

Our Wealth Guides, Inc. doing business as Village Wealth Advisors
Form CRS Client Relationship Summary
Dated: April 23, 2021

Item 1. Introduction

Village Wealth Advisors is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ 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](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationship and Services

What investment services and advice can you provide me? We provide portfolio management, financial planning services, and education workshops to individuals, high net worth individuals, trusts, and estates (our “retail investors”).

Portfolio Management: You may engage our firm to implement the investment strategies that have been recommended to you. Investment guidelines will be developed that reflect your objectives, time horizon, tolerance for risk, as well as any reasonable account constraints you may have for your portfolio. Portfolio guidelines will be designed to be specific enough to provide future guidance while allowing flexibility to work with changing market conditions. Since this effort is the product of information and data you have given to us, you may be asked to review it and provide your final approval. The firm will then develop a customized portfolio for you based on your unique situation that involve the employment of a broad range or more narrowly focused choice of investment vehicles. Your investment accounts will be monitored and reviewed regularly on at least a quarterly basis. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives. Our firm has discretionary authority over client funds. Discretionary authority means we have the authority to determine, without obtaining prior client consent, the securities bought or sold, and the amount of securities bought or sold. The only restrictions on the above discretionary authority are those set by the client on a case by case basis. There are no requirements for retail investors to open or maintain an account or establish a relationship.

Financial Planning: We provide broad-based and modular financial planning services to retail investors. In performing financial planning services, we can examine and analyze your overall financial situation (broad-based) or focus on specific needs (modular planning).

Educational Workshops: Our firm provides periodic complimentary educational seminar sessions for those in need of information about personal finance and investing. Topics include issues related to general financial planning, educational funding, estate planning, retirement strategies, implications involving changes in marital status, and various other current economic or investment topics.

For **Additional Information** regarding the services we make available to you, please review Item 4 of our Form ADV Part 2A.

Conversation Starters: We encourage you to ask our financial professionals these key questions:

- *“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?”*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided.

Portfolio Management: We provide portfolio management services for a fee based on a percentage of AUM (assets under management). Our fee is provided in your Advisory Agreement based upon a tiered schedule from 1.00% to 0.65%. The fee is calculated quarterly, in advance, and will be equal to the respective percentage per annum based on the quarter-end market value of the Client’s account over the immediately preceding quarter.

The more assets there are in your advisory account, the more you will pay in fees. We, therefore, have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

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.

Financial Planning: For financial planning services, we charge fixed fee that ranges from \$250 to \$6,000. A deposit equaling the greater of one-half of the quoted fee or \$1,000 will be due upon execution of the engagement agreement, and the remaining portion upon plan delivery. Clients interested in a limited planning component engagement are assessed an hourly fee. Our rate is \$250 per hour; billed in 15-minute increments, and a partial increment (e.g., seven minutes) will be treated as a whole increment. Prior to entering into an agreement with our firm you will receive an estimate of the overall cost based on your requirements and the time involved. No advance deposit is required. Payment is due upon delivery of our invoice, which coincides with the presentation of your plan.

Other Fees: Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Conversation Starter: *We encourage you to ask us any questions. For example, start a conversation by asking, "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:

Example 1: Your account value goes up, and while the tiered management fee percentage may stay the same, the total compensation you pay us goes up proportionately. Example 2: Your account value goes down, but you still must pay a management fee proportional to your agreed upon assets under management fee schedule.

Conversation Starter: *You can begin a conversation by asking, "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 on a percentage of revenue generated by clients serviced by the professional with a discretionary bonus (based on firm metrics). Some may also be paid an hourly wage for administrative duties. This may create a potential conflict of interest in that it may create an incentive for professionals to encourage you to increase your investment account size. Neither our firm nor any of our professionals receive commissions.

More detailed information, including fee schedules, conflicts of interest, and other disclosures are available in our ADV Part 2A Firm Brochure, which is available at: <https://adviserinfo.sec.gov/>.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history? Yes. Village Wealth Advisors itself does not have any legal or disciplinary history, however some of our professionals do. You can visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starter: *In addition, feel free to ask: "As a financial professional, do you have any disciplinary history? For what type of conduct?"*

Item 5. Additional Information

You can find additional information regarding Village Wealth Advisors and receive a copy of this relationship summary by visiting our website at villagewealthadvisors.com or by contacting (805) 603-4960. We are always available to answer any of your questions.

Conversation Starter: *If you do have any concerns, please let us know by asking the following questions: "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?"*