

CLIENT RELATIONSHIP SUMMARY

March 21, 2025

ITEM 1. INTRODUCTION

Guild Investment Management, Inc. (“Guild,” “us,” “we,” “our firm”) is an investment adviser registered with the U.S. Securities and Exchange Commission (SEC). This Client Relationship Summary will provide answers to questions you may have about who we are, how we serve our clients, and how we are compensated for our services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Guild also is an Affiliated Advisor of Farther Finance Advisors, LLC (Farther). Farther is also a registered investment adviser, and Guild manages client accounts on a discretionary basis for clients on Farther’s wealth platform. A more complete discussion of our services can be found in our ADV Part II Disclosure statement available at the above mentioned SEC sites or at www.guildinvestment.com. In these documents we go into greater detail about: the styles of accounts, the brokerage and bank custodial relationships available to you, the typical management fees we charge our clients, and our relationship with Farther.

In addition to the information about our firm contained in this Relationship Summary, additional details about us and about Farther can be found at www.guildinvestment.com and on the SEC’s websites for investors. SEC websites, such as www.adviserinfo.sec.gov and www.investor.gov/CRS, offer free and simple informational and educational tools for investors, and they include information on Guild and Farther.

ITEM 2. RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Guild offers investment advisory services to retail investors where we actively manage clients’ investment accounts/portfolios on a discretionary basis. By discretionary basis, we mean we have the authority to select the investments in your account. Guild can make overall asset allocation decisions, and we will be making buy and sell decisions in investments such as U.S. and foreign equities, exchange traded funds (ETFs), commodity related shares, bonds, mutual funds, royalty trusts, currencies, and other financial securities.

You will own the investments in your account at the broker and/or bank custodian. Our power in client accounts is limited to the selection and trading of securities and the collection of a management fee. In exchange for this service Guild charges a fee based on the value of the portfolio. Guild manages accounts of various sizes. While we prefer a minimum account size of \$250,000, we can and do make exceptions. Guild manages portfolios categorized by style and objective, and these are often referred to as being Growth-oriented, Income-oriented, and/or Hybrid portfolios, which means the objective is a combination of growth and income. We like to meet with our clients, discuss their long-term financial plans, and tailor our advisory and portfolio management services to meet clients’ goals and objectives. We do not charge a fee for providing financial plans to our investment advisory clients; however, our services can include using financial planning software tools to periodically give clients a holistic view of their financial health. All investment and cash activity in client portfolio accounts is transparent to our clients who want to log in at any time to view their account at the account custodian.

An important part of our portfolio management for all styles is that we have an active approach; monitoring and changing portfolios depending on the opportunities and risks that we identify in the markets. Accounts are continuously reviewed and actively managed in order to keep the accounts’ exposure to market opportunities and risks in line with our overall view about changing market conditions.

As you evaluate your investment needs and consider hiring an investment adviser, there are important questions you should ask, such as:

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you select/choose investments recommended to me?

What is your relevant experience, including your licenses, education, and other qualifications?

What do these qualifications mean?

ITEM 3. FEES, COSTS, CONFLICTS, AND STANDARDS OF CONDUCT

What fees will I pay?

Guild provides our investment advisory services on an asset-based fee basis. When engaged to provide investment management services, we generally charge a fee calculated as a percentage of your assets under our management. We typically deduct our fee from one or more of your accounts, in advance, on a monthly or quarterly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage. Guild’s asset-based

management fees typically range from 0.50% of assets under management annually to 1.5% of the assets under management annually, although management fee arrangements can be negotiated.

Other Fees and Costs: Your investment assets will be held with a qualified custodian and Guild will use brokers to execute trades. Custodians and brokers Guild clients use can charge custodial charges on assets, brokerage commissions, and/or transaction fees for effecting certain securities transactions or maintaining certain types of accounts. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund expenses).

If you hire us, you will pay fees 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 to understand the fees you are paying. We encourage you to ask questions such as:

Help me understand how these fees and costs might affect my investments?

If I give you \$250,000 to invest, 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 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 is an example to help you understand what we mean by conflict of interest. Guild may recommend a particular custodian to custody your assets, or Guild may recommend that you open your account on the Farther platform while Guild receives support services and/or products from that custodian or from Farther. These support services can help us better monitor and service your account while also benefiting Guild.

As you are discussing conflicts of interest, please feel free to ask questions such as:

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

A more complete discussion of potential conflicts of interest and trading practices can be found in our ADV Part II Disclosure statement available at the above mentioned SEC sites or our web site www.guildinvestment.com.

How do your financial professionals make money?

The investment professionals at Guild are partners in the firm, and in addition to regular salary they may receive, they can receive compensation based on the net profits (management fees less expenses) of the firm according to their representative ownership in our firm.

ITEM 4. DISCIPLINARY HISTORY

Does Guild or your financial professionals have legal or disciplinary history?

No. Please see www.investor.gov/CRS for a free and simple search tool to research Guild and our financial professionals. Also, as you evaluate investment advisors, including us, you should always ask:

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

ITEM 5. ADDITIONAL INFORMATION

This Relationship Summary provides information about the practices of Guild Investment Management. If you have any questions about the contents or would like additional information, please contact us at 310-826-8600 or email guild@guildinvestment.com. You can also write us at our new offices effective April 2025: Guild Investment Management, Inc.

31225 La Baya Drive, Suite 214
Westlake Village, CA 91362

We enjoy conversations and sharing information with clients and investors. Please contact us with any questions, such as:

Who is my primary contact person?

Is he or she a representative of an investment adviser or broker dealer?

Who can I talk to about how this person is treating me?

We look forward to serving you.

Guild Investment Management, Inc.