

**Client Relationship Summary**  
**Gordian Wealth Advisors, LLC**  
**June 8, 2020**

Gordian Wealth Advisors, LLC (“GWA” or the “Firm”) an investment advisor, registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important that you understand the services GWA provides and costs associated with those services. This Form CRS is designed to provide you an easy to read overview of our services, conflicts with providing those services, and fees and costs associated with those services. This Form CRS also provides you “Conversation Starters” or considerations you might want to discuss with your financial professional. Free and simple tools are available at [investor.gov/CRS](http://investor.gov/CRS), which provides educational materials about investment advisers and investing.

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

We offer both discretionary and non-discretionary investment advisory services to retail investors. We seek to meet each customer’s financial objectives through offering a customized investment portfolio that may include both traditional and alternative investments. Our advisory clients’ portfolios are reviewed on a regular basis to ensure that your investments are in line with your investment objectives. More frequent reviews for all advisory clients may be triggered by factors such as changes in your investment objectives, cash flows in or out of an account or market fluctuations. For more information regarding all of our services, please read our ADV Brochure Items 4 and 7.

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

***What fees will I pay?***

GWA charges annual advisory fees that are based off the amount of assets that we manage for you. The fee that you will pay will be computed based on the fee schedule set forth in our ADV Brochure (or negotiated with you). Therefore, the more assets in the accounts we manage for you, the more you will pay in fees, and we have an incentive to encourage you to increase assets in your accounts. Other fees and costs you will pay directly or indirectly include custodian fees, trading and brokerage service fees, other transaction fees and/or other expenses associated with your investments and outlined in your investment management agreement. This may include fees related to mutual funds and other transactional fees and product-level fees. Read more about our fees starting on Item 5 of our ADV Brochure. Your specific fee schedule can be found in your investment management agreement. We will earn fees whether you make or lose money 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 Starters:**

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

***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 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 are some examples to help you understand what that means:

- The owners of GWA also own and manage an affiliated entity that manages a pooled investment vehicle (“Fund”). In their capacity as advisors of GWA, these financial professionals may invest or recommend that advisory clients of GWA invest in the Fund.
- Certain financial professionals of GWA are also registered representatives of an unaffiliated broker-dealer. In their capacity as registered representatives of the broker-dealer, they receive commissions for referring investors or clients.
- GWA has entered into an agreement with an unaffiliated Fund manager, whereby GWA is paid a portion of the incentive allocation charged by the Fund manager for any investments made by GWA clients into the Fund.
- GWA has entered into an operating agreement with an unaffiliated investment advisory firm, whereby GWA and the other investment advisory firm have formed a LLC so that they can share in the fees generated by advisory clients referred to GWA by the other investment advisory firm.

We recognize that receipt of additional compensation by GWA and its financial professionals creates a conflict of interest that may impair the objectivity of our Firm and these individuals when making advisory recommendations. As such, we always strive to put the interest of our clients first as part of our fiduciary duty as a registered investment adviser. Specific steps to address these conflicts of interest and how we manage them can be found in our ADV Brochure starting in Item 10.

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

Our financial professionals are paid in various different ways: Some receive a base salary and a percentage of assets under management, some receive just a percentage of assets under management, and some receive a percentage of the Firm’s total revenues. Total compensation takes into account market rate for the role and expertise as well as overall revenue, new assets, retained assets and contributions to our culture and business strength. Payment of incentive compensation may create a conflict of interest for your financial professional. This conflict is addressed with ongoing account monitoring and review.

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

No. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to learn more.

#### **Conversation Starters:**

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

Additional information about our investment advisory services and a copy of Form CRS can be obtained by contacting us at 415-383-9990 and visiting us at [www.gordianwa.com](http://www.gordianwa.com).

#### **Conversation Starters:**

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