

## GuideStream Financial

December 1, 2023

### Item 1 – Introduction

GuideStream Financial, Inc. (“GuideStream”, “we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as a registered investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing.

### Item 2 – Relationships and Services

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

We provide discretionary and non-discretionary investment advisory services, and, if requested, financial planning and consulting services to individuals, business entities, trusts, estates, charitable organizations and pension and profit plans (our “retail investors” or “Clients”).

When a retail investor engages us to provide discretionary investment management services we shall monitor, on a continuous basis, the investments in the accounts over which we have discretionary authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our discretionary authority over your account(s) shall continue until our engagement is terminated.

When a retail investor engages us to provide financial planning and consulting services, we rely upon the information provided for our review and do not verify or monitor any such information while providing this service. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor.

We do not limit the scope of our investment advisor services to a limited group or type of investment nor do we offer any proprietary products.

We may require an annual minimum fee of \$250 or a minimum asset level of \$25,000 for investment advisory services for retail clients. We require a minimum asset level of \$2,000,000 for institutional clients. We may, in our sole discretion, charge a lesser investment management fee and/or waive or reduce its minimum fee or asset requirement based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with Client, etc.).

**Additional Information:** For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our [ADV Part 2A](#).

#### **Conversation Starters:**

*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, certifications and other qualifications? What do these qualifications mean?*

### Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

#### What Fees will I pay?

We provide our discretionary and non-discretionary investment advisory services on a *fee* basis. Our annual investment advisory fee shall be based upon a percentage (%) of the market value and type of assets placed under our management, to be prorated and charged on a monthly basis, in arrears between 0.55% and 1.15% based on total assets for retail clients, and between 0.10% and 0.70% for institutional clients (i.e., endowments, charities, churches, non-profit organizations, pension plans and other faith-based organizations, who generally have an investment timeline of at least five to seven years). Our investment advisory fee is negotiable at our discretion, depending upon objective and subjective factors including but not limited to: the amount of assets to be managed; portfolio composition; the scope and complexity of the engagement; the anticipated number of meetings and servicing needs; related accounts; future earning capacity; anticipated future additional assets; the professional(s) rendering the service(s); prior relationships with GuideStream and/or our representatives, and negotiations with the Client. Additionally, we may, in our sole discretion, charge a lesser investment management fee on cash positions maintained in a Client’s account.

We may provide financial planning and/or consulting services on a stand-alone separate fee basis to Clients who have not engaged

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=866815](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=866815)

us to provide investment management services. Our planning and consulting fees are negotiable, but will be normally based on a rate of \$175 per hour and will generally range from \$500 to \$4,500, depending upon the level and scope of the services required and the professionals rendering the service. In the event that the Client requires extraordinary planning and/or consultation services (to be determined at our sole discretion), we may determine to charge for such additional services, the dollar amount of which shall be set forth in a separate written notice to the Client.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. Custodians may charge brokerage commissions and/or transaction fees for effecting certain securities transactions. GuideStream Financial has negotiated an asset-based fee with Pershing, currently 0.03% for client accounts. The asset-based fee is calculated based on each client's assets placed under Pershing's custody and is payable by the client to cover brokerage and transaction fees. The 0.03% deducted by Pershing is in addition to the GuideStream Financial's advisory fee. GuideStream Financial does not receive any portion of the fee paid to Pershing. Pershing may charge other fees as warranted by particular circumstances. Additionally, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund expenses). Some of the mutual funds utilized by GuideStream impose a short-term trading fee (generally \$50 for funds held less than 30 days).

**Additional Information:** Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services although at a lower fee rate. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us. 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 more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [ADV Part 2A](#).

*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?**

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 is an example to help you understand what this means:

\* We may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account.

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

**Additional Information:** For more detailed information about our conflicts of interest, please review our [ADV Part 2A](#).

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

Our financial professionals are compensated with a salary and therefore do not receive additional compensation based upon the amount of assets they are responsible for managing nor do they receive higher compensation when working with complex portfolios. Neither GuideStream, nor its representatives, accepts performance based fees or compensation from the sale of securities or other investment products. You should discuss your financial professional's compensation directly with your financial professional.

**Item 4 – Disciplinary History**

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

No. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals.

Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

**Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer, Mr. Joseph Crupper, at any time to request a current copy of your [ADV Part 2A](#) or our *relationship summary*. Our Chief Compliance Officer may be reached by phone: (517) 750-2727.

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=866815](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=866815)

**EXHIBIT TO THE AMENDED FORM CRS  
GUIDESTREAM FINANCIAL, INC.  
SUMMARY OF MATERIAL CHANGES**

**June 30, 2023**

The following sections of GuideStream Financial, Inc.'s ("GuideStream") Form CRS have been amended:

**Item 3 - What fees will I pay?**

- The general range of GuideStream's stand-alone financial planning and consulting services has been updated to \$500 to \$4,500, depending upon the level and scope of the services required and the professionals rendering the service.
- The fee range for Retail and Institutional Clients has been updated.

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