

## Customer Relationship Summary

March 25, 2024

### Introduction

GuidedChoice is comprised of GuidedChoice.com, Inc. and wholly owned subsidiary, Guided Choice Asset Management, Inc. ("GCAM"). We operate under two brands: GuidedChoice and 3Nickels. GuidedChoice is focused on retirement, designing and developing online software for retirement plan advice and management and retirement income planning. 3Nickels has a broader focus, designing and developing downloadable software featuring financial tools and calculators and financial advice and management addressing many aspects of personal financial planning.

GCAM is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Clients and prospective clients should be aware that services and fees differ among investment advisers and broker-dealers, and it is important for retail investors to understand the differences. Free tools are available to research advisory firms at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

The GuidedChoice brand offers investment advisory services to participants in employee benefit plans, customers of financial services companies, and retail investors. We principally offer guidance, advice, and account management services for accumulation and/or retirement income planning services for distribution. You may obtain advice through our digital tools, call center, or a paper-based solution. Services include income projections based on current and recommended savings and investment strategies, as well as scenario planning. We also offer a managed account option, in which GCAM is responsible for managing your investments within the employer-sponsored retirement plan account. There is no minimum balance, and you can discontinue at any time. GCAM does not have custody or take possession of your assets.

3Nickels provides a suite of digital tools delivered through the web and a mobile app. The basic edition offers do-it-yourself tools to help you get answers to your questions; the subscription-based advice version offers objective advice that allows you to strategically invest to achieve multiple financial goals. The recommendations provided are advisory in nature and you must decide ultimately whether the advice is suitable for you. GuidedChoice does not represent that 3Nickels is meant to replace a comprehensive evaluation of your entire financial plan considering all your circumstances. Should you choose to implement any recommendation made by 3Nickels, you should consult with your tax advisor regarding your personal circumstances. Implementation of a financial plan recommendation is entirely at your discretion.

*Our investment advisory services are described in more detail in the GCAM Form ADV 2A (Item 4), which is available at <https://adviserinfo.sec.gov/firm/summary/112674>.*

**Conversation starter:** *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?

Unless you come to us through our retail portal, we do not charge you a fee for our GuidedChoice-branded guidance or advice services using the digital accumulation advisory service. Fees are paid by your plan provider, plan, or plan sponsor (your "Plan"), if applicable.

*For (i) retirement income planning services using the digital distribution advisory service and (ii) discretionary investment management services, general fee schedules are included in the GCAM Form ADV 2A (Item 5).*

GCAM fees for managed accounts are based on a percentage of the value of the assets in your account for which we are providing services. The actual percentage amount you pay may be lower than the general fee schedule, depending on the arrangements with your Plan. You can obtain the specific fee that you pay from your Plan from the fees page within the digital service. GCAM retains full authority to negotiate the fees it charges for advisory services. Usually, fees are deducted directly from accounts, unless your Plan pays all or any part of the fee. Fees may be negotiable at the Plan level. GCAM's fees are exclusive of brokerage

commissions, wrap program fees, transaction fees, custodial fees, deferred sales charges, exchange fees, SEC fees, transfer taxes, wire transfer, electronic fund fees, and other related costs and expenses which are incurred by the client from third parties.

GuidedChoice-branded services acquired through the retail portal have a subscription-based fee of up to \$299 a year, dependent upon access to features, such as the digital accumulation advisory service and the retirement income planning advisory service. Fees may be discounted at our discretion.

The 3Nickels advice version is subscription-based at \$14.99 per month, though some users might be granted access at no cost when subscribed to some of our other offerings. Subscriptions renew automatically each month and are available through our retail portal or via an individual's Google Play or App Store account. Cancel at any time.

GCAM does not sell any investments nor earn any compensation or commission from investments recommended in the advisory process.

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.

**Conversation starter:** *Help me understand how these fees and costs might affect my investments. If I have \$100,000 in my retirement account, 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 does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we are required to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money may create some conflicts with your interests. For example, the greater the assets in an investor's account, the more the investor will pay in advisory fees; therefore, we have an incentive to encourage an investor to increase assets in his/her account. Please note that none of our advice algorithms consider fees when making recommendations. If you have any additional questions or concerns about any potential conflicts, please contact us.

*Additional information about our standards of business conduct, potential conflicts of interest, and fiduciary duties is included in the GCAM Form ADV 2A (Item 11) as well as the GCAM Code of Ethics.*

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

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

Our employees have salaried positions and do not provide any advice outside of our digital services. The financial success of the firm benefits all employees. Neither employees nor the firm receives commissions, gifts, or incentives for investments made in clients' accounts.

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

No. You can visit [investor.gov/CRS](https://investor.gov/CRS) for free and use their simple search tools to research us and our financial professionals.

**Conversation starter:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

### **Additional information**

Investors can find additional information about our services at our websites, [guidedchoice.com](https://guidedchoice.com) and [3nickels.com](https://3nickels.com), and can request a copy of our Disclosure document containing Form ADV by calling us at (888) 675-4532 or emailing [info@guidedchoice.com](mailto:info@guidedchoice.com).

**Conversation starter:** *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?*