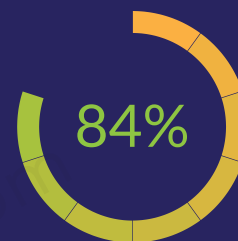


# Guardian Capital Advisors

## TRUST SCORE



Guardian Capital Advisors, federally registered in 2000, is a Registered Investment Advisor (RIA) in 3 state(s) with a licensed staff of 4 advisors. Guardian Capital Advisors manages \$2 billion and provides investment advisory services for 3,723 clients (1:931 advisor/client ratio).

Clients will, typically, be charged between 0.30% and 1.50% per annum based on the market value of assets under management.

## BENEFITS

- Firm uses a transparent fee-only model
- Firm has \$1B or more in assets under management
- Firm services over 1,000 clients
- Communications sent to the firm's website are secure and encrypted
- Firm does not have a disciplinary history
- Firm does not have any misdemeanor convictions
- Firm does not have any felony convictions
- Firm does not have an attorney conflict
- Firm does not accept performance-based fees
- Firm does not perform side-by-side management

## CONSIDERATIONS

- Firm works with a lesser-known custodian
- There is only one licensed advisor for every 931 clients (industry average 1:50)
- Firm has been federally registered for only 18 years
- Firm is a broker-dealer, or is affiliated with one, and may be subject to compensation-related conflicts of interest
- Firm actively engages in insurance sales and may be incentivized to insure clients with products that generate high sales commissions when lower cost alternatives may exist

## BENEFITS (cont.)

## CONSIDERATIONS (cont.)

Firm privately manages or owns some of the products they recommend and may be incentivized to sell those products over others to their investors

Firm may recommend proprietary investments and products that generate larger commissions than other similar non-proprietary products

Firm may receive soft-dollar benefits that could incentivize them to push trades through broker-dealers that provide advantages to the firm instead of through broker-dealers that could provide the best execution for their clients