

**GuidedWealth.com** (offered by Guided Wealth Management, often in partnership with LPL Financial) is a **digital robo-advisor-style investing platform** called Guided Wealth Portfolio (GWP). It blends automated, algorithm-driven portfolio management with personalized one-on-one guidance from a wealth management professional.

### Key Features

- **Personalized portfolios** built using proprietary technology based on your age, risk tolerance, goals, and portfolio size.
- **Automatic diversification and rebalancing**.
- **24/7 online access** for transparency and convenience.
- Dedicated professional support (not just a call center).
- Low minimum to start: **\$5,000**.
- Focus on **growth-oriented investing** for long-term goals.
- Lower fees than many traditional full-service advisors.

It's positioned as a hybrid solution: more hand-holding than pure robo-advisors (like Wealthfront or Betterment) but more affordable and accessible than high-fee, in-person wealth managers.

### Who Should Consider Using GuidedWealth.com?

This platform is best suited for people who want **professional investment help without the high costs or complexity** of traditional wealth management. Ideal users include:

- **Beginners or new investors** — Those just starting out who feel overwhelmed by choosing investments, managing risk, or building a diversified portfolio on their own.
- **Self-starters with some savings** — People who have been saving (e.g., in a bank account or basic retirement plan) but want to put that money to work in the market with expert guidance.

- **Individuals with modest-to-moderate investable assets** — Especially those starting with \$5,000–\$100,000+, where full-service advisors might charge fees that eat into returns or have higher minimums.
- **People with specific goals** — Such as saving for retirement, a big purchase (e.g., a home or dream car), or simply parking idle cash to grow over time.
- **Busy professionals or hands-off investors** — Those who value automation (rebalancing, etc.) plus occasional personalized advice, without wanting to DIY everything via index funds or target-date funds.

It appeals to those seeking a middle ground: the convenience and lower costs of digital tools, combined with the reassurance of human oversight.

### ### Who Might Not Be the Best Fit?

- **Very experienced DIY investors** — If you're comfortable building and managing your own low-cost index fund portfolio (e.g., via Vanguard, Fidelity, or Schwab), you can likely do it cheaper yourself.
- **High-net-worth individuals needing complex planning** — Those with \$500k–\$1M+ who want comprehensive tax strategies, estate planning, business exit planning, or alternative investments may need a more full-service advisor.
- **People seeking ultra-low or zero fees** — While GuidedWealth claims lower fees than traditional advising, pure robo-advisors or self-directed brokerage accounts can sometimes be even cheaper (or free for basic investing).
- **Short-term traders or those with very low risk tolerance** — The focus is on growth-mode investing with professional allocation, not day trading or ultra-conservative cash preservation.

### ### Bottom Line

GuidedWealth.com is a solid option for **aspiring or intermediate investors** who want professional guidance and automated portfolio management at a more accessible price point and lower entry barrier. It's particularly helpful if you're transitioning from "just

saving” to “actively investing for the future” but don’t want to go fully hands-off or pay premium advisor rates.

If you’re in that zone — newish to investing, have at least \$5k to deploy, and value a mix of tech + human touch — it’s worth exploring their “How It Works” process (it starts with just an email and a few questions about your goals and risk tolerance).

Always review their specific fees, performance claims, and your own financial situation (and consider consulting a fiduciary advisor if your needs are more complex). The platform emphasizes transparency and client-centered planning, but as with any investment service, past results aren’t guarantees.