

EAST GUILFORD~~ONE~~ FINANCIAL SERVICES LLC ADV PART 3

CLIENT RELATIONSHIP SUMMARY

1. INTRODUCTION

As of December 22, 2021, East Guilford~~one~~ Financial Services LLC ~~is~~ registered with the Securities and Exchange Commission, ("SEC") as an investment advisor. ~~December 22, 2021~~This Form CRS is the first ~~official date of revision to~~ our ADV Part 3 Client Relationship Summary, ("CRS"), ~~and it is dated XXXXX~~December 18, 2023. It is important for you to note and understand that investment advisory fees and brokerage account fees differ and that you understand the difference. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which provides educational materials about investment advisers, broker-dealers and investing.

2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Services: We offer personalized and confidential investment management services on a continuous and regular basis to retail investors. We will assist you with developing an investment strategy based on your stated investment goals and how to work to achieve them. We offer financial planning services for an hourly fee but we do not provide any monitoring services for this arrangement. We do not offer wrap fee programs.

Monitoring: As part of our standard offering, we monitor your portfolio on a weekly, often times daily, basis and will have regular communications with you via telephone, mail email ~~and/or~~ in-person visits. Economic and market conditions may dictate more frequent reviews.

Investment Authority: We offer discretionary accounts which means that we are allowed to buy and sell investments in your account without first asking or advising you in advance. We also offer non-discretionary account services where we may make recommendations as to which securities to buy and sell and when, but you make all final decisions in your account.

Limited Investment Offerings: Our investment advice is not limited to a particular type of security. We manage client portfolios investing in stocks, mutual funds and exchange traded funds.

Account Minimums: We do not have a minimum account size or investment amount required for retail investors to open or maintain an account.

Additional Information: The principal owner of the firm is Mr. Gregory J. Guidone, Managing Member. Each model portfolio is individually tailored by him to meet each client's financial objectives and risk tolerance based on the information you provide to us. You may impose restrictions on certain securities or types of securities in your account; however, that may inhibit our ability to offer our services to you. Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.

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?

3. WHAT FEES WILL I PAY?

Principal Fees and Costs: You will pay "a percentage of assets under management." based on the value of the cash and investments in your account. The annual fee ranges from 0.25% to 1% on the assets under advisement in the account. The specific annual fee schedule is identified in the contract between the adviser and each client. A conflict of interest exists whereby one client may pay more than another client for similar advisory services. We will bill our management fees to some clients on a quarterly basis in arrears and others in advance. The terms as to how the management fees are charged are listed in each client's Investment Policy Statement/Advisory Agreement. Fees are deducted from your account by your custodian. Our management fees shall be prorated for each capital contribution and withdrawal made during the applicable calendar quarter (with the exception of de minimis contributions and withdrawals). Accounts ~~initiated or~~ terminated in the calendar quarter will be charged a prorated fee. We are not compensated with a commission for the purchase or sale of securities for our Brokerage Account Servicing clients; however, we charge a flat processing fee of \$30 per trade for brokerage executions regardless of the number of shares or dollar amount. The more assets there are in your advisory account, the more you will pay in fees, and therefore we are incentivized and you are encouraged to increase the assets in your account.

Other Fees and Costs: We offer financial planning consultation fees at the rate of \$150 per hour which is negotiable; we will provide an estimate as to the expected number of hours at the onset of the engagement. For mutual fund only accounts our annual mutual fund servicing fee is 0.25% of the account value and billed quarterly at 0.0625% in arrears.

Some investments impose additional fees which will reduce the value of investments over time. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as fees charged by custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a respective fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our management fee. We offer variable annuities and other insurance products for which we are paid a fee by the insurance company.

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." Please refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.*

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, and 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?

Standard of Conduct: *"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."* 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.

Questions to ask:

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

Additional Information: For more detailed information about our conflicts of interest, please [see](#) our Form ADV Part 2A Brochure.

"How do your financial professionals make money?"

Our firm is paid asset-based fees which are based on the percentage of the assets in your investment account. The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. We also charge an hourly fee for financial planning. We are compensated for insurance products sold to you.

4. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, neither our firm nor its investment adviser representative have any legal or disciplinary events to disclose. Free and simple search tools are available to retail investors who visit www.Investor.gov/CRS to research our firm and financial professionals.

Questions to ask:

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

5. ADDITIONAL INFORMATION

For additional information on our investment advisory services, please see our Form ADV 2A Brochure which can be found on the following link: adviserinfo.sec.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you would like to request a complimentary copy of this client relationship summary please contact us in writing at 145Durham@60-Boston-Post-Road, Madison, CT 06443 or call us at 203-318-1177 ~~or 800-553-0898~~ and we will promptly provide it to you.

Questions to ask:

Who is the 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?