

## INTRODUCTION

My Portfolio Guide (“MPG”, “we”, or “us”) is registered with the Securities and Exchange Commission (SEC) as a Registered Investment Adviser (“RIA”). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing.

### RELATIONSHIPS AND SERVICES

#### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE TO ME?

My Portfolio Guide provides personalized confidential financial planning and investment management to individuals, high net worth individuals and small businesses. In many cases, financial planning is part of the investment advisory services. Financial planning generally advises clients regarding cash flow, college planning, retirement planning, tax planning, estate planning and insurance.

##### **Asset Management Services**

- We will provide advice on a regular basis. We will discuss your investment goals and help you design a strategy to achieve your short-term and long-term investment and lifestyle goals.
- We will regularly monitor your accounts.
- In working with My Portfolio Guide, you will have an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”). It will be managed to a risk profile and investment strategy upon which we have agreed.
- We will review your accounts at least quarterly and contact you by phone or email at least annually to discuss your portfolio.

##### **Financial Planning Services**

- We offer financial planning services that involve preparing a financial plan for you based on information and documentation you provide to us including but not limited to your financial objectives, risk tolerance, financial resources, family situation, and future financial goals. The plan will include general recommendations for a course of activity or specific actions for you to take.
- We will update your financial plan annually, and we rely on you to let us know if you have any significant changes in your financial situation.

**FOR ADDITIONAL INFORMATION**, please see our Form ADV Part 2A: <https://adviserinfo.sec.gov/firm/summary/153188> brochure Items 4, 7, and 13.

##### **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 these qualifications mean?*

### FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

#### WHAT FEES WILL I PAY?

Fees and costs affect the value of your account over time. The following summarizes the fees and costs you will pay for our advisory services.

##### **Asset Management Fees**

- The amount you pay to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted directly from your account.
- Our fees vary and may be negotiable. The amount you pay will depend on the dollar value of assets in your account.
- For **asset management accounts** you will sometimes pay a transaction fee to the custodian when we buy or sell an investment for you.
- You may have to pay fees to a broker-dealer or bank that will hold your assets such as custodian fees and account maintenance fees.
- Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time.
- The more assets you have in the advisory account, including cash, the more you will pay in fees, though the rate at which you pay will continue to decrease. Therefore, in addition to our goal of growing your assets to meet your financial goals, we also have an incentive to increase the value of your assets because it will also increase our fees. The quarterly fee will be charged even if we do not buy or sell anything during a particular quarter.

- An asset-based fee may cost more than a transaction-based fee over time, but you may prefer an asset-based fee if you want continuing advice, financial planning, and want someone to manage your investments for you.

### **Financial Planning Fees**

- My Portfolio Guide charges \$250-\$500 an hour for financial plans depending on the complexity of the client's situation. The total cost of the initial financial plan and the annual plan updates (if necessary) will be included in the final fee schedule as Exhibit II of the Financial planning 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.*

### **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?**

We are held to a fiduciary standard that covers our entire investment advisory relationship with you including monitoring your portfolio and implementing your investment strategy and investments on an ongoing basis, among other requirements.

*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 may create some conflicts with your interests. You should understand and ask us about these conflicts because they may affect the investment advice we provide to you. Here are some examples to help you understand what this means.*

- The more assets you have in your advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the assets in your account to increase the amount we earn (i.e., recommending that you rollover your retirement plan account or transfer assets to our firm).

### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

- We compensate our financial professionals through a stated salary and a company bonus plan.

**FOR ADDITIONAL INFORMATION**, please see our Form ADV Part 2A <https://adviserinfo.sec.gov/firm/summary/153188> brochure Items 4, 5, and 10 and any brochure supplement your financial professional provides.

### **QUESTIONS TO ASK US:**

- ➔ Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?
- ➔ How might your conflicts of interest affect me, and how will you address them?

### **DISCIPLINARY HISTORY**

#### **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?**

No. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free search tool to research us and our financial professionals.

### **QUESTIONS TO ASK US:**

- ➔ *Do you or your financial professionals have a disciplinary history? For what type of conduct?*

### **ADDITIONAL INFORMATION**

#### **HOW DO I GET ADDITIONAL INFORMATION ABOUT YOUR FIRM AND SERVICES?**

**FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES**, see our Form ADV brochure on [www.investor.gov/CRD](http://www.investor.gov/CRD), [www.adviserinfo.sec.gov/IAPD](http://www.adviserinfo.sec.gov/IAPD), and any brochure supplement your financial professional provides.

Call us at (562) 799-5595 or email [matt@myportfolioguide.com](mailto:matt@myportfolioguide.com) to request up-to-date information and request a copy of the relationship summary.

### **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?