

## FORM CRS (Client Relationship Summary)

Guidance Point Advisors, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This Client Relationship Summary describes the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

### What investment services and advice can you provide me?

We primarily offer the following investment advisory services to retail investors: **Portfolio Management Services** and **Financial and Retirement Planning Services**. We may also offer the selection of third-party managers.

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will review your account with you at least annually.

**Investment Authority:** We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. We may also have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

**Investment Offerings:** We primarily use exchange-traded funds (ETFs) to implement client portfolios. However, we provide advice on various types of investments and do not limit our advice to a specific type of investment or product.

**Account Minimums and Requirements:** In general, we require a \$250,000 minimum account size to open and maintain an advisory account, which may be waived at our discretion.

For a description of our services, please refer to our Form ADV Part 2A (see specifically: Items 4, 5, 7, 13 & 16, among others) by clicking the following link: [ADV Part 2](https://adviserinfo.sec.gov/firm/brochure/148768) (the full URL for the aforementioned hyperlink is: <https://adviserinfo.sec.gov/firm/brochure/148768>).

### Key Questions to Ask Your Financial Professional

- **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?**

### What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory and financial planning services:

- **Asset-Based Fees** - Payable quarterly in arrears. Asset-Based fees are based on the value of your account.
- **Hourly Fees and Fixed Fees** - Payable upon completion of services rendered.
- **Other Advisory Fees** - In addition to our fees, you may also pay fees charged by the selected third-party managers depending on your investment objectives and portfolio strategy.

Examples of the most common fees and costs that may apply to our clients are:

- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and,
- Other product-level fees associated with third-party managers.

**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.**

For detailed information, please refer to our Form ADV Part 2 by clicking this link: [ADV Part 2](#)

***Key Questions to Ask Your Financial Professional***

- **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?**

**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 revenue is derived from asset-based fees, which could give us the incentive to want to manage a larger account balance on your behalf, as our fee is based on the balance of your account; and,
- We may have revenue sharing arrangements with certain third-party managers that may assist with managing your account.

***Key Questions to Ask Your Financial Professional***

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

Please refer to our ADV Part 2 by clicking this link to help you understand what conflicts exist: [ADV Part 2](#)

**How do your financial professionals make money?**

The financial professionals servicing your account(s) are generally compensated by a percentage of the net revenue that we receive from the assets under their management.

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

No, our firm and our financial professionals do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

***Key Questions to Ask Your Financial Professional***

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

You can request a copy of the Client Relationship Summary at 617-869-6653 and you can find additional information about our investment advisory services by clicking the following link: [ADV Part 2](#)

***Key Questions to Ask Your Financial Professional***

- **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?**