

## Site Disclosures

**Important Disclaimer**

**Business Continuity Plan**

**Privacy Policy**

**Use of Cookies**

**E-mail Communication Policy**

**FINRA Public Disclosure Program**

## Important Disclaimer

Guardians, LLC (Also doing business as Guardians, Guardians Wealth, Insurance Services by Guardians) is a Registered Investment Advisor operating in Costa Mesa, CA. Insurance Services by Guardians is the insurance agency of Guardians, LLC and is licensed to transact insurance business in the state of California under license #0N14061.

For additional information about Guardians, LLC, including fees and services, refer to our disclosure statements as set forth on Form ADV, or refer to the Investment Adviser Public Disclosure website ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)).

The information and opinions on this site, provided by third parties, have been obtained from sources believed to be reliable, but accuracy and completeness cannot be guaranteed. It is given for informational purposes only and is not a solicitation to buy or sell. This information is not intended to be used as the primary basis for investment decisions, nor should it be considered as advice designed to meet the specific needs of an individual investor. Please seek the advice of professionals, as appropriate, regarding the evaluation of any specific information, opinion, advice, or other content. Advisory services are investment products and they involve risks including possible loss of principal, and may fluctuate in value. Guardians Wealth investment advisers are not

directly compensated by commissions. Linked sites are not under the control of Guardians, LLC. We are not responsible for the contents of any linked site or any link contained in a linked site, or any changes or updates to such sites.

## **Business Continuity Plan**

Guardians, LLC has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

## **Contacting Us**

If after a significant business disruption you cannot contact us as you usually do at (949) 209-9675, you should call our alternative number (818) 333-6719, or go to our web site at [www.guardianswealth.com](http://www.guardianswealth.com). If you cannot access us through either of those means, please refer to the list below for the contact information for your particular investment account or product.

## **Contacting the Custodial Firms**

In the event you cannot reach us in the manner listed above, and you have a fee-based or brokerage account held by one of our custodial firms, please contact them directly for assistance in accessing your funds and securities or to place trades. Each custodian's contact information is listed below.

<b>Custodian Name</b>	<b>Contact Info</b>
Interactive Brokers	877- 442-2757
Altruist	<a href="mailto:hello@altruist.com">hello@altruist.com</a>

## **Assets and Products Held at Other Companies**

If you hold assets directly with a mutual fund or variable annuity company (not through our clearing firm) you should contact that company directly for instructions on how to access your funds and securities, place trades or process any other account maintenance or servicing needs. Information on how to contact the company can usually be found on the monthly or quarterly statement sent to you by the custodian of your account assets. Companies with whom you have securities investment accounts are required to provide you with Business Continuity Statements that give information on how to contact the company in the event of a significant business interruption. If you have not already received a Business Continuity Statement from any company holding an account for you, we recommend that you contact the company to request the statement so that you have it on hand. Insurance or lending products held at other Companies should also be able to assist in the event of an emergency. Please refer to their website or account statement for additional information on how to contact them.

## **Our Business Continuity Plan**

We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our

customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business. Our custodial firms back up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our custodial firms that their objective is to restore their own operations and be able to complete existing transactions and accept new transactions and payments according to their time sensitivity. Your orders and requests for funds and securities could be delayed during this period.

### **Varying Disruptions**

Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within one day. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within one to three business days. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our web

site [www.guardianswealth.com](http://www.guardianswealth.com) or our customer emergency number, (818) 333-6719 how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities. Please note that our business continuity plan is reviewed as necessary, and at least annually, to ensure it accounts for technology, business and regulatory changes, operations, structure or location. The plan is subject to modification. An updated business continuity statement for clients will be promptly posted on the website [www.guardianswealth.com](http://www.guardianswealth.com) You may also obtain a current written copy of the updated statement by contacting Guardians, LLC directly.

### **For more information**

If you have questions about our business continuity planning, you can contact us at [audrey@guardianswealth.com](mailto:audrey@guardianswealth.com).

### **Privacy Policy**

Guardians, LLC and its affiliated entities Guardians Lending, Guardians Wealth, and Insurance Services by Guardians (hereinafter collectively referred to as Guardians, LLC) requires that you provide current and accurate financial and personal information. We will protect the information you have provided in a manner that is safe, secure and professional. Guardians, LLC and all of their employees are committed to protecting your privacy and to safeguarding that information.

### **Safeguarding Customer Documents**

We collect non-public customer data in checklists, forms, in written notations, and in documentation provided to us by our customers for evaluation, registration, licensing or related consulting services. We also create internal lists of such data. During regular business hours, access to customer records is monitored so that only those with

approval may access the files. During hours in which the company is not in operation, the customer records will be locked. No individual who is not so authorized shall obtain or seek to obtain personal and financial customer information. No individual with authorization to access personal and financial customer information shall share that information in any manner without the specific consent of a firm principal. Failure to observe Guardians, LLC procedures regarding customer and consumer privacy will result in discipline and may lead to termination.

### **Sharing Nonpublic Personal and Financial Information**

Guardians, LLC is committed to the protection and privacy of its customers' and consumers' personal and financial information. We will not share such information with any other affiliated companies or any nonaffiliated third party except:

- When necessary to complete a transaction in a customer account or provide other engaged services, such as with the clearing firm, account custodians or software vendors;
- When required to maintain or service a customer account;
- To resolve customer disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on behalf of the customer;
- With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- In connection with a sale or merger of Guardians, LLC or their affiliated entities;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
- To comply with federal, state or local laws, rules and other applicable legal requirements;

- In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;
- In any circumstances with the customer's instruction or consent; or Pursuant to any other exceptions enumerated in the California Information Privacy Act.

## **Your Rights As a California Resident**

Residents of the state of California have the right to request certain information from us with respect to the types of personal information we share with third parties for their direct marketing purposes, as well as the identities of the third parties we have shared such information with during the immediately preceding calendar year.

If you are a new customer, we can begin sharing your information 45 days from the date you received our privacy notice. When you are no longer our customer, we may continue to share your information as described in this policy. However, you can contact us at any time to limit our sharing and to restrict online marketing and direct mail.

Our website may contain links to other sites that may collect your personal information. These partners offer services we think our customers may find useful or will improve our services. Those providers may require you to provide personal information to use their services. Personal information collected on other websites is not covered by this Privacy Policy. Unless stated otherwise, the policies of those partners will govern the collection, use, disclosure and security of your personal information.

We don't respond to "do not track" signals or similar mechanisms – where a visitor to our website requests that we disable the collection of information about the visitor's online activities, including navigation

around our website and the service. We may also permit third parties to collect aggregate usage information on our website, and they may also not respond to “do not track” signals.

### **Opt-Out Provisions**

It is not a policy of Guardians, LLC to sell or share nonpublic personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Unless you ask us not to, we may contact you via email in the future to tell you about service updates and offerings, or changes to this privacy policy. If you have any questions regarding the safeguarding of your nonpublic personal and financial information or would like to opt-out of receiving our communications, please contact our Compliance Department at Guardians, LLC, 1001 Cannonade Cir, Costa Mesa, CA 92626.

### **Use of Cookies**

We may from time to time contract with third-party vendors to work on our behalf to provide ads to our customers via the Internet or to send other materials to customers whom we think may be interested in our products or services. In order to do so, these third parties may collect information concerning visitors to our websites using JavaScript software code and “cookies.” A “cookie” is a small piece of data that is sent to your browser or mobile device by websites, mobile apps, and advertisements that you access or use. This “cookie” is stored on your computer or mobile device and helps websites and mobile apps to remember things about you to improve your experience with the website. Our vendors may then connect the information they collect from our website using “cookies” to other sources of information, which may include your name and mailing address, for the purpose of sending you direct mail promotions. By using this site, you consent to these activities, including information collected by our vendors. If you do not wish for cookies to be placed on your computer, most web

browsers permit you to prevent that from taking place. Additionally, information about opting out of cookie-based Internet advertising can be found via the following links: <http://optout.networkadvertising.org> and <https://www.nuestar.biz/privact/opt-out>. However, please keep in mind that cookies and similar technologies are an important part of how the website works. Removing, rejecting or limiting the use of cookies or other similar technologies might affect the availability and functionality of the website. To opt-out of receiving our direct mailers, you may send us an e-mail with subject line opt-out at [audrey@guardianswealth.com](mailto:audrey@guardianswealth.com), call us at (949) 209-9675 or send a written request to 1001 Cannonade Cir, Costa Mesa, CA 92626. We will honor those requests but please understand it may take several days for these mailings to end.

## **E-mail Communication Policy**

### **Confidentiality**

- E-mail communication and any of its accompanying document(s) are confidential and privileged. They are intended for the sole use of the addressee. If you receive an e-mail transmission in error, you are advised that any disclosure, copying, distribution or the taking of any action in reliance upon the communication is strictly prohibited. If you received an e-mail in error, please contact our office at (949) 209-9675. Thank you.

### **Account Information**

- Trading instructions sent via e-mail will not be honored. If you need to place a trade to buy or sell securities, please contact the main office at (949) 209-9675 and ask to speak with your financial planner or log-in to place a trade yourself.
- Please be advised that communications regarding trades in your account are for information purposes only. You should continue

to rely on confirmations and statements received from the custodian(s) of your assets.

## **FINRA Public Disclosure Program**

FINRA BrokerCheck is a free online tool to help investors check the professional background of current and former FINRA-registered securities firms and brokers. For questions regarding BrokerCheck, or to request an Investor Brochure, FINRA provides a toll-free hotline, (800) 289-9999, available Monday through Friday from 8 a.m. until 8 p.m., Eastern Time. This research tool can be found online at [FINRA](#).