

Girard Advisory Services, LLC
Form CRS: Client Relationship Summary
May 15, 2022

Introduction:

Girard Advisory Services, LLC (“Girard”) is an investment advisor registered with the Securities and Exchange Commission and we provide advisory accounts and services to our clients rather than brokerage accounts and services. Investment advisory and brokerage services differ, including the related fees, and it is important for you to understand the differences. This document will give you a summary of the types of services we provide and how you pay.

Please note that there are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS). This site also provides educational materials about investment advisers, broker-dealers and investing.

Relationships and Services:

What investment services and advice can we provide you?

Girard provides wealth management solutions to our clients including investment management, financial planning, retirement planning and related consultations. We emphasize asset allocation when creating investment strategies and utilize domestic and international equities, taxable and non-taxable fixed income, cash and cash equivalents in our portfolio construction. We typically implement our strategy by investing your assets in mutual funds, exchange traded funds and individual stocks. Other firms could provide advice on a wider range of choices, some of which might have higher or lower costs.

We will offer you advice on a regular basis. We will discuss your investment goals, financial profile and risk tolerance and design with you a strategy to help achieve your investment goals, and regularly monitor your account. We will contact you (by phone or e-mail) on an agreed upon timeframe (at least annual) to discuss your portfolio.

Girard provides investment advisory services to our clients on a discretionary basis. This means you will grant us the authority to purchase, sell and allocate funds in your account in various investments, securities, third party advisors and/or sub advisors without having to consult with or ask you in advance (a “*discretionary account*”)

Girard has account minimums to open a relationship with our firm and your advisor will discuss those minimums with you.

For Additional Information: Please refer to our disclosure brochure (Form ADV Part 2A) which includes sections entitled “Advisory Business” and “Types of Clients” which expand upon our business, services, clients and account minimums.

Ask your financial professional:

1. *Given my financial situation, why should I choose an advisory account or service?*
2. *How will you choose investments to recommend for my account?*
3. *What is your relevant experience, including licenses, education, and other qualifications?*

Fees and Costs:

What Fees will you pay?

- If you open an advisory account, you will pay us an on-going *asset-based fee* at the beginning of each quarter for our services, based on the value of the billable investments in your advisory account.
- Other fees you will pay include investment management, operational and distribution fees charged by mutual funds and exchange traded funds for the management of their funds. You will also pay custodial fees for holding your assets, transaction fees on certain types of investments and account maintenance fees.

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 Additional Information: Please refer to our disclosure brochure (Form ADV Part 2A) and the section entitled “Fees and Compensation” which expands upon fees you will pay and our compensation practices.

Ask your 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?*

Conflicts of Interest: What are our legal obligations to you when acting as your investment adviser? How else does our firm make money and what conflicts of interest do we 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 some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations we provide you. Here is an example to help you understand what this means.

- We have an incentive to recommend that you use our current custodian because they provide us with client referrals that we would not otherwise receive. These referrals also create a monetary benefit for Girard based on the fee we would charge for providing investment management services to new assets under management obtained from a referred client.

Ask your financial professional: *How might our conflicts of interest affect you, and how will we address them?*

For Additional Information: Please refer to our disclosure brochure (Form ADV Part 2A) and your advisor’s supplemental brochure which expands upon our conflicts of interest.

How do our Financial Professionals make money?

- Our financial advisors are compensated based on a percentage of the asset based fee we charge to your account. As such, the more client assets an advisor services, the more compensation the advisor will receive. The advisor therefore has an incentive to encourage you to increase the assets in your account.

Disciplinary History: Does our firm or our financial professionals have a legal or disciplinary history?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information.

- Information about our advisory services, including our Form ADV Part 2A brochure and an up-to-date copy of this relationship summary can be obtained by visiting our website at www.meetgirard.com/disclosures or by calling us at 610-337-7640.
- Some of our advisors are also registered with Girard Investment Services, LLC (“GIS”) which is a broker/dealer and affiliated company that provides brokerage services. If applicable, you will be provided with a copy of GIS’ Form CRS at the same time as this Form CRS. You may also obtain an up-to-date copy of GIS’ Form CRS by calling 215-721-2112.

Ask your financial professional: *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?*