

**Cover Page of Firm Brochure**



Guaranty Private Wealth, LLC

405 W Parkway PL  
Ridgeland, MS 39157

(601) 605-7070

<https://guarantyprivatewealth.com>

May 2025

This brochure provides information about the qualifications and business practices of Guaranty Private Wealth, LLC. If you have any questions about the content of this brochure, please contact us at 601-605-7070. This brochure has not been approved by the Securities Exchange Commission (SEC), or by any state securities authority, and is required to be provided to new and prospective clients.

Guaranty Private Wealth, LLC (CRD# 306385) is a registered investment advisor with the states of State of Arkansas, Louisiana, Mississippi and Tennessee. Registration of an investment advisor does not imply any certain level of skill or training.

Additional information about us is available on the SEC's website, [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov).

**Item 2. Material Changes**

Since the last filing of this Brochure which was in March 2025, the firm has had the following material change to report:

**Item 1: Cover Page:**

Our Firm has a new address:

405 W Parkway PL  
Ridgeland, MS 39157

Prior material changes to report:

**Item 5: Fees and Compensation:**

The fee schedule for all new clients going forward starting March, 2025 is:

|   |
|---|
| \$0.00 – \$1,000,000.00 – 1.00%         |
| \$1,000,000.01 – \$2,500,000.00 – 0.80% |
| \$2,500,000.01 – \$5,000,000.00 – 0.60% |
| \$5,000,000.01 – \$7,500,000.00 – 0.50% |
| \$7,500,000.01 and above – 0.40%        |

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#### **Item 4. Advisory Services**

Guaranty Private Wealth, LLC, (“Guaranty” or “GPW”) is a Registered Investment Adviser. Our firm was opened in August 2019 by a team of financial advisers with investment experience in areas such as equity and fixed income analysis, investment management, portfolio analysis, municipal financing, corporate finance, trusts and banking. It became registered as an investment adviser in November 2019 and is based in Ridgeland, Mississippi. We offer services to individuals and family groups, as well as to the professional investment community, including institutional investors, corporations and endowments.

Guaranty Investment Corp., also known as Guaranty Wealth Advisory, according to its registered trade name, a Mississippi corporation, is the sole member of Guaranty Private Wealth, LLC. Guaranty Investment Corp. is a wholly owned subsidiary of Guaranty Bank and Trust Company, a Mississippi state banking corporation. Guaranty Bank and Trust Company also owns and controls a small loan company subsidiary named Peoples Financial Services of the Delta, Inc., a Mississippi Corporation, and the parent bank holding company of Guaranty Bank and Trust Company is Guaranty Capital Corporation, a Mississippi corporation registered as a bank holding company under the Bank Holding Company Act of 1956.

We offer clients the following services:

##### **Asset and Investment Management Services**

We seek to have long-standing client relationships that span generations and strive to understand a client’s history, values and any sensitive family issues that could affect how their wealth is managed and distributed. Our investment management process begins with understanding the financial goals and personal tolerance for risk of our clients. It is incumbent upon us to know our clients well so that we are able to offer a customized client-specific level of service. Only after these needs are defined do we develop a personalized investment portfolio. We do not use predefined asset allocation models or model portfolios. Our portfolios differ in structure based on client risk profile, size, and economic and market trends at the time, and generally consist of equities, fixed income, cash and cash equivalents, as well as alternative investment strategies suited to sophisticated investors. Unless otherwise determined by client needs, we invest for the long term, implementing a conservative growth investment strategy. Clients may impose reasonable restrictions on investments in certain securities or types of securities. Any such restrictions will be in writing and be part of the written client agreement with us.

When the Client elects to use Guaranty Private Wealth on a discretionary basis, the Client will sign a limited trading authorization or equivalent allowing us to determine the securities to be bought or sold and the amount of the securities to be bought or sold. We will have the authority to execute transactions in the account without seeking Client approval on each transaction.

When the Client elects to use Guaranty Private Wealth on a non-discretionary basis, we will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, we will obtain prior Client approval on each and every transaction before executing any transaction.

##### **ERISA Plan Services**

We offer services to qualified and non-qualified retirement plans including 401(k) plans, 403(b) plans, pension and profit-sharing plans, cash balance plans, and deferred compensation plans (“Plan”).

We will serve as a limited Scope ERISA 3(21) Fiduciary defined in Section 3(21) of ERISA that can advise, help and assist plan sponsors with their investment decisions. The plan sponsor is still ultimately

responsible for the decisions made in their plan. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

### **Sub-Advisory Services**

In this role, we enter and execute orders; maintain client accounts with a third-party custodian; provide investment advice; manage discretionary accounts; issue client statements via a third-party custodian; issue periodic performance reports and provide account fee billing. We also maintain all client records in accordance with applicable state and federal securities law. As compensation for this arrangement, we and the other advisory firm(s) will share the fee associated with such client accounts, based on our level of service and involvement. This sub-advisory role is consistent with our normal business of investment and asset management and, therefore, does not interfere with our management of client accounts.

### **Financial Planning Services**

Our team includes a Certified Financial Planner that provides complimentary financial planning services to our clients. Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to estimate future cash flows, estimated asset values, and withdrawal plans based on client goals and objectives. Through the financial planning process, questions, information, and analysis are considered as they impact and are impacted by the entire financial and life situation of the client.

Information gathered during in-depth personal interviews includes the client's current financial status, tax status, future goals, investment return objectives and attitudes towards risk. We carefully review documents supplied by the client, including a questionnaire completed by the client, and include estate planning recommendations in their financial plan.

Should the client choose to implement the recommendations contained in the financial plan, we suggest the client work closely with his/her attorney, accountant and financial advisor. Implementation of financial plan recommendations is entirely at the client's discretion. Typically, the financial plan is presented to the client within two months of a signed letter of engagement, provided that all information needed to prepare the financial plan has been promptly submitted and the financial plan is reviewed at least annually.

Financial planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. While we provide specific recommendations, at no time is a client required to use a specific product or service.

## **Educational Seminars**

Educational seminars are offered to our non-discretionary group retirement plan clients and are provided upon the plan sponsor's request at no additional fee.

## **Assets Under Management and Assets under Advisement**

As of December 31, 2024, we had \$72,738,491 in total regulatory assets under management, all of which are managed on a discretionary basis. Our Firm has an additional \$131,626,007 in assets under advisement. Additional client assets under advisement are comprised of \$3,863,820 in client accounts for which we do not provide continuous and regular supervisory or management services and \$127,762,187 in non-discretionary assets of Employer Sponsored Retirement Plans where we act as a limited Scope ERISA 3(21) Fiduciary for the plan.

## **Item 5. Fees and Compensation**

Guaranty Private Wealth believes its fees are reasonable in relation to the fees charged by other investment advisers. The amount and method by which fees are charged is established in each client's written agreement with us. In some instances, fees will be negotiated. Because we serve our clients' needs individually, some clients have different fee schedules or different fee structures, this means some clients pay more than other clients with the same amount or same type of assets under our management. Our fees, and the assets we bill on, have changed over the life of the firm. We reserve the right to negotiate any fees based on numerous factors.

Advisory fees are based on a percentage of the value of assets under management and are assessed at the end of each calendar quarter. Fees may also be assessed monthly, at our discretion, and with written notification to the client. Fees will depend on the type and value of the account and the specific investment strategy employed. Fees are typically assessed in arrears, but may be payable in advance in limited circumstances, such as for reviews and consultations, where an account is managed elsewhere and/or we have no ongoing relationship. If an account is closed or transferred, we have the right to pro-rate fees for the period of time we managed it. While fees may be individually negotiated, clients with managed accounts will generally pay advisory fees based on an agreed upon rate that is a percentage of the value of the assets under management.

As part of the investment management agreement, an individual account may, at our discretion, be linked to other accounts for billing purposes to benefit a family or a person with multiple accounts often known as "householding", for the purposes of determining the annualized fee.

### **Fee Schedule**

|   |
|---|
| \$0.00 – \$1,000,000.00 – 1.00%         |
| \$1,000,000.01 – \$2,500,000.00 – 0.80% |
| \$2,500,000.01 – \$5,000,000.00 – 0.60% |
| \$5,000,000.01 – \$7,500,000.00 – 0.50% |
| \$7,500,000.01 and above – 0.40%        |

Generally, fees are debited from the client's account, unless other arrangements are made and mutually agreed to. If an account is paid in advance and the account is terminated during the calendar quarter, the fee will be prorated based on the period of time during the quarter the account was open, and any unused portion of any fees paid in advance will be returned to the client.

From time to time, to the extent consistent with the client's investment objectives and strategies, we may invest client assets in unaffiliated investment vehicles, such as mutual funds and/or exchange traded funds. In addition, our clients may choose to participate in the custodian's sweep programs, which may offer commingled investment vehicles such as money market mutual funds. All such funds typically incur fees for investment advisory, administrative and distribution services. Client accounts invested in such funds that are unaffiliated with us, will pay two levels of advisory fees - one through the unaffiliated fund to its investment adviser and one to Guaranty Private Wealth, LLC.

### **Additional Fees**

Due to the unique nature of retirement investment accounts, a custom fee model will be negotiated and will be based on the holdings and complexity of each account. In addition, custodians of client assets, especially in cases of accounts designated as a retirement investment account (i.e., IRA, Roth IRA, 401k, etc.), may charge an annual fee to cover the cost associated with the additional tax reporting these accounts require. This fee is charged and collected by the custodian. We do not receive a share of this fee.

Other fees may also be charged by the custodian in special situations, such as for wire requests, check re-orders, legal transfers, insufficient funds, or NSF, charges, and possibly other service-related fees. These fees are charged and collected by the custodian. We do not receive a share of these fees.

Regulatory agencies or other governing bodies may also assess fees. For example, upon the sale of an equity or option security on a national exchange, a transaction fee is paid to the Securities Exchange Commission. This fee is designed to cover the costs incurred by the U.S. Government for supervising and regulating the securities markets and securities professionals.

Based upon the contents of the portfolio, certain investment vehicles may incur additional charges from the selected fund.

### **Item 6. Performance-Based Fees and Side-By-Side Management**

We do not charge clients performance-based fees or side-by-side management fees. We will only bill clients the agreed upon fee as discussed in Item 5.

### **Item 7. Types of Clients and Account Minimums**

Guaranty Private Wealth, LLC, offers non-discretionary and discretionary investment management services to individuals and family groups, as well as to the professional investment community, including institutional investors, corporations, endowments and foundations. Client relationships vary in scope and length of service.

There is no minimum account size and Clients are not required to have a certain amount of investment experience or sophistication.

### **Item 8. Methods of Analysis, Investment Strategies and Risk of Loss**

Our approach to investment selection for individuals and institutions is founded by the belief that our client's success is a function of proper diversification. We begin the process by applying a top-down approach which accounts for macro-economic trends and further seeks to identify undervalued sectors and asset classes that will produce appropriate risk adjusted returns. They typically consist of equities, fixed income, cash and cash alternatives, as well as alternative investment strategies suited to sophisticated investors.

We seek to identify short and midterm strategies that provide adequate liquidity and income. These allocations serve to balance risk associated with longer-term investments.

Our Strategy Specific Investment Policies include the following:

### **Tactical Opportunities**

This strategy allocates across asset classes, geographies, and insights to deliver stable and consistent returns. We incorporate a disciplined risk management process to help mitigate risk in stressed market environments. The objective of the Tactical Opportunities strategy is to enhance potential returns while reducing drawdowns. The weighted exposure of asset classes is subject to current and future economic conditions, but will typically consist of stocks, bonds, private equity, real estate, commodities, options, and cash.

### **Core Growth**

This strategy focuses on owning leading companies with competitive brand positioning, solid balance sheets along with consistent dividend, cash flow and earnings growth. Volatility and drawdown risk is managed by adjusting the portfolio's exposure to uncorrelated assets, such as cash and short-term fixed income.

### **Diversified Income**

This strategy seeks to create income by investing in a broad range of credit instruments that include domestic and international corporate debt, government bonds and municipal bonds. The allocation across credit market sectors is dependent upon economic outlook and valuations.

Clients will have exposure to some or all of the strategies that we employ based on investment objective, time horizon, income needs and liquidity profile.

Due to constraints with regard to available investment options, our method of analysis for qualified retirement plan clients differs somewhat. We continue to apply the belief that diversification is vitally important in managing retirement plan participants' risk adjusted outcomes. However, due to the more limited scope of investment options for retirement plans, we seek to identify solutions that limit cost and are measured against their peers to determine suitability. Most retirement plans can only offer mutual funds and exchange traded funds to their employees. We utilize a proprietary scoring system that applies qualitative and quantitative research to determine the fund option's effectiveness.

### **Investment Process**

For individuals and institutions, we do not use predefined asset allocation models. Our portfolios differ in structure based on client risk profile, size, and economic and market trends.

#### *Allocation Strategy – Goal Based Philosophy*

At the outset, we identify a client's near-term, mid-term and long-term needs to address expected returns. This allows us to create a strategy that will address each time horizon and effectively put a name or objective on all sources of wealth. Whether it's an institution or an individual investor, most investors view risk and return differently, therefore it's imperative that we evaluate the risk adjusted returns necessary to achieve our client's goals. The probability of success increases if a framework is in place to mitigate irrational behavior driven by concern of the unknown.

The first component of our investment strategy is a highly liquid portfolio to meet near-term expenses for one year or more. The objective of this portfolio is to stabilize principal to meet liquidity needs not



covered by other income sources. To arrive at the amount of money to hold for this strategy, we work closely with each client to define their individual annual liquidity and income needs.

Although investors may customize different constructs to meet their investment objectives, the second objective in our approach will create a more predictable yield to replenish liquidity and income needs as they are depleted. This portfolio strategy contains five or more years' worth of capital needs, with a goal of income production and stability. It's typically weighted with high-quality fixed-income, although it may also include a small share of high-quality dividend-paying equities and other non-correlated income producing securities, such as private debt. Most investors command income to satisfy liquidity needs.

Finally, we address the longest-term portion of the portfolio. This percentage of a client's allocation will typically utilize investment strategies and asset allocation policies that range from traditional equities to alternative investments, such as real estate and private equity.

Alternative investment strategies typically offer limited or low correlation between investments and reduce overall portfolio volatility. Although this portion of the strategy may deliver better performance in some instances, it offers limited liquidity and therefore it consists of investments that are suitable for longer time horizons. These portfolio components are in place to reduce risk from investors making rash decisions in times of economic volatility, which would otherwise turn paper losses into real ones.

Our Allocation Strategy allows us to adapt to changing market conditions and maintain our fiduciary responsibility to our clients.

Individual investment policy statements are created for each account to execute and help monitor the plan we set in place.

In the course of creating and managing a client's investment portfolio, we believe it is important for our clients to understand and evaluate these risks, as part of their overall approach to setting realistic investment objectives. All investments are subject to various types of risks including:

Market Risk – macro events that can affect the entire market for stocks and bonds;

Interest Rate Risk – changes in interest rate levels, especially unexpected and/or dramatic, can adversely affect both equity and fixed income portfolios;

Currency Risks – investing in companies domiciled outside of the United States, or U.S. companies with overseas units, involves fluctuations in exchange rates, which can affect the investment;

Political Risks – changes in the political arena, both domestically and internationally, can affect various investments and markets. Changes to fiscal and monetary policies, especially the tax code, can have far-reaching effects on individual companies, industry sectors or the whole market; and

Credit Risks – the credit quality of a company, municipality or government can change, which can affect the underlying investment.

Inflation Risk – When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.

Reinvestment Risk – this is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Liquidity Risk – the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Management Risk – our investment approach may fail to produce the intended results. If our assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the Client’s portfolio may suffer.

Alternative Investment Risk– when appropriate for a Client’s objective, risk tolerance and qualifications, we could recommend the client participate in private issues, such as single purpose vehicles, funds of funds, private equity, and hedge funds. These are usually structured as limited partnerships with differing minimum investments, liquidity, fees and carries.

Cybersecurity Risk – Guaranty Private Wealth and our service providers may be subject to operational and information security risks resulting from cyberattacks. Cyberattacks include, among other behaviors, stealing or corrupting data maintained online or digitally, denial of service attacks on websites, the unauthorized release of confidential information or various other forms of cybersecurity breaches. Cybersecurity attacks affecting us and our service providers may adversely impact Clients. Although we have established systems to reduce the risk of these incidents from coming to fruition, there is no guarantee that these efforts will always be successful, especially considering that we do not directly control the cybersecurity measures and policies employed by third party service providers.

#### **Item 9. Disciplinary Information**

No principal or employee of Guaranty Private Wealth, LLC, has been the subject of any disciplinary action by a regulating organization, a formal customer complaint, or been involved in any type of arbitration.

#### **Item 10. Other Financial Industry Activities and Affiliations**

We have Financial Industry Activities and Affiliations with Guaranty Bank and Trust Company, a Mississippi state banking corporation and Guaranty Investment Corp. Guaranty Investment Corp., also known as Guaranty Wealth Advisory according to its trade name registered with the Mississippi Secretary of State, is the sole member of Guaranty Private Wealth, LLC, and is owned by Guaranty Bank and Trust Company and offers brokerage services through Raymond James Financial Services, Inc. Guaranty Bank and Trust Company also owns and controls a small loan company subsidiary named Peoples Financial Services of the Delta, Inc., a Mississippi Corporation, and the parent bank holding company of Guaranty Bank and Trust Company is Guaranty Capital Corporation, a Mississippi corporation registered as a bank holding company under the Bank Holding Company Act of 1956.

#### **Item 11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

We have adopted and will maintain and enforce a Code of Ethics (Code), which sets forth the standards of conduct expected of principals and employees. Guaranty Private Wealth’s Code is based on the guiding principle that the interests of the Client are our top priority. Our officers, directors, advisors, and other supervised persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client’s interests over the interests of either supervised persons or our Firm. Our Code requires compliance with all applicable federal securities laws and fiduciary duties, including the duties to put client interests first and to maintain the confidentiality of client information. In further effort to detect

and prevent illegal or improper personal securities transactions, certain parts of this Code apply to "access" persons. "Access" persons are supervised persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public. The Code requires initial and annual holdings reports and quarterly personal securities transaction reports to be provided by all access persons. All such reports are requested and reviewed by our firm's Chief Compliance Officer (CCO) or designee. The CCO's holdings and transaction reports are reviewed by a designated party. Finally, the Code provides that all employees certify their compliance on an ongoing basis. A copy of the Code is available upon request, free of charge, by writing or calling us at the address or phone number located on the cover page.

The assets of Guaranty Private Wealth, LLC, and the assets of its principal, may transact in the same securities in which our client accounts invest. To address the potential conflict of interest, we have adopted certain policies and procedures. For example, we prohibit trading between client accounts and those of our principal and firm. In addition, we will not engage in the practice of "front running," or making a purchase or sale transaction in a security immediately prior to client account transactions involving the same security. If purchase or sale transactions can be completed for all accounts at one time, and with one average price, then we may participate in the transaction. If the transaction is completed in multiple transactions, then our transaction will be the last to be executed.

## **Item 12. Brokerage Practices**

It is our policy to seek best execution for each client's security order at the best security price available. The best security price is defined by the best price, without regard to commissions costs incurred by us, or added benefits, such as soft dollar arrangements, in which we do not participate.

Charles Schwab is the broker/dealer serving as custodian for Guaranty Private Wealth's retail client accounts. Their online trading platforms for equities, fixed income securities, mutual funds, ETFs, and sweep vehicles provide an efficient and cost-effective outlet for processing client trades.

We may advise clients on a non-discretionary basis, such as with Employer Sponsored Retirement Plan Assets. Custodians for our current Employer Sponsored Retirement Plan assets include John Hancock, One America, and The Standard. Clients may contact account custodians in the following manner:

John Hancock Retirement  
Plan Services  
(800) 395 – 1113  
200 Berkeley St.

Boston, MA 02116  
One America Financial Partners,  
Inc.  
(800)-858-3829  
One America Square  
P.O. Box 368

Indianapolis, IN 46206-0368  
The Standard  
(971) 321-7000  
1100 Southwest Sixth Avenue.  
Portland, OR 97204

For trading both equity and fixed income securities, the CCO is responsible for the initial approval and ongoing review of any current broker/dealer and potential broker-dealers on the approved list. The approval process involves the review of financial statements and the regulatory history of the firm. In addition, a determination of relevant factors is made, which includes items such as the broker's ability to provide best execution in the types of securities traded, accessibility of trading personnel, ability to accomplish defined client directives for use of minority and woman owned brokerage firms and general reputation and trade desk opinion of the firm. Information for any potential broker/dealer is also sent to Guaranty Bank and Trust's CIO for further review.

With respect to a specific order, we seek the broker-dealer most capable of providing the brokerage services necessary in seeking the best available price and most favorable execution. We note the particular characteristics of a security to be traded, including relevant market factors, and consider other factors, such as: ability to minimize trading costs, level of trading expertise, trading desk/system infrastructure, ability to provide information related to the trade, financial condition, confidentiality provided by the broker-dealer, competitiveness of commission rates, evaluations of execution quality, promptness of execution, past history, ability to prospect for and find liquidity, difficulty of trade and the security's trading characteristics, size of order, liquidity of market, block trading capabilities, quality of settlements, specialized expertise offered and overall responsiveness. All of these considerations, and others as relevant, guide us in selecting the appropriate broker dealer to place an order and the proper strategy with which to trade.

#### *Client Direction*

Another factor we consider in selecting broker dealers is whether a client has directed us, in writing, to execute a portion of the client's trades through a particular broker-dealer. In this situation, the client has an arrangement with a broker-dealer that results in the client receiving some benefit from the broker-dealer in exchange for the directed brokerage. Although we generally discourage such direction, we do permit client direction in certain circumstances, ensuring that clients are apprised of the potential risks associated with directed brokerage. These risks include:

- The direction may result in higher commissions, greater spreads or less favorable net prices than would be the case if we selected the broker-dealer,
- The direction may result in trades for the client's account not being aggregated with similar trades for other client accounts and thus not eligible for the benefits that accrue to such aggregation of orders, and
- That because of the direction, the client's account may not perform equally to those of other client accounts that do not direct brokerage.

Similarly, in the case of clients who use another broker-dealer custodian, we may have discretion to select brokers or dealers other than the client's broker-dealer custodian to fulfill its duty to seek best execution of transactions for client accounts. However, brokerage commissions and other charges for transactions, not effected through the client's broker-dealer custodian, may be charged to the client. For this reason, it is likely that most, if not all, transactions for such clients will be effected through the broker custodian.

In cases where the client does not have an existing broker-dealer relationship, we may suggest one, without financial consideration to us. To ensure no conflict of interest exists when such assistance is provided, we absorb the cost of executing trades, both buys and sells, for certain clients.

#### *General Trading Practices*

As a fiduciary, we have an obligation to seek to obtain best execution of client transactions under the circumstances of the particular transaction. As part of the custodian's services, we have a trading relationship with the custodian and believe the routing of orders through computer entry to the custodian's trading desk, as well as the depth and breadth of the custodian's trading platform, materially enhances the ability to obtain best execution; however, where mispricing of securities may take place, such as in the bond market, we have every opportunity to conduct trading with any broker-dealer we believe will provide the best execution for our clients, and will do so.

We do not engage in soft-dollar practices.

#### *Aggregation*

We provide investment advisory services to different types of clientele. Certain portfolio management decisions may affect more than one account. For example, when we take an investment action with respect to multiple accounts with similar investment objectives it results in multiple trading orders relating to the same security, but for different client accounts. In these cases, we may combine or aggregate purchase or sale orders for more than one client when we believe such aggregation is consistent with our duty to seek best execution. This includes aggregating orders involving both client and proprietary accounts. Such aggregation may be able to reduce trading costs or market impact on a per-share or per-dollar basis. The decision to aggregate is only made after we determine that: the aggregation will not result in favoring any account over another; it does not systematically advantage or disadvantage any account; we do not receive any additional compensation or remuneration as a result of the aggregation; and each participating account will receive the average share price and will share pro rata in the transaction costs.

There may be occasions, however, when clients may pay disparate transaction costs due to minimum charges per account imposed by the broker effecting the transaction or the client's custodian. If there is an open order, and a subsequent similar order for the same security for a different account is received by us, such subsequent order will generally be aggregated with any remainder of the original order consistent with the considerations set forth above.

We also may determine whether an order will not be aggregated with other orders. This could be for a number of reasons, which may include: the account's governing documents do not permit aggregation; a client has directed that trades be executed through a specific broker-dealer; aggregation is impractical because of specific trade directions received from the portfolio manager, e.g., a limit order; the order involves a different trading strategy; or if we otherwise determine that aggregation is not consistent with seeking best execution.

From time to time an aggregated order involving multiple equity accounts does not receive sufficient securities to fill all accounts. For those equity clients, if an aggregated order cannot be filled in one day ("a partial fill"), the executed portion of the order is automatically allocated to the participating accounts pro rata on the basis of order size, subject to certain exceptions. Partial fills that are small, odd lots will either be fully filled or excluded on that day pursuant to an automated formula applied by our trading system. If this method does not address a particular circumstance or would produce an inappropriate result, another fair and reasonable method may be used. Partial fills that include both client accounts and proprietary accounts will be allocated to client accounts first. Only after client accounts are fulfilled will the remainder of the partial fill be allocated pro rata to proprietary accounts.

For fixed-income clients, we are committed to ensuring that client account orders are treated fairly and equitably. We recognize that certain types of securities may be better suited for particular accounts, given each account's goals, risk tolerance, benchmarks and/or investment restrictions. In allocating orders to fixed income clients, we first determine that the securities are consistent with guidelines and a particular style of account. We then address specific account needs, which generally include, among other factors, a review of portfolio duration, sector allocation, security characteristics, cash positions and typical size of positions within the account.

Among other portfolio styles, we manage a number of small municipal bond portfolios, where the issue size is also small. It is often impractical to allocate a bond purchase across all eligible accounts as

available block sizes are often too small. In such cases, the portfolio manager has discretion to determine allocations based on the considerations described herein. In most instances, it is possible for the portfolio manager to prioritize the allocation of a bond among accounts in order to meet the "best fit and need." Factors considered in such prioritization include: specific needs, amount of cash available, stated specific needs, amount of portfolio in similar types of credits, current maturity structure of portfolio, and whether the account was allocated bonds in recent purchases. As a result of this approach, not all eligible accounts will participate in every available municipal bond opportunity. It is our policy to allocate various purchases over time in a manner fair to all clients, and we monitor these allocations to help ensure this occurs.

#### *Over the Counter (OTC)*

We primarily place fixed income over the counter ("OTC") transactions through broker dealers, market makers and the custodian's trading desk. Trades may require documentation of competitive levels. When possible, we access multiple sources to determine if the competitive levels are favorable under the circumstances. At times, multiple offerings or bids for a security may be unavailable and an order may need to be worked at a certain level with a specific broker dealer. All trading activity is pursued with the intent of obtaining best execution, as fiduciary for the benefit of our clients, unless directed otherwise.

#### *Agency Cross Transactions*

We do not participate in Agency Cross Transactions.

#### *Limited Availability Offerings*

We do not participate in Initial Public Offerings (IPOs).

#### *Trade Error Policy*

On occasion, a mistake may occur in the execution of a trade. As a fiduciary, we owe clients a duty of loyalty and trust, and as such must treat errors in a fair and equitable manner. Errors may occur for a number of reasons, including human input error, systems error, communications error, or incorrect application or understanding of a guideline or restriction. Examples of errors include but are not limited to the following: buying securities not authorized for a client's account; buying or selling incorrect securities; buying or selling incorrect amounts of securities; and buying or selling in violation of one of our policies. In correcting trade errors, we do not: make the client absorb the financial loss due to the trade error; use soft dollars or directed trades to fix the error; or attempt to fix the error using another client account. To the extent correction of the error unfavorably impacts the client's account, we reimburse the account. To the extent the error favorably impacts the client's accounts, we allow the client to retain the benefit. Any trade error is processed within the firm's designated error account, which is reviewed by the CCO at least annually.

#### *Rounding*

Unless directed otherwise by our client, we employ a rounding methodology to primarily keep clients from owning fractional shares of common stock.

### **Item 13. Review of Accounts**

Discretionary client accounts are regularly monitored, and account reviews are conducted on an ongoing basis to ensure that the advisory services provided to clients and/or the portfolio mix is consistent with the client's current/stated investment needs and objectives. These reviews will be made

by Clayton Smith, Chief Compliance Officer. Non-discretionary accounts will be reviewed on at least an annual basis or as otherwise agreed upon.

Additional reviews may be conducted based on various circumstances, including, but not limited to:

- contributions and withdrawals,
- year-end tax planning,
- market moving events,
- security specific events, and/or,
- changes in your risk/return objectives.

We provide discretionary investment management clients with quarterly reports identifying the performance of their account. Clients will receive trade confirmations and monthly or quarterly statements from the account custodian(s). Clients are responsible for advising us in writing of changes in their current financial status, modifications to their account objective, specific investment restrictions if applicable, special reports required if any, and material changes, such as change of address.

Trades for client accounts are verified by portfolio managers for accuracy and appropriateness. Generally, and unless the client dictates more frequent meetings, portfolio managers will conduct an annual review with each client to discuss goals, objectives, holdings and portfolio performance to ascertain the continued appropriateness of the client's investment strategy.

Clients have daily access to their account(s) via an internet portal to the custodian. On a monthly or quarterly basis, clients receive account statements directly from the custodian, which reflect at a minimum the account balance, transactions and holdings. Trade confirmations, account notifications and tax documents are also made available by the custodian. With written direction, clients may elect to receive some or all custodian communications electronically versus paper versions. Performance reporting may be provided on a quarterly basis, but no less than once per year. Appropriate commentary is made available separately to our clients as market actions dictate.

#### **Item 14. Client Referrals and Other Compensation**

Guaranty Private Wealth has entered into an agreement with AIMCOR to assist GPW's clients with their insurance needs, however the client is under no obligation to engage with AMCOR and may choose to use an alternate provider. The insurance plans produced by AIMCOR vary in price (\$500-\$10,000) due to complexity. GPW receives a one-time fee split of 50% of the plan fee for the referral. Guaranty Bank & Trust Company, an affiliate of Guaranty Private Wealth, LLC, pays some employees a target incentive reward at year-end based on revenue generated for affiliated entities as it relates to non-interest income. This is one element that is measured in the calculation that results in the employees' target incentive reward. Therefore, an employee of Guaranty Bank & Trust Company could indirectly increase his or her target incentive reward through referring clients to Guaranty Private Wealth, LLC, for investment advisory services. Such payments are made by Guaranty Bank & Trust Company to the employee making the referral and not by Guaranty Private Wealth, LLC. We do not directly pay compensation to employees of Guaranty Bank & Trust Company, or any other person or entity, for client referrals.

Guaranty Private Wealth does not increase our management fee to cover the cost of referral fees. Therefore, there is no difference in the fee you are charged if you become a client through a referral from Guaranty Bank & Trust Company, its employees, or otherwise. We will notify you of the



affiliation with Guaranty Bank & Trust Company as well as the referral arrangement and provide a written disclosure.

#### **Item 15. Custody**

Under Rule 206(4)-2 of the Investment Advisers Act of 1940, the definition of custody states that advisers have custody if a related person of the adviser holds, directly or indirectly, client funds or securities, or has the authority to obtain possession of them, in connection with advisory services provided by the adviser.

The term “related person” means any person who was in any of the following categories at any time during the specified period for which disclosure under Item 404(a) is required:

- any director or executive officer of a publicly traded company and his or her immediate family members;
- any director nominee of a publicly traded company, and his or her immediate family members, if disclosure was provided in a proxy or information statement relating to the election of directors; or
- a security holder known to a private or publicly traded company to beneficially own more than 5% of any class of the company’s voting securities, or his or her immediate family members, when a transaction in which such security holder or family member had a direct or indirect material interest occurred or existed.

We are not a Custodian for client assets and securities. All client assets and securities are held in custody by a third-party custodian and all deposits and disbursements are made through the third-party custodian as well.

We have the ability to deduct fees from client accounts and receive authorization to deduct our quarterly management fees from each client, in writing, through the Investment Advisory Agreement, unless other arrangements are made.

Account statements will be sent to clients at least quarterly via the third-party custodian. Guaranty Private Wealth, LLC, will send clients an invoice itemizing the fee deducted from the account that includes the formula used to calculate the fee, the amount of assets under management the fee is based on, and the time period covered by the fee. In addition, GPW will send the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client’s account.

#### **Item 16. Investment Discretion**

Clients grant us, unless other arrangements are made, discretionary authority to manage their account. In our sole discretion, we shall supervise and direct the investments of and for the account without further consultation with client, subject to limitations and restrictions the client may impose by notice, in writing, to us.

The accounts over which we exercise investment discretion are generally subject to investment restrictions and guidelines developed in consultation with clients. These restrictions and guidelines customarily impose limitations on the types of securities that may be purchased and generally limit the



percentage of account assets that may be invested in certain types of securities. Additional policies may be set by a client's board or investment committee. We are generally authorized to make the following determination, consistent with each client's investment goals and policies, without client consultation or consent before a transaction is effected:

- Which specific securities or other investments to buy or sell;
- The total amount of securities or other investments to buy or sell;
- The broker-dealer through whom securities are bought or sold; and
- The price at which securities and other investments are to be bought or sold, which may include dealer spreads or mark-ups and transaction costs.

From time to time, we may accept accounts for which we have discretionary authority to purchase securities for the account but not select broker-dealers for transactions.

We may also accept non-discretionary arrangements, where clients retain investment discretion with respect to transactions in the account. For these types of relationships, clients will advise in writing the individual who holds investment authority. In these situations, the client's retention of discretion may cause the client to lose possible advantages that our discretionary clients receive. This may derive from factors resulting from our ability to act on our recommendations for those discretionary clients in a timelier fashion, such as the aggregation of orders for several clients as a single transaction.

#### **Item 17. Voting Client Securities**

We do not vote client proxies.

We do not maintain a corporate investment account, nor do we manage a pooled investment, either of which would require us to vote proxies that could possibly conflict with clients. Instead, personnel of Guaranty Private Wealth, LLC, maintain their own individual investment accounts and, like our clients, vote as individual investors.

#### **Item 18. Financial Information**

Advisers, who require prepayment of fees six months in advance or require an amount over \$1,200.00 be paid in advance, are required to provide clients with an audited balance sheet showing the adviser's assets and liabilities at the end of its most recent fiscal year.

Advisers, who require prepayment of fees six months in advance or require an amount over \$1200 (\$500 for TN clients) to be paid in advance, are required to provide clients with an audited balance sheet showing the adviser's assets and liabilities at the end of its most recent fiscal year. We do not require clients to prepay any part of their management fees six months in advance, nor do we require an advance payment exceeding \$1200 (\$500 for TN clients). Should a client no longer require our services, the fee in the current quarter will be prorated and charged at the time of separation. Because of this practice, and there being no financial conditions likely to impair our ability to meet contractual commitments to clients where we have discretionary authority over client assets, we are exempt from this requirement. Should circumstances change or it become necessary for us to provide such information, then we will notify our clients and update this disclosure.

Guaranty Private Wealth, LLC, shall always maintain the minimum net worth and/or bonding requirements set forth by the most current Mississippi Security Act Rules regarding the Minimum Financial Requirements for Investment Advisers.

#### **Item 19. Requirement for State Registered Advisers**

Guaranty Private Wealth, LLC, is registered with the Arkansas Securities Department, the Louisiana Office of Financial Institutions, the Mississippi Secretary of State's Securities Division and the Tennessee Department of Commerce & Insurance.

##### *Principal Executive Officers and Management Persons*

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

##### *Outside Business Activities*

The outside business activities for all Investment Advisor Representatives can be found in the Part 2B of this Brochure.

##### *Performance Based Fee Description*

Neither GPW nor its management receive performance-based fees. Please see Item 6 of the ADV 2A for more information.

##### *Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons*

Neither GPW nor its management have been involved in an arbitration claim alleging damages in excess of \$2,500 involving any of the following:

- An investment or an investment-related business or activity;
- Fraud, false statement(s) or omissions;
- Theft, embezzlement or other wrongful taking of property;
- Bribery, forgery, counterfeiting, or extortion;
- Dishonest, unfair or unethical practices.

Neither GPW nor its management have been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- An investment or an investment-related business or activity;
- Fraud, false statement(s) or omissions;
- Theft, embezzlement or other wrongful taking of property;
- Bribery, forgery, counterfeiting, or extortion;
- Dishonest, unfair or unethical practices.

##### *Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities*

There are no material relationships with issuers of securities to disclose.

*Material Conflicts of Interest Assurance*

All material conflicts of interest regarding GPW, its representatives or any of its employees which could be reasonably expected to impair the rendering of unbiased and objective advice are disclosed.

*This brochure supplement provides information about the Investment Advisor Representatives of Guaranty Private Wealth that supplements the firm brochure. You should have received a copy of that brochure. Please contact William Clayton Smith if you did not receive Guaranty Private Wealth's firm brochure or if you have any questions about the contents of this brochure supplement.*

*Additional information about the Investment Advisor Representatives of Guaranty Private Wealth is also available on the SEC's website at <https://adviserinfo.sec.gov/>*

Guaranty Private Wealth

405 W Parkway PL  
Ridgeland, MS 39157

Form ADV Part 2B  
Disclosure Brochure Supplement  
*for*

William Clayton Smith, AIF®  
Personal CRD Number: 4865759

Robert Byron Sutton, CFP®, CLU®  
Personal CRD Number: 5746879

Christopher L. Albonetti, AWMA®  
Personal CRD Number: 5925635

May 2025

## Item 2: Educational Background and Business Experience

**Name:** William Clayton Smith

**Born:** 1981

### **Educational Background and Professional Designations:**

#### **Education:**

B.B.A Managerial Finance, The University of Mississippi – 2004

#### **Designation: Accredited Investment Fiduciary® (AIF®)**

Mr. Smith holds the designation of the Accredited Investment Fiduciary® (AIF®), offered by Fi360. It signifies a financial professional's commitment to prioritizing client interests above their own, demonstrating expertise in fiduciary duties and ethical standards. The AIF designation is a mark of distinction for financial professionals who have demonstrated their commitment to fiduciary standards and signifies that the holder has completed specialized training and passed an exam on fiduciary principles and best practices. The AIF designation is a symbol to investors that the holder has committed to putting their best interests first. Candidates must meet specific educational, experience, and/or professional development requirements. Candidates must complete the AIF training program, which covers fiduciary principles, best practices, and legal requirements.

#### **Business Background:**

|                   |  |
|-------------------|--|
| 04/2020 – Present | Investment Adviser Representative, Guaranty Private Wealth                 |
| 11/2019 - Present | SVP-Managing Director, Guaranty Private Wealth Guaranty Financial Services |
| 04/2019 - 03/2020 | Registered Representative/Investment Adviser Representative LPL Financial  |
| 05/2013 - 04/2019 | VP-Investment Adviser Representative, Kestra Financial                     |
| 02/2010 - 05/2013 | VP-Registered Representative, Valmark Securities                           |

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

William Clayton Smith has Financial Industry Activities and Affiliations with Guaranty Bank and Trust Company, a Mississippi state banking corporation and Guaranty Investment Corp. Guaranty Investment Corp., also known as Guaranty Wealth Advisory, according to its trade name registered with the Mississippi Secretary of State, is the sole member of Guaranty Private Wealth, LLC, and is owned by Guaranty Bank and Trust Company. Brokerage services are offered by

Guaranty Financial Services, a division of Guaranty Wealth Advisory, through Raymond James Financial Services, Inc. William Clayton Smith acts solely in an unregistered, management capacity with Guaranty Financial Services and does not offer products or advice. He is compensated for his management duties as an override of net revenue.

Mr. Smith is licensed to sell insurance products but is not currently appointed with any companies to sell their products.

### **Item 5: Additional Compensation**

William Clayton Smith does not receive any economic benefit from any person, company, or organization, other than Guaranty Private Wealth in exchange for providing clients advisory services through Guaranty Private Wealth and Guaranty Financial Services for his unregistered management duties

### **Item 6: Supervision**

William Clayton Smith is the Chief Compliance Officer of Guaranty Private Wealth and therefore is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He can be reached using the contact information provided on the above cover page.

### **Item 7: Requirements For State Registered Advisers**

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. William Clayton Smith has NOT been involved in any of the events listed below.
  - 1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  - 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. William Clayton Smith has NOT been the subject of a bankruptcy.

## **Item 2: Educational Background and Business Experience**

**Name:** Robert Byron Sutton      **Born:** 1972

### **Educational Background and Professional Designations:**

#### **Education:**

MBA Business Administration, University of Mississippi - 2001 BA Music, Mississippi College - 1995

#### **Designations:**

##### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### **CLU®- Chartered Life Underwriter®**

Once fulfilling the ChFC® designation, one may also earn the CLU® designation by completing a minimum of three additional courses.

For the CLU®, one must complete the remaining core courses and select from the electives list for that program if additional courses are still needed; electives in the ChFC® program may not be used as electives in the CLU® program.

#### **Business Background:**

|                   |  |
|-------------------|--|
| 05/2022 - Present | Investment Adviser Representative, Guaranty Private Wealth |
| 04/2022 - Present | Certified Financial Planner, Guaranty Private Wealth       |
| 03/2019 - 04/2022 | Registered Representative, LPL Financial LLC               |
| 12/2018 - 04/2022 | VP - Financial Planner, Renasant Bank                      |
| 04/2015 - 12/2018 | SVP - Financial Planner, Pinnacle Bank                     |
| 07/2014 - 04/2015 | Vice President - Private Client, First Tennessee Bank      |
| 09/2009 - 07/2014 | Financial Advisor, MidSouth Financial Group – MassMutual   |

#### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

#### **Item 4: Other Business Activities**

Mr. Sutton sings for wedding and other events and is also a volunteer volleyball coach. He also Chairs the board of directors of AWO (A Way Out Ministries) and is a member of the Westminster Academy finance committee.

Mr. Sutton is licensed to sell insurance products but is not currently appointed with any companies to sell their products.



### **Item 5: Additional Compensation**

Robert Byron Sutton does not receive any economic benefit from any person, company, or organization, other than Guaranty Private Wealth in exchange for providing clients advisory services through Guaranty Private Wealth.

### **Item 6: Supervision**

As a representative of Guaranty Private Wealth, Robert Byron Sutton is supervised by William Clayton Smith, the firm's Chief Compliance Officer. Mr. Smith is responsible for ensuring that Robert Byron Sutton adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. Mr. Smith can be reached at (601) 605-7072, or [clayton.smith@guarantyprivatewealth.com](mailto:clayton.smith@guarantyprivatewealth.com).

### **Item 7: Requirements For State Registered Advisers**

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Robert Byron Sutton has NOT been involved in any of the events listed below.
  - 1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  - 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Robert Byron Sutton has NOT been the subject of a bankruptcy.

## **Item 2: Educational Background and Business Experience**

**Name:** Christopher L. Albonetti

**Born:** 1972

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Science Business Administration, Christian Brothers University - 1995

#### **Designation: AWMA® - Accredited Wealth Management Advisor SM**

- MINIMUM QUALIFICATIONS:
- Individuals who hold the AWMA® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives;
- Individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations;
- All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process; and
- Designees renew their designation every two years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

#### **Business Background:**

01/2023 – Present Investment Adviser Representative, Guaranty Private Wealth

07/2022 – 01/2023 Investment Advisor Rep, Red Hawk Wealth Advisors

11/2021 - 07/2022 Investment Consultant, Fidelity Investments

06/2021 - 10/2021 Financial Advisor, VALIC Financial

04/2019 - 01/2021 Financial Consultant, TD Ameritrade

06/2016 - 04/2019 Financial Advisor, Principal Securities

04/2013 - 09/2015 Financial Advisor, FSC Securities

04/2013 - 04/2013 Financial Advisor, Securian Financial

08/2011 - 05/2012 Account Executive, Carty and Company

## **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## **Item 4: Other Business Activities**

Christopher L. Albonetti is a board member at St. Benedict at Auburndale.

Mr. Albonetti is licensed to sell insurance products but is not currently appointed with any companies to sell their products.

### **Item 5: Additional Compensation**

Christopher L. Albonetti does not receive any economic benefit from any person, company, or organization, other than Guaranty Private Wealth in exchange for providing clients advisory services through Guaranty Private Wealth.

### **Item 6: Supervision**

As a representative of Guaranty Private Wealth, Christopher L. Albonetti is supervised by William Clayton Smith, the firm's Chief Compliance Officer. Mr. Smith is responsible for ensuring that Robert Byron Sutton adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. Mr. Smith can be reached at (601) 605-7072, or [clayton.smith@guarantyprivatewealth.com](mailto:clayton.smith@guarantyprivatewealth.com).

### **Item 7: Requirements For State Registered Advisers**

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Christopher L. Albonetti has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Christopher L. Albonetti has NOT been the subject of a bankruptcy.