

Introduction

Our firm, Guardian Asset Advisors, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services, including Asset Management, Referrals to Third party Money Managers, and Financial Planning & Consulting to clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs and goals. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or only after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm. Our firm also offers various Securities America Managed Opportunities Programs (which include wrap fee programs) when our firm recommends this to you, we will provide you a copy of Securities America Advisors, Inc.'s Form CRS.

We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us. That said, we generally do charge a minimum of \$250 for financial plans.

Financial Planning & Consulting is also offered as a separate service for a flat or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service.

Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/144958>. A copy of Securities America Advisors, Inc. Form CRS can be found here https://reports.adviserinfo.sec.gov/crs/crs_110518.pdf.

Questions to Ask Us: 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 those qualifications mean?

What fees will I pay?

You will be charged an ongoing annual fee applied quarterly in advanced based on the value of the assets in your account. Our Asset Management tiered fee schedule ranges from 2.50% to 1.25% depending on the value of the assets in your account. The Securities America Managed Opportunities Program and Third Party Money Managers ("TPMM") services fees will not exceed 3.00%. Billing arrangements very based on the service and/or manager selected. A portion of this fee will be paid to our firm and will be outlined in the sub-advisor's advisory agreement to be signed by the client. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, we will agree to send you invoices rather than automatically deduct our fees from your advisory account.

Our maximum flat fee is \$15,000 and/or maximum hourly rate is \$350 for our Financial Planning & Consulting service. We charge an upfront retainer when you sign an agreement for this service.

The custodian that holds your assets charges you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our firm's fees for our Asset Management service.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and

variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as “surrender charges” to sell variable annuities. In certain cases, we may select third party money managers, sub-advisers, and/or separate account managers to assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and/or agreement.

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.

Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/144958>.

Questions to Ask Us: Help me understand how these fees and costs may 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?

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:

Our firm’s financial professionals are registered representatives of Securities America Advisors, Inc. (“SAA”), an unaffiliated broker-dealer. Your financial professional may offer you brokerage services through SAA or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and SAA charge for those services are different. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation. You can learn more about SAA’s brokerage services and fees at https://reports.adviserinfo.sec.gov/crs/crs_110518.pdf.

Since we recommend TPMMs to assist with managing certain accounts, we have an incentive to recommend a manager who shares a larger portion of their advisory fee with us compared to other managers.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/144958>.

Questions to Ask Us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs. In addition, they are compensated based on the type of product sold and/or product sales commissions.

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

No, our firm and financial professionals do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #144958. You may also contact our firm at (717) 691-3003 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us: 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?