

GuidedWealth.com (Guided Wealth Portfolios / Guided Wealth Management) is designed for a pretty specific type of investor—not everyone.

Here's a clear breakdown of **who it's actually a good fit for** 📌

1. Beginner to Intermediate Investors

If you're:

- Just getting started investing
- Or have some savings but no structured plan

📌 This platform is built for you.

- It creates a **personalized portfolio based on your goals and risk tolerance** (guidedwealth.com)
- You don't need deep investing knowledge—it's partially automated

Translation:

You want to invest, but don't want to figure everything out yourself.

2. People With ~\$5,000+ to Invest

Most versions of Guided Wealth require:

- Around **\$5,000 minimum to start** (guidedwealth.com)

That makes it:

- More accessible than traditional advisors
- But not for someone starting with just a few hundred dollars

Good fit if: you've saved a bit and want to put it to work.

3. People Who Want BOTH Tech + Human Advice

This is a big differentiator.

Unlike pure robo-advisors:

- You get **automated investing + access to a real advisor** ([Golden 1 Credit Union](#))

Best for people who:

- Like convenience (apps, dashboards, automation)
 - But still want someone to talk to when things get confusing
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4. Goal-Based Investors

Guided Wealth is built around **specific financial goals**, like:

- Retirement
- Buying a home or car
- General wealth building ([Golden 1 Credit Union](#))

Good fit if you think like:

“I want to hit X goal in Y years”

5. Long-Term Investors (Not Traders)

This is NOT for:

- Day traders
- Crypto speculators
- Short-term flipping

It's designed for:

- **Long-term, diversified investing**
 - Automatic rebalancing and tax optimization ([Golden 1 Credit Union](#))
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6. People Planning for Retirement or Income

Especially relevant if you're:

- Mid-career or approaching retirement
- Wanting to turn savings into **income later**

Guided Wealth Management specifically focuses on:

- Retirement income strategies
 - Long-term financial planning (guided-wealth.com)
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Who It's NOT For

It's probably NOT a good fit if you:

- Have **very little money (<\$5k)** to invest
 - Want full DIY control (stock picking, trading daily)
 - Already work with a high-end financial advisor
 - Prefer ultra-low-cost, no-advisor robo platforms (like Betterment/Wealthfront)
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Simple Summary

GuidedWealth.com is best for:

 “Regular people who have some money saved, want to invest intelligently, and prefer a mix of automation + human guidance.”
