



MARKET GUARD
THE POWER OF KNOWING

Market Guard® Form CRS

As of February 21, 2023

Market Guard® (“Market Guard”) is registered with the [U.S. Securities and Exchange Commission \(“SEC”\)](#) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. There are free tools available for investors to research firms and financial professionals at [Investor.gov/CRS](#). This site also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Market Guard® offers investment advisory services to retail investors. These services include advice about model portfolios, individual stocks and bonds, and exchange traded funds. The firm does not limit its advice to proprietary products or services. Our primary service is our model portfolio service.

Our firm offers separately managed accounts and financial planning. Our services include ongoing monitoring of your investment portfolio as part of our regular services and at least an annual review of your investment goals and portfolio.

Market Guard® manages your account(s) with discretionary authority. This means that we will be authorized by you to make investment recommendations for your account(s) and will buy and sell the securities we have recommended to you with your funds for your account(s) without asking you in advance.

Market Guard® does not have an account minimum, or other requirements for engagement of our services. For more detailed information about our services, refer to our [Form ADV Part 2A](#).

QUESTIONS YOU SHOULD ASK THE 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?

Description of Principal Fees and Costs

Market Guard® charges its retail clients fees based on assets under management for investment management services and these fees are assessed quarterly. Financial planning services are provided on a fixed fee basis. Since we are an investment adviser which charges an asset-based fee, the more assets there are in a retail investor’s advisory account, the more a retail investor will pay our firm in fees. Market Guard® has an incentive to encourage a retail investor to increase the assets in his or her account.

Description of Other Fees and Costs

Other fees charged to you that are related to your account are fees paid to a custodian and other transactional and product-level fees such as product-level fees for ETFs or execution costs for investments such as Option contracts.

Additional Information

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.

The fees for investment advisory services are described in further detail in [our firm’s ADV, in particular, Part 2A brochure, Items 5.A., B., C., and D.](#)



Form CRS Relationship Summary

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QUESTIONS YOU SHOULD ASK THE 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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means.

When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees. It will benefit Market Guard® to recommend that clients increase the assets managed by Market Guard®. Additionally, Market Guard® has financial professionals that are licensed insurance professionals creating an incentive to recommend insurance products to retail investors.

Additional Information

For more detailed information regarding conflicts of interest, please see our [Form ADV Part 2A](#).

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

At Market Guard®, our financial professionals earn compensation based on client fees, originating new client relationships and providing ongoing exceptional client service and account management. Our financial professionals who also are insurance agents earn commissions from the sales of insurance products.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, Market Guard® as a firm does not have any disciplinary or legal history which is reportable on its Form ADV. Market Guard does employ client facing financial professionals who are required to disclose legal or disciplinary history on Form U-4, Item 14.

Please see [Investor.gov/CRS](#) for a free search tool to research Market Guard and our financial professionals.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

You may find additional information about our firm on the SEC's website at www.adviserinfo.sec.gov.

Our telephone number is 720-457-6844. Please call us for up-to-date information about our firm and to request a copy of our relationship summary.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:

Who is my primary contact person?

Your investment adviser representative whose name is listed on your account statement.

Is he or she a representative of an investment adviser?

Who can I talk to if I have concerns about how this person is treating me?