

A Summary of Your Advisory Relationship with Gordian Advisors

Gordian Advisors (“we”, “us”, or “our”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment advisor. Investment advisory services and fees differ from those of a registered broker-dealer and it is important that you understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

<p>What investment services and advice can you provide me?</p>	<p>We provide investment advisory services, including discretionary and non-discretionary investment management, as part of our comprehensive financial planning services.</p> <p>We monitor, on a continuous basis, the investments in the accounts over which we have authority. This monitoring is intended to make sure those investments continue to perform the function for which they were chosen. If you grant us discretionary authority, we can execute investment transactions without prior consultation with you, within your agreed-upon investment objectives. Our services are the same whether you grant us discretionary authority or not.</p> <p>We do not limit our investment recommendations to “proprietary products” or a limited group or type of investment. We do generally restrict our recommendations to investments that are easily bought or sold.</p> <p>Our comprehensive financial services, of which investment management is a part, typically require a minimum annual fee of \$8,000.</p> <p>For more information about our <i>Advisory Business</i> and <i>Types of Clients</i>, refer to our Form ADV Part 2A (Items 4 and 7, respectively) which is available at https://adviserinfo.sec.gov/firm/summary/121362 or by request.</p>	<p>Questions you should consider asking us.</p> <p>Given my financial situation, should I choose an investment advisory service? Why or why not?</p> <p>How will you choose investments to recommend to me?</p> <p>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</p>
<p>What fees will I pay?</p>	<p>We are a “fee-only” advisor, which means that we get paid solely for our advice. That fee is based on either a percentage of assets under management (this fee is negotiable but never over 1.00%) or on a fixed annual fee, regardless of the amount of assets. You can choose whether to have our fees deducted from your account or to pay us by check. We charge our fees quarterly for the prior quarter.</p> <p>We provide some limited financial planning services and charge either a \$200 hourly rate or a flat fee that is agreed to prior to commencing the project.</p> <p>Your assets will be held with a qualified custodian which may charge transaction fees. We typically invest your assets in mutual</p>	<p>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?</p>

	<p>funds and exchange-traded funds which have operating expenses. We receive no fees from the custodian or any investment.</p> <p>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.</p>	
<p><i>What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?</i></p>	<p>When we act as your investment advisor, we must 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.</p> <p>For example, we may recommend a particular custodian to hold your assets, and we may receive support services from that custodian, some of which assist us to better serve you and some of which may be a benefit for us. If our fee is directly based on the assets we manage for you, we have an incentive to encourage you to increase or maintain the assets we manage.</p> <p>Gordian may refer a client to Mr. Smirnov's spouse, who is a realtor. This represents a potential conflict of interest because Mr. Smirnov will indirectly benefit if the client chooses to work with Mr. Smirnov's spouse to buy or sell a property.</p>	<p>How might your conflicts of interest affect me, and how will you address them?</p>
<p><i>How do your financial professionals make money?</i></p>	<p>All of us receive a salary. That salary varies based on experience and ability to serve all our clients. We also receive an annual bonus based on the overall performance of the firm.</p>	
<p><i>Do you or your financial professionals have legal or disciplinary history?</i></p>	<p>No.</p> <p>We encourage you to visit Investor.gov/CRS for a free and simple tool to research us and other financial professionals.</p>	<p>As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
<p><i>Additional Information</i></p>	<p>All of us work as a team and your primary contact will be one of our professionals.</p> <p>If you have concerns about how you are being treated, contact our Compliance Officer, David Hamra, at 520-615-2779 ext. 1.</p> <p>Additional information about us is available on the SEC's website at adviserinfo.sec.gov or by request from us.</p>	<p>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?</p>