

Firm Brochure
(Part 2A of Form ADV)



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This brochure provides information about the qualifications and business practices of Wealth Guardian Advisory, PLLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 480-987-9951 or by email at jared.daniel@WealthGuardianGroup.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Wealth Guardian Advisory, PLLC (IARD#153483) is available on the SEC's website at www.adviserinfo.sec.gov

January 30, 2014

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Since the last filing of this brochure on July 1, 2013, there have been no material changes. The client assets under management has been updated and the email address has changed.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at 480-987-9951 or by email at jared.daniel@WealthGuardianGroup.com.

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Item 4: Advisory Business

Firm Description

Wealth Guardian Advisory, PLLC, (“WGA”) was founded in 2010. Jared Roy Daniel is 100% owner.

WGA provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, and charitable organization. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

WGA is a fee-based financial planning firm. The firm’s managing member is affiliated with an entity that sells financial insurance products for a commission.

Investment advice is provided, with the client making the final decisions on investment selection. WGA does not act as a custodian of client assets.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement or risk analysis. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client.

Types of Advisory Services

WGA provides investment supervisory services, also known as asset management services and furnishes financial planning and investment advice through consultations.

ASSET MANAGEMENT

WGA offers discretionary direct asset management services to advisory clients. WGA will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The client will authorize WGA discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

FINANCIAL PLANNING AND CONSULTING

WGA offers all clients Morningstar Reports and consulting on security selection to all clients for a fixed fee. WGA offers financial consulting on specific topics for an hourly fee. WGA also offers two levels for financial planning:

Basic Plan

A basic plan includes an annual progression review and monthly email newsletters. For a basic plan, the client may select any 3 of the following financial planning modules:

- Retirement
- Education
- Accumulation
- Survivor Needs
- Disability Income
- Long Term Care
- Risk Tolerance
- Asset Allocation
- Financial Statements

Comprehensive Plan

For a comprehensive plan, the client will receive an estate and tax analysis in addition to planning on all of the above listed modules. In addition, the client will receive quarterly print newsletters, 401K fund selection assistance, preferred pricing on future financial planning fees and a 10% reduction in fees for assets managed through WGA.

Customized Plan

The customized plan shall include custom modules, reports, or advice as described in the customized plan description. No modules, reports or advice that is not described in the customized plan description shall be included in this plan.

SOLICITOR ARRANGEMENTS

WGA solicits the services of Third Party Money Managers to manage client accounts. In such circumstances, WGA receives solicitor fees from the Third Party Manager. This is detailed in Item 10 of this brochure.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Wrap Fee Programs

WGA does not participate in wrap fee programs.

Client Assets under Management

As of December 31, 2013, WGA has \$2,702,255 client assets under management on a discretionary basis.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

WGA bases its fees on a percentage of assets under management, hourly charges, fixed fees and solicitor fees from third party money managers.

ASSET MANAGEMENT

WGA offers discretionary direct asset management services to advisory clients. Fees for these services will be based on a percentage of Assets Under Management as follows:

Assets Under Management	Annual Fee	Quarterly Fee
Up to \$100,000	2%	.50%
\$100,001 to \$500,000	1.5%	.375%
Over \$500,000	1%	.25%

The annual fee may be negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed quarterly in arrears based on the average daily balance. Quarterly advisory fees deducted from the clients' account by the custodian will be reflected in a provided fee invoice as fees are withdrawn. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement for a full refund. Clients may terminate advisory services with thirty (30) days written notice. WGA will be entitled to a pro rata fee for the days service was provided in the final quarter. Client shall be given thirty (30) days prior written notice of any increase in fees.

FINANCIAL PLANNING AND CONSULTING

WGA offers Morningstar reports to all clients for \$250. The fee is payable upon signing the advisory agreement.

WGA offers advice on security selection to all clients for a fixed fee of \$300. The fee is payable upon signing the advisory agreement.

WGA offers financial consulting on specific topics or individual modules for an hourly fee of \$200 per hour.

WGA offers two levels for financial planning for a fixed fee. The payments are received in two installments; half upon signing the advisory agreement with the balance due upon delivery of the plan. Financial plans will be delivered inside of ninety (90) days. WGA does not require prepayment of fees of more than \$500 per client and six months or more in advance. Client may cancel within five (5) business days of signing Agreement for a full refund. If client cancels after five (5) business days, any prepaid, unearned fees will be refunded to the client; any unpaid, earned fees will be due WGA.

Basic Plan

The fee for the basic plan is \$600. Annual progression reviews are \$200.

Comprehensive Plan

The fee for the comprehensive plan is \$1,000. Annual progression reviews are \$100.

SOLICITOR FEES

WGA at times will utilize the services of third-party money managers and receive a solicitor fee for soliciting clients. The client will not pay additional advisory fees to the third party money manager for these services. This is detailed in Item 10 of this brochure.

Client Payment of Fees

Investment management fees are billed quarterly, in arrears, meaning that we invoice you after the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for written financial plans are billed 50% in advance, with the balance due upon delivery of the financial plan. WGA does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

WGA, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Financial Plans are billed 50% in advance. Client may cancel within five (5) business days of signing the Investment Advisory Agreement for a full refund. If cancellation occurs after five (5) business days, client will be entitled to a pro-rata refund based on work completed.

External Compensation for the Sale of Securities to Clients

WGA does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of WGA.

Item 6: Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

WGA does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

WGA generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, and charitable organizations.

Client relationships vary in scope and length of service.

Account Minimums

WGA does not require a minimum to open an account.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk.

Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with WGA:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Neither WGA nor any of its employees are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither WGA nor its employees are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Jared Daniel has a financial industry affiliated business as an insurance agent with Wealth Guardian Financial, PLLC. Approximately 25% of his time is spent on these services. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any products.

Jared Daniel also owns Wealth Guardian Tax, PLLC ("WGT"). WGT provides tax preparation as well as having a relationship with a tax preparation company and may receive fees for collecting data for the preparation of preparing tax returns. Approximately 15% of his time is spent on these services. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any products.

Jared Daniel also owns Wealth Guardian Legal Documents, PLLC ("WGLD"). WGLD provides legal document preparation, creation of Wills, Trusts, Powers of Attorney, and business organizational documents in the State of Arizona. Approximately 10% of his time is spent on these services. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any products.

These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission or fee amount received. This conflict is mitigated by the fact that Mr. Daniel has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products or

services. Clients have the option to purchase these products and services through another insurance agent, tax preparer or legal provider of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

WGA solicits the services of Third Party Money Managers to manage client accounts. In such circumstances, WGA receives solicitor fees from the Third Party Manager. This situation creates a conflict of interest. However, when referring clients to a third party money manager, the client's best interest will be the main determining factor of WGA. These fees do not include brokerage fees that may be assessed by the custodial broker dealer. Fees for these services are based on a percentage of assets under management not to exceed any limit imposed by any regulatory agency. The final fee schedule is attached to Exhibit C in WGA 's Investment Advisory Agreement.

This solicitor relationship is disclosed to the client in each contract between WGA and Third Party Money Manager. WGA does not charge additional management fees for Third Party managed account services. Client's signature is required to confirm consent for services within Third Party Investment Agreement. Client initials WGA's Investment Advisory Agreement to acknowledge receipt of Third Party fee Schedule and required documents including Form ADV Part 2 disclosures.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of WGA have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of WGA employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of WGA. The Code reflects WGA and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

WGA's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of WGA may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

WGA's Code is based on the guiding principle that the interests of the client are our top priority. WGA's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and

confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

WGA and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

WGA and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide WGA with copies of their brokerage statements.

The Chief Compliance Officer of WGA is Jared Daniel. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

WGA does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide WGA with copies of their brokerage statements.

The Chief Compliance Officer of WGA is Jared Daniel. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

WGA does not select broker-dealers for client transactions.

- *Directed Brokerage*

In circumstances where a client directs WGA to use a certain broker-dealer, WGA still has a fiduciary duty to its clients. The following may apply with Directed Brokerage: WGA's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among clients, and potential conflicts of interests arising from brokerage firm referrals.

- *Best Execution*
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. WGA reviews the execution of trades at each custodian each quarter.
- *Soft Dollar Arrangements*
WGA utilizes the services of custodial broker dealers. Economic benefits are received by WGA which would not be received if WGA did not give investment advice to clients. These benefits include: A dedicated trading desk, a dedicated service group and an account services manager dedicated to WGA's accounts, ability to conduct "block" client trades, electronic download of trades, balances and positions, duplicate and batched client statements, and the ability to have advisory fees directly deducted from client accounts.

A conflict of interest exists when the firm receives soft dollars. This conflict is mitigated by the fact that the Investment Advisor Representatives have a fiduciary responsibility to act in the best interest of his clients and the services received are beneficial to all clients.

Aggregating Securities Transactions for Client Accounts

WGA is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of WGA. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by advisor Jared Daniel, Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client and a review is done only upon request of client.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by the Advisor's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

WGA does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

WGA does not compensate for client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by WGA.

WGA is deemed to have indirect custody solely because advisory fees are directly deducted from client's accounts by the custodian on behalf of WGA.

Item 16: Investment Discretion

Discretionary Authority for Trading

WGA accepts discretionary authority to manage securities accounts on behalf of clients. WGA has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, WGA consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. WGA does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Item 17: Voting Client Securities

Proxy Votes

WGA does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because WGA does not serve as a custodian for client funds or securities and WGA does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

WGA has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither WGA nor its management has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Education and business background, including any outside business activities for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

None to report

Supervised Person Brochure

Part 2B of Form ADV

Jared Daniel CFP® CRPC®



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This brochure supplement provides information about Jared Daniel that supplements the Wealth Guardian Advisory, PLLC's brochure. You should have received a copy of that brochure. Please contact Jared Daniel if you did not receive Wealth Guardian Advisory, PLLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jared Daniel (IARD#4630493) is available on the SEC's website at www.adviserinfo.sec.gov.

January 30, 2014

Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

Principal Executive Officer

Jared Daniel CFP® CRPC®

- Year of birth: 1980
-

Educational Background and Business Experience

Educational Background:

- National Paralegal College, Certificate of Paralegal Studies; 2012
- College for Financial Planning; Certificate of Financial Planning; 2008
- University of Phoenix; BS, Business Finance & Business Management; 2007

Business Experience:

- Wealth Guardian Hope Foundation; Board Member/Officer; 08/2012-Present
 - Wealth Guardian Financial, PLLC; Managing Member/Insurance Agent; 05/2012-Present
 - Wealth Guardian Advisory, PLLC; Managing Member/Investment Advisor Representative; 04/2010-Present
 - Wealth Guardian Tax, PLLC; Managing Member; 01/2012 – Present
 - Wealth Guardian Group, PLLC; Managing Member/Insurance Agent; 08/2007-Present
 - Wealth Guardian Legal Documents, PLLC; Owner; 01/2013 – Present
 - New York Life Insurance Company; Agent; 12/2009-03/2010
 - Apollo Group; Enrollment Counselor; 11/2007-12/2009
 - ING Financial Partners; Registered Representative; 09/2007-12/2008
 - Metlife Securities, Inc.; Financial Services Representative; 04/2007-09/2007
 - Country Insurance & Financial Services; Agent; 11/2005-04/2007
 - Apollo Group; Counselor; 01/2004-11/2005
 - Bank One; Various Positions; 03/1999-01/2004
-

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”)

are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Chartered Retirement Planning Counselor(CRPC): Chartered Retirement Planning Counselor are licensed by the College for Financial Planning to use the CRPC mark. CRPC certification requirements:

- Successfully complete the program
- Pass the final exam
- Comply with the code of ethics
- When you achieve your CRPC[®] designation, you must complete 16 hours of continuing education
- Reaffirm to abide by the Standards of Professional Conduct
- Pay a biennial renewal fee of \$75

Disciplinary Information

None to report

Other Business Activities Engaged In

Jared Daniel has a financial industry affiliated business as an insurance agent with Wealth Guardian Financial, PLLC. Approximately 25% of his time is spent on these services. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any products.

Jared Daniel also owns Wealth Guardian Tax, PLLC (“WGT”). WGT provides tax preparation as well as having a relationship with a tax preparation company and may receive fees for collecting data for the preparation of preparing tax returns. Approximately 15% of his time is spent on these services. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any products.

Jared Daniel also owns Wealth Guardian Legal Documents, PLLC (“WGLD”). WGLD provides legal document preparation, creation of Wills, Trusts, Powers of Attorney, and business organizational documents in the State of Arizona. Approximately 10% of his time is spent on these services. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any products.

These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission or fee amount received. This conflict is mitigated by the fact that Mr. Daniel has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent, tax preparer or legal provider of their choosing.

Jared Daniel also owns Wealth Guardian Group, PLLC which he uses for business administration and marketing for the Family of Wealth Guardian Businesses and Wealth Guardian Hope Foundation, a nonprofit foundation. Approximately 10% of his time is spent in each of these businesses. As no products or services from these businesses are offered to advisory clients, there is no conflict of interest.

Additional Compensation

Mr. Daniel receives additional compensation in his capacity as an insurance agent, and for gathering information for tax preparation, but he does not receive any performance based fees.

Supervision

Since Mr. Daniel is the sole owner of Wealth Guardian Advisory, PLLC, he is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Requirements for State-Registered Advisors

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None