



**MARKET GUARD™**  
THE POWER OF KNOWING

## Firm Brochure

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*This brochure provides information about the qualifications and business practices of Market Guard™, an investment adviser registered with the United States Securities and Exchange Commission ("SEC"). Registration does not imply a certain level of skill or training but only indicates that Market Guard™ has registered its business with state and/or federal regulatory authorities, including the SEC. The information in this brochure has not been approved or verified by the SEC or by any state authority.*

*If you have any questions about the contents of this brochure, please contact us at (720) 457-6844 or by email at: [Compliance@MarketGuard.com](mailto:Compliance@MarketGuard.com).*

*Additional information about Market Guard™ is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)  
Market Guard™ CRD number is: 153241*

## **Item 2: Material Changes**

The following material changes were made to this brochure since the last update on March 28, 2019:

As of March 30, 2020, the company has changed the name of the registered entity from Jenkins Wealth to Market Guard™. While the change in name will not have any impact to the services or programs provided by the Advisor, we believe the change to be material from an identification standpoint. The company will continue to provide Advisory services under its trade name Jenkins Wealth.

We have made changes to our fee structure. Please see Item 5 for additional details.

We have described the addition of options strategies for certain client accounts, where such strategies are authorized by the client and which are suitable for those clients. Please see page 5 for additional details. We have added related risks associated with our use of options for these certain client accounts. Please see page 12 for details.

We may, at any time, update this Disclosure Brochure and send a copy to you with a summary of material changes, or a summary of material changes that includes an offer to send you a copy either by electronic means (email) or in hard copy form.

If you would like another copy of this Disclosure Brochure, please download it from the SEC website as indicated above or you may reach us with the provided contact on the cover letter.

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## **Item 4: Advisory Business**

### **A. Description of the Advisory Firm**

Market Guard™ specializes in the following types of services: Model Portfolio Management and Financial Planning. We are committed to providing our Clients with diversified investment advisory services and products. We offer individualized investment analysis and advice to Clients utilizing our firm's Financial Planning and Model Portfolio Management service, as well as individualized Portfolio Management for investments.

Our firm is owned by Jenkins Wealth, Inc., a Colorado Corporation. Our operational hours are Monday – Friday from 8:00 am – 5:00 pm MST. All meetings are conducted by appointment only.

### **B. Types of Advisory Services**

Our Financial Planning and Portfolio Management service encompasses asset management, as well as providing financial planning/financial consulting to Clients. It is designed to assist Clients in meeting their financial goals through the use of various financial investments. We conduct at least one, but sometimes more than one, meetings with a potential Client in order to understand their current financial situation, existing resources, financial goals, and tolerance for risk. Based on what we learn, we propose an investment approach to the Client. Typically, we will propose an investment portfolio using our trading methodology and model portfolios, Market Guard™ which consists of various index-based exchange traded funds (ETFs). Based on an individual client's financial needs, we will also consider individual stock, bonds or other securities as well. We typically also recommend the use of Insurance products. (Please see Item 10 for potential conflicts of interest). Upon the Client's agreement to the proposed investment plan, we work with the Client to establish or transfer investment accounts so that we can manage the Client's portfolio. Once the relevant accounts are under our management, we review such accounts and positions on at least an annual basis. We periodically rebalance or adjust Client accounts under our management, based on market situation or underlying investments. If the Client experiences any significant changes to his/her financial or personal circumstances, the Client must notify us so that we can consider such information in managing the Client's investments.

#### **Portfolio Management Only**

Clients may choose to only participate with a portion of their assets in the Market Guard™ trading strategy and forego any overall financial planning. If a Client were to choose this path, the Investment Advisory Representative will discuss with the Client the benefits and risks to their portfolio selection before incepting such account(s).

#### **Financial Planning Only**

Financial plans and financial planning include, but are not limited to investment planning, life insurance; tax concerns; retirement planning; college planning; and debit/credit planning. These services are based on hourly fees and the final fee structure is documented in Exhibit II of the Financial Planning Agreement.

### **Market Guard™ Specially Managed Option Strategy**

Market Guard™, upon special consideration and review for suitability, offers certain clients a specially managed option strategy. These strategies include the use of options as well as individual equity positions. We will utilize a Buy-Write strategy where we will write a covered call position on a long equity holding inside the client's account. We will also use a Cash Secured Equity Put (CSEP) where we will write put options on certain equity positions, securing that option with the client's Money Market Balance. We will also utilize the purchase of call options if deemed appropriate for that client's individual investment portfolio. Any or all of these strategies will be used either alone or in conjunction with each other inside each individual client's separately managed accounts.

These accounts require a higher level of advisory review and a higher level of trading activity. Due to this increased level of service, these accounts carry a higher Advisory fee as discussed in Item 5.

### **Selection of Other Advisers or Money Managers**

Occasionally, Market Guard™ directs Clients to a third-party money manager and/or other Advisers for a portion of their overall Household assets. For these purposes, Market Guard™ has chosen to work with Asset Mark. We will look to utilize the Asset Mark portfolios in order to add a level of diversification of asset allocation. Due to the operational services offered by Asset Mark to the clients, these accounts can carry a higher overall management fee as discussed in Item 5.

Market Guard™ will assist the client in selecting the risk/return objective and Portfolio Strategists that best suit the client's objectives. The client then specifically directs the account to be invested in accordance with the chosen investment solution. When the client selects the investment solution, the client further directs that the account be automatically adjusted to reflect any adjustment in the asset allocation by the selected Portfolio Strategist. This client authorization results in the purchase and sale of certain mutual funds or ETFs without further authorization by the client or any other party at such time as the Portfolio Strategist changes the composition of the selected model asset allocation.

The client receives confirmation of all transactions in the account and is free to terminate participation in the Platform and retain or dispose of any assets in the account at any time. Market Guard™ has no authority to cause any purchase or sale of securities in any client account or change the selected model asset allocation or to direct the account to be invested in any manner other than as previously authorized by the client.

### **C. Client Tailored Services and Client Imposed Restrictions**

We usually do not allow Clients to impose restrictions on investing in certain securities or types of securities due to the level of difficulty this would entail in managing their account. However, in the rare instance that we would allow restrictions, it would be with special consideration of the Management Team at Market Guard™. If at any time these restrictions were too cumbersome to maintain, Market Guard™ reserves the right to terminate the account and/or relationship.

### **D. Wrap Fee Programs**

Market Guard™ does not participate in any wrap fee programs.

## E. Assets Under Management

Market Guard™ holds Discretionary Assets Under Management of \$213,277,902.00 as of February 13, 2020

### Item 5: Fees and Compensation

#### Market Guard™ Model Portfolios

##### Market Guard™ Tactical and Dynamic Model Portfolios

Household Amount Under Management	Market Guard™ Platform Fee	Financial Advisor Fee
First \$0.00 - \$499,999	0.70%	Up to a Maximum of 1%
Next: \$500,000 - \$999,999	0.65%	
Next: \$1,000,000 - \$1,499,999	0.60%	
Next: \$1,500,000 - \$1,999,999	0.55%	
Next: > \$2,000,000	0.50%	

The fees applicable to each account on the Market Guard™ Model platform include:

- Financial Advisor Fee and
- Platform Fee, which includes the Market Guard™ Strategist fee

The Financial Advisor Fee and the Platform Fee when combined are referred to as the “Advisory Fee”. The client is charged the Advisory Fee on each separately managed account however applicable fees are assessed on a household level. The Client should consider all applicable fees.

#### Financial Advisor Fee

The Financial Advisor Fee compensates for the consultation and other support services provided by the Financial Advisor. These services include, among other services, obtaining information regarding the client’s financial situation and investment objectives, conducting an analysis to make a determination of the suitability of the services to be provided by Market Guard™ for the client, providing client with Market Guard™ disclosure documents, assisting the client with account paperwork and being available for ongoing consultations with the client regarding a client’s investment objectives.

The Financial Advisor and Client select an annual rate for the Financial Advisor Fee by choosing a negotiated flat rate up to 1.0%.

#### Platform Fee

The platform Fee is charged at the rates listed in the fee table.

The Platform Fee provides compensation to Market Guard™ for maintaining the Platform and providing advisory and administrative services to the account. The Platform Fee includes the strategist or portfolio manager fee for the Market Guard™ models. Market Guard™ will monitor all positions as described earlier, make trading decisions and execute all trades.

The administrative services performed by Market Guard™ include, but are not limited to, arranging for custodial services to be provided by various custodians pursuant to a separate agreement between Client and each Custodian; coordinating with Custodians regarding delivery of account services; preparation of quarterly performance reports (to complement Account Statements provided by Custodians); and maintenance and access to an electronic or web-based inquiry system that provides detailed information on each Client Account on a daily basis.

The annual rate of the Platform Fee is based on the amount and type of assets under Market Guard™ management or administration. The fee schedule is tiered so that the first dollar under management receives the highest fee and only those assets over the breakpoints receive the reduced fees. Household, or related person account values, will be taken into consideration when assessing fees.

#### **Market Guard™ Specially Managed Option Strategy Fee Structure**

Market Guard™, upon special consideration and review for suitability, offers Specially Managed Option Strategy to certain clients. Based on the increased level of active management these accounts will have a flat Platform Fee of 1.5% and .50% for a Financial Advisory Fee.

Advisory fees shall be payable quarterly, in advance, for the upcoming calendar quarter at the annual rates provided above, based upon the corresponding Asset Under Management level. For the first invoice, Clients will be pro-rated for the number of days the assets were on deposit under the advisory control of Market Guard™ for the previous quarter, then in advance for the upcoming quarter. At the beginning of each billing cycle, Market Guard™ will determine the appropriate Account Fee based on Total Assets Under Management using the account value at the end of the prior quarter. Account Fees will be automatically adjusted, if necessary, according to the above fee schedule based upon deposits, withdrawals, market appreciation, market depreciation, etc.

For any assets deposited or withdrawn during the current quarter, fees will be assessed at a prorated amount through the end of that current quarter. Advisory fees are withdrawn directly from the Client's account with written authorization.

In the event that you wish to terminate advisory services with Market Guard™, we will refund the unearned portion of our advisory fee to you upon written notification.

Market Guard™ has constructive custody over this account for fee billing purposes and has written authorization from the Client to deduct these fees directly from the Client's account. Market Guard™ utilizes a custodian who sends at least a quarterly statement showing all debits.

### **Asset Mark Referral Model**

Fees charged to accounts held through Asset Mark will include the following:

- Financial Advisor Fee
- Platform Fee, which may include any Strategist or Manager Fee, as applicable, and most custody fees. Refer to the additional ADV for Asset Mark for full details.

The Financial Advisor Fee and the Platform Fee when combined are referred to as the “Advisory Fee.” These fees are not to exceed a total of 1.95%

Other fees for special services may also be charged. The Client should consider all applicable fees. Client fees are payable quarterly, in advance, based on assets under management. Clients may terminate Asset Mark accounts at any time and receive a full pro-rata refund of any unearned fees.

### **Financial Planning Fees**

Depending upon the complexity of the situation and the needs of the Client, the hourly fee for these services may be charged up to \$250.00 per hour. The fees are negotiable with your individual Investment Advisor Representative (IAR), and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. If services are terminated prior to completion, Client will be charged on a per hour basis for time put in. These prorated fees are due on the date of termination.

### **Other Account Fees**

In addition to the advisory fees, Clients also pay other fees or expenses to third parties or account custodians. Clients may also incur transaction charges for trades executed in their accounts. Although typically all equity and ETF trades hold no custodial transaction fee, there may be execution fees incurred for certain other liquidations or trades. These transaction fees are separate from our fees and will be disclosed by the custodian that the trades are executed through.

### **Outside Compensation for the sale of securities to Clients**

Neither Market Guard™, nor its supervised persons, accept any compensation for the sale of securities, including asset-based sales charges or services fees from the sale of mutual funds. Market Guard™’s supervised persons may also be licensed insurance agents. If deemed appropriate, they will offer Client advice or products from these activities. Clients should be aware that these services pay a commission.

### **Item 6: Performance-Based Fees and Side-by-Side Management**

We do not charge performance-based fees. Clients are only charged fees disclosed in Item 5 above.

## **Item 7: Types of Clients and Account Requirements**

Market Guard™ generally provides investment advice and/or management supervisory services to the following types of Clients:

- ❖ Individuals
- ❖ High Net Worth Individuals
- ❖ Trusts, Estates or other Organizations
- ❖ ERISA Plans

### ***Minimum Account Size***

As of March 30, 2020, we do not require a minimum household balance. However, if either a household or a Separately Managed Account (SMA) value does not allow for proper allocation, Market Guard™ reserves the right to decline the relationship or management of that household or account. Market Guard™ also reserves the right to decline a relationship if we feel that it would not be a proper fit for either client or Advisor.

At any time, a Client may terminate an Account, withdraw all or part of an Account, or update the investment profile, which may initiate an adjustment in the Account's holdings. In that case, unless otherwise directed by the Client, Market Guard™ will buy or sell the necessary securities in the Client Account at market prices at or around the time of the termination, withdrawal or update.

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

### **A. Methods of Analysis and Investment Strategies**

Market Guard™'s primary asset management centers around the use of its proprietary model portfolios. Market Guard™ model portfolios utilize a tactical asset allocation model with the purpose of assessing individual positions in the portfolio and signaling a possible opportune time to Sell, Buy or Hold the underlying Exchange Traded Fund (ETF). It deploys an active management strategy designed to shift the percentage of assets held in various asset classes to take advantage of market pricing anomalies or strong market sectors. This strategy provides the opportunity to create extra value by utilizing a specific blend of technical indicators allowing us to benefit from momentum in the marketplace. Technical indicators are mathematical calculations based on the price, volume, or open interest of a security such as an ETF. Our purpose of utilizing technical indicators, along with fundamental analysis and market observation, is to help provide the analytic support to perform investment decisions.

Market Guard™ model portfolios are managed to specific equity and fixed income allocations. The model portfolios invest in multiple asset classes ranging from US Equities, International Equities, Fixed Income, Commodities and Real Estate. Along with global diversification, Market Guard™ focuses on an awareness of the individual standard deviation and maximum drawdown to each portfolio and investment methodology. Standard deviation will measure a portfolio's variability, and it's something we attempt to minimize in order to generate a more predictable performance. Maximum drawdown represents the greatest percentage drop from the highest level reached during a specified time frame. We believe in the

importance of both of these measures as we feel investor success is created by instituting a globally diversified portfolio, with an ability to help understand and control volatility.

**Other important aspects that are a part of the overall strategy and design of Market Guard™'s portfolio design are:**

**Intelligent Asset Allocation**

Research shows that asset allocation can be one of the most important factors to influence an overall portfolio. In our opinion, more than 90% of a portfolio's success is determined by asset allocation. Therefore, crucial to the optimal success of a portfolio, is how it's constructed, and when it's rebalanced. Our portfolios take into account both short-term downside risk and potential long-term upside.

**Monitoring and Rebalancing**

On a daily basis, Market Guard™ reviews each position utilizing this series of Technical Indicators. Over the course of the month, the Portfolio Manager (PM) will formulate any possible changes to the portfolio. After the last trading day of the month, the PM will make any final decisions, based on the technical indicators as well as other market sentiments, and make any changes to the allocation of Model Portfolios. According to our investment discipline, the evaluation period to determine if a rebalance is in order will be conducted upon the close price of each individual investment position at the close of each month. Should a rebalance need to occur, the trade dates will be between the 1<sup>st</sup> and 15<sup>th</sup> of the following month. By waiting until the end of each month to fully assess the indicators, and information they are providing surrounding possible trading, it is designed to create an environment to help reduce the risk of excessive trading. In the event of a significant unforeseen event in the marketplace, we will, based on our discretion, perform mid-month adjustments to the model portfolios.

**B. Risk Considerations**

Investing in securities involves risk of loss that Clients should be prepared to bear. While the stock market may increase, and your account(s) could enjoy a gain, it is also possible that the stock market may decrease, and your account(s) could suffer a loss. It is important that you understand the risks associated with investing in the stock market. By utilizing our trading methodology, Market Guard™ does strive to mitigate volatility, but it is not a guarantee nor is an automatic stop loss event. Past performance is no guarantee of future results, and any historical returns, expected returns or probability projections may not reflect actual future performance.

**Potentially High Levels of Trading Risk**

Market Guard™'s trading methodology includes portfolio rebalancing and possible tax-loss harvesting that could lead to high levels of trading. High levels of trading could result in a possible bid/ask spread expense; trade executions that may occur at prices beyond the current bid/ask spread if a quantity demanded exceeds quantity available at the bid/ask price.

**ETF Risks, including Net Asset Valuations and Tracking Error**

ETF performance does not exactly match the performance of the index or market benchmark that the ETF is designed to track because 1) the ETF will incur expenses and transaction costs not incurred by any

applicable index or market benchmark; 2) certain securities comprising the index or market benchmark tracked by the ETF may, from time to time, temporarily be unavailable; and 3) supply and demand in the market for either the ETF and/or for the securities held by the ETF may cause the ETF shares to trade at a premium or discount to the actual net asset value of the securities owned by the ETF. Certain ETF strategies may from time to time include the purchase of fixed income, commodities, foreign securities, American Depositary Receipts, or other securities for which expenses and commission rates could be higher than normally charged for exchange traded equity securities, and for which market quotations or valuation may be limited or inaccurate.

Clients should be aware that to the extent they invest in ETF securities, they may pay two levels of compensation – advisory fees and platform fees charged by Market Guard™ plus any management fees charged by the issuer of the ETF. This scenario may cause a higher advisory cost (and potentially lower investment returns) than if a Client purchased the ETF directly.

An ETF typically includes embedded expenses that reduce the fund's net asset value, and therefore directly affect the fund's performance and indirectly affect a Client's portfolio performance or an index benchmark comparison. Expenses of the fund include ETF management fees, custodian fees, brokerage commissions, and legal and account fees. ETF expenses change from time to time at the sole discretion of the ETF issuer. Clients have access to current ETF information, including expenses through their Schwab portal.

### **Leveraged and Inverse ETFs**

Inside the Market Guard™ Model portfolios, we will utilize Leveraged and Inverse ETFs if market conditions dictate, based on the PM's discretion. Leveraged ETFs seek to deliver multiples of the performance of the index or benchmark they track. Inverse ETFs (also called "short" funds) seek to deliver the opposite of the performance of the index or benchmark they track. Like traditional ETFs, some leveraged and inverse ETFs track broad indices, some are sector specific and others are linked to commodities, currencies, or some other benchmark. Inverse ETFs often are marketed as a way for investors to profit from, or at least hedge their exposure to, downward moving markets.

Leveraged inverse ETFs (also known as "ultra short" funds) seek to achieve a return that is a multiple of the inverse performance of the underlying index. To accomplish their objectives, leveraged and inverse ETFs pursue a range of investment strategies through the use of swaps, futures contracts and other derivative instruments. Most leveraged and inverse ETFs "reset" daily, meaning that they are designed to achieve their states objectives on a daily basis. Their performance over longer periods of time – over weeks or months or years – can differ significantly from the performance (or inverse of the performance) of their underlying index or benchmark during the same period of time. This effect can be magnified in volatile markets.

### **Options Contracts**

For select individual clients participating in the Specially Managed Option Strategy, we will utilize common stock, as well as put and call options. An option is a contract which gives the buyer (the owner or holder of the option) the right, but not the obligation, to buy or sell an underlying asset or instrument at a specified strike price prior to or on a specified date, depending on the form of the option. The seller (the writer of the option) has the corresponding obligation to fulfill the transaction – to sell or buy – if the buyer (owner) "exercises" the option. An option that conveys to the owner the right to buy at a specific price is referred to as a call; an option that conveys the right of the owner to sell at a specific price is referred to as a put.

The following factors, among others, can affect account performance with respect to investing and trading in options: market, sector, and stock-specific volatility, length of time invested, diversification, management and other account fees and charges, taxes, liquidity in options and equity markets, inflation and deflation, and various other economic and political factors. Early assignment of option contracts can also occur, and this may detract from dividends paid by the companies whose stocks are held in the account. The more money disbursed from the account over time, the less will be available for possible reinvestment and growth, which may affect performance, especially in a declining market. Clients with secured puts written in their accounts give up upside potential of the stock above the option price for the option period and bear the risk that the value of the stock declines below the break-even point (strike price minus the premium received), and the loss could be substantial if the decline is significant. Such clients also bear the risk of a decline in the value of the underlying cash collateral (if the cash is invested in a short-term debt instrument such as a treasury bill or note). For this assumption of risk, clients holding secured puts earn cash premiums from selling the secured put and potential interest from a treasury bill or money market fund during the option period. Because the client does not yet own the stock, he/she is not entitled to any dividends paid on the stock during the option period. There are other risks of covered calls and secured puts that are more fully explained in the OCC Risk Booklet "Characteristics and Risks of Standardized Options", which can be obtained from any exchange on which options are traded, by calling 1-888-OPTIONS, or by contacting [compliance@marketguard.com](mailto:compliance@marketguard.com). Such risks include, but are not limited to, tax implications of covered writing, option market liquidity, and market volatility. Clients should be sure to read and ask any questions raised after reading the OCC Risk Booklet, the Supplement and any management agreements they receive to understand the possible costs and risks as well as potential opportunities for an investment in this approach.

### **Advisory Risk**

There is no guarantee that Market Guard™'s judgement or investment decisions about particular securities or asset classes will necessarily produce the indented results.

### **Item 9: Disciplinary Information**

There are no legal or disciplinary events that are material to a Client's or perspective Client's evaluation of this advisory business or the integrity of our management.

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

Neither Market Guard™ nor its Investment Advisor Representatives are registered or affiliated with any Broker/Dealer, Futures Commission, Commodity Pool Operator nor Commodity Trading.

### **Conflict of Interest**

Some of Market Guard™'s Investment Advisor Representatives are also licensed insurance agents. When warranted, they will offer Clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Market Guard™ always acts in the best interest

of the Client; including the sale of commissionable products to advisory Clients. Clients are in no way required to implement the plan through any representative of Market Guard™ in their capacity as an insurance agent.

#### **Item 11: Code of Ethics, Participation in Transactions, Personal Trading**

Our firm has established a Code of Ethics which applies to all of our associated persons. An investment adviser is considered a fiduciary. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our Clients at all times.

We recognize that the personal investment transactions of members and employees of our firm demand the application of a high Code of Ethics and require that all such transactions be carried out in a way that is in the client's best interest. At the same time, we believe that if investment goals are similar for Clients and for members and employees of our firm, it is logical and even desirable that there be common ownership of some securities.

Our fiduciary duty is the core underlying principle for our Code of Ethics which also includes Insider Trading and Personal Securities Transactions Policies and Procedures. We require all of our supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment or affiliation and at least annually thereafter, all supervised persons will sign an acknowledgement that they have read, understand, and agree to comply with our Code of Ethics.

This disclosure is provided to give all Clients a summary of our Code of Ethics. However, if a Client or potential Client wishes to review our Code of Ethics in its entirety, a copy will be provided promptly upon request.

#### **Investing Personal Money in the Same Securities as Clients**

Representatives of Market Guard™ may buy or sell securities for themselves that they also recommend to Clients. Market Guard™ will always document any transactions that could be construed as conflicts of interest. A periodic review of Personal Securities Transactions will be conducted to ensure that no conflict has occurred.

#### **Item 12: Brokerage Practices**

##### **A. Factors Used to Select Custodians**

Market Guard™ has chosen to use Charles Schwab (Schwab) as our primary custodian for accounts.

As part of the arrangement described in Item 12-A, Schwab also makes certain research and brokerage services available to our firm at no additional cost. We utilize their institutional platform, and have access to certain reporting, research and trading platforms that are not available to the general public. The aforementioned research and tools are used by our firm to manage accounts for which we have investment discretion. In addition, we also receive from Schwab without cost, and/or at a discount, compliance and or practice management-related publications, discounted and/or gratis consulting services, discounted

and/or gratis attendance at conferences, meetings and other educational event and marketing support. Without this arrangement, our firm might be compelled to purchase the same or similar services at our own expense.

Schwab will charge brokerage commissions or transaction fees for effecting certain securities transactions. Although they have charged in the past, as of the date of this disclosure, Schwab does not charge for any equity trade, including ETFs. In seeking the best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of broker-dealer services, including the value of research provided, execution capability, commission rates and responsiveness. Accordingly, although we will seek competitive rates to the benefit of all Clients, we may not necessarily obtain the lowest possible fee rates for every specific Client transaction.

#### B. Aggregating (Block) Trading for Multiple Client Accounts

Market Guard™ maintains the ability to block trade transactions for Clients participating in the model portfolio trading strategy across accounts. Market Guard™ may, but is not obligated to, combine multiple orders for shares of the same securities purchased for advisory accounts Market Guard™ manages (this practice is commonly referred to as “block trading”). Market Guard™ will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased or sold is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Accounts owned by Market Guard™ or persons associated with Market Guard™ may participate in block trading with Client accounts; however, they will not be given preferential treatment.

#### **Item 13: Reviews of Accounts**

The underlying securities within the Market Guard™ model portfolios and Specially Managed Options' Accounts are continuously and actively monitored. Accounts are reviewed in the context of each Client's stated investment objectives and guidelines on an as-needed basis, at least annually.

Certain triggers, such as major market or economic events, a Client's life event or request from the Client may also be cause for a review.

Market Guard™ provides all Clients with continuous access to their accounts via two separate Client login portals. All Clients have access directly to Charles Schwab where they are able to obtain information such as Client statements, activity and current positions. In addition, Market Guard™ maintains a Client portal where Clients can access quarterly performance reports, current holdings, current equity vs. fixed income weights on both a household and account level detail as well as monthly commentary detailing current market conditions as well as any changes being made to the Market Guard™ model portfolios. Clients may also choose to receive periodic e-mail and/or text message communications describing portfolio performance and balances.

#### **Item 14: Client Referrals and other Compensation**

Market Guard™ does not receive any economic benefit, directly or indirectly from any third party for advice rendered to Market Guard™ Clients. Also, Market Guard™ does not directly or indirectly compensate any person who is not advisory personnel for Client referrals, nor do we maintain any solicitor arrangements.

**Item 15: Custody**

Market Guard™ is considered to have Custody of Client accounts only to the extent of our ability to directly debit the account for payment of management fees stated in Item 5. To approve this deduction, the Client must sign and approve the appropriate section in the Investment Advisory Contract as well as approve the account opening document with the custodian for fee billing authorization.

The Client will receive at least quarterly statements from the custodian. As the custodian does not verify the accuracy of the fee being billed, it is important for the Client to carefully review the information provided on the statements.

**Item 16: Investment Discretion**

Market Guard™ will obtain written Client authorization to research, purchase and sell on behalf of the Client various securities and investments (discretionary trading authorization). Market Guard™ is authorized to execute purchases and sales of securities on Clients' behalf without consulting the Client regarding each purchase or sale. Clients cannot limit our discretionary authority, they can only revoke discretion upon written notification to Market Guard™. Market Guard™ also reserves the ability to terminate the discretionary relationship upon written notification to the Client.

**Item 17: Voting Client Securities (Proxy Voting)**

Market Guard™ will not ask for, nor accept voting authority for Client securities. Clients will receive proxies directly from the issuer of a security or from their custodian.

**Item 18: Financial Information**

This item is not applicable because Market Guard™ does not require or solicit the prepayment of any advisory fees. Also, Market Guard™ does not have any adverse financial condition that is reasonably likely to impair our ability to continuously meet our contractual commitments to our Clients.



# **MARKET GUARD™**

THE POWER OF KNOWING

## **PRIVACY POLICY**

Investment advisors, like all providers of personal financial services, are now required by law to inform their clients of their policies regarding privacy of client information. Investment advisors have been and continue to be bound by professional standards of confidentiality that are even more stringent than those required by law. Therefore, we have always protected your right to privacy.

### **TYPES OF NONPUBLIC PERSONAL INFORMATION WE COLLECT**

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization.

### **PARTIES TO WHOM WE DISCLOSE INFORMATION**

For current and former clients, we do not disclose any nonpublic personal information obtained in the course of our practice except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees and, in limited situations, to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of information being shared.

### **PROTECTING THE CONFIDENTIALITY AND SECURITY OF CURRENT AND FORMER CLIENT'S INFORMATION**

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and in some cases, to comply with professional guidelines. In order to guard your nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with our professional standards.

Please call if you have any questions, because your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.

Market Guard™  
8310 South Valley Highway, Suite 205  
Englewood, CO 80112  
720-457-6844  
Compliance@MarketGuard.com



# Market Guard™ Form CRS

## As of June 15, 2020

Jenkins Wealth d/b/a Market Guard™ (“Market Guard”) is registered with the [U.S. Securities and Exchange Commission \(“SEC”\)](#) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. There are free tools available for investors to research firms and financial professionals at [Investor.gov/CRS](#). This site also provides educational materials about broker-dealers, investment advisers, and investing.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Market Guard™ offers investment advisory services to retail investors. These services include advice about model portfolios, individual stocks and bonds, and exchange traded funds. The firm does not limit its advice to proprietary products or services. Our primary service is our model portfolio service.

Our firm offers separately managed accounts and financial planning. Our services include ongoing monitoring of your investment portfolio as part of our regular services and at least an annual review of your investment goals and portfolio.

Market Guard™ manages your account(s) with discretionary authority. This means that we will be authorized by you to make investment recommendations for your account(s) and will buy and sell the securities we have recommended to you with your funds for your account(s) without asking you in advance.

Market Guard™ does not have an account minimum, or other requirements for engagement of our services. For more detailed information about our services, refer to our [Form ADV Part 2A](#).

### ***QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:***

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

***How will you choose investments to recommend to me?***

***What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?***

### WHAT FEES WILL I PAY?

#### **Description of Principal Fees and Costs**

Market Guard™ charges its retail clients fees based on assets under management for investment management services and these fees are assessed quarterly. Financial planning services are provided on a fixed fee basis. Since we are an investment adviser which charges an asset-based fee, the more assets there are in a retail investor’s advisory account, the more a retail investor will pay our firm in fees. Market Guard™ has an incentive to encourage a retail investor to increase the assets in his or her account.

#### **Description of Other Fees and Costs**

Other fees charged to you that are related to your account are fees paid to a custodian and other transactional and product-level fees such as product-level fees for ETFs.

#### **Additional Information**

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.

The fees for investment advisory services are described in further detail in [our firm’s ADV, in particular, Part 2A brochure, Items 5.A., B., C., and D.](#)

***QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:***

***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?***

**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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means.***

When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees. It will benefit Market Guard to recommend that clients increase the assets managed by Market Guard. Additionally, Market Guard has financial professionals that are licensed insurance professionals creating an incentive to recommend insurance products to retail investors.

**Additional Information**

For more detailed information regarding conflicts of interest, please see our [Form ADV Part 2A](#).

***QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:***

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

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

At Market Guard™, our financial professionals earn compensation based on client fees, originating new client relationships and providing ongoing exceptional client service and account management. Our financial professionals who also are insurance agents earn commissions from the sales of insurance products.

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No, Market Guard™ as a firm does not have any disciplinary or legal history which is reportable on its Form ADV. Market Guard does employ a client facing financial professional who is required to disclose legal or disciplinary history on Form U-4, Item 14.

Please see [Investor.gov/CRS](http://Investor.gov/CRS) for a free search tool to research Market Guard and our financial professionals.

***QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:***

***As a financial professional, do you have any disciplinary history? If so, for what type of conduct?***

You may find additional information about our firm on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Our telephone number is 720-457-6844. Please call us for up-to-date information about our firm and to request a copy of our relationship summary.

***QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:***

***Who is my primary contact person?***

***Your investment adviser representative whose name is listed on your account statement.***

***Is he or she a representative of an investment adviser?***

***Who can I talk to if I have concerns about how this person is treating me?***

*This brochure supplement provides information about Bradley Ryan Jenkins that supplements the Market Guard™ Firm Brochure. You should have received a copy of that brochure. Please contact Compliance@MarketGuard.com or 720-457-6844, if you did not receive the Market Guard™ brochure or if you have any questions about the contents of this supplement.*

*Additional information about Bradley Ryan Jenkins is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



**MARKET GUARD™**  
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Form ADV Part 2B – Individual Disclosure Brochure  
for

**Bradley Ryan Jenkins**

Personal CRD Number: 5767464  
Investment Adviser Representative

Market Guard™  
8310 South Valley Highway, Suite 205  
Englewood, Colorado, 80112  
(720) 457-6844  
[www.MarketGuard.com](http://www.MarketGuard.com)  
[Info@MarketGuard.com](mailto:Info@MarketGuard.com)

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

Name: Bradley Ryan Jenkins

Born: 1977

### **Education:**

BA, Communication, Azusa Pacific University, 2000

### **Professional Designations:**

CFP® Certified Financial Planner™, 2017

### **Business Background:**

2014 – 2017	Non-Managing Member - AssetLock, LLC
2012 - Present	Owner & CEO – Jenkins Wealth, Inc.
2012 – Present	CEO & Chief Investment Officer – Market Guard™
2002 – Present	CEO - Jenkins Wealth Management Group, Inc.
2002 – 2010	CEO - JKIG Financial & Insurance Solutions, Inc.

## **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: Outside Business Activities**

Bradley Ryan Jenkins is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Market Guard™ always acts in the best interest of the client; including the sale of commissionable products to advisory clients.

Clients are in no way required to implement the plan through any representative of Market Guard™ in their capacity as an insurance agent.

## **Item 5: Additional Compensation**

Bradley Ryan Jenkins receives commissions and bonuses as well as marketing support from insurance sales.

## **Item 6: Supervision**

All Firm personnel are supervised by the Firm's principals and the Chief Compliance Officer. Supervision is ongoing and involves account reviews, trade supervision, annual compliance

reviews including analysis of Firm systems as well as staff meetings. For further supervisory information, please contact Heather Janson, CCO at 720-457-6844.

#### **Item 7: Professional Designations and Other Industry Affiliations**

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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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 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:

- 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
- 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.

*This brochure supplement provides information about Heather H. Janson that supplements the Market Guard™ Firm Brochure. You should have received a copy of that brochure. Please contact [Compliance@MarketGuard.com](mailto:Compliance@MarketGuard.com) or 720-457-6844, if you did not receive Market Guard™ brochure or if you have any questions about the contents of this supplement.*

*Additional information about Heather H. Janson is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



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Form ADV Part 2B – Individual Disclosure Brochure  
for

**Heather H. Janson**

Personal CRD Number: 2588308

Chief Compliance Officer

Sr. Director of Operations

Market Guard™  
8310 South Valley Highway, Suite 205  
Englewood, Colorado, 80112  
(720) 457-6844

[www.MarketGuard.com](http://www.MarketGuard.com)

[Info@MarketGuard.com](mailto:Info@MarketGuard.com)

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

Name: Heather H. Janson

Born: 1971

### **Education:**

Bemidji State University, Bemidji, MN 1988-1990

College of St. Scholastica, Duluth, MN 1991

### **Business Background:**

2017-Present	CCO Market Guard™
2013-Present	Sr. Director of Operations Market Guard™
1997-2007	Operations Manager Presidential Brokerage, Inc.
1995-1997	Operations Barron Chase Securities
1994-1995	Operations Paulson Investment Company
1993 – 1994	Operations Mathews, Holmquist and Associates

## **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: Outside Business Activities**

Heather H. Janson has no outside business activities.

**Item 5: Additional Compensation**

Heather H. Janson receives no additional compensation other than salary and bonuses from Jenkins Wealth, Inc.

**Item 6: Supervision**

All Firm personnel are supervised by the Firm's principals and the Chief Compliance Officer. Supervision is ongoing and involves account reviews, trade supervision, annual compliance reviews including analysis of Firm systems as well as staff meetings. For further supervisory information, please contact Bradley R. Jenkins at 720-457-6844.

*This brochure supplement provides information about Jacquelyn R. Campbell that supplements the Market Guard™ Firm Brochure. You should have received a copy of that brochure. Please contact Compliance@MarketGuard.com or 720-457-6844, if you did not receive Market Guard™ brochure or if you have any questions about the contents of this supplement.*

*Additional information about Jacquelyn R. Campbell is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



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Form ADV Part 2B – Individual Disclosure Brochure  
for

**Jacquelyn Renea Campbell**

Personal CRD Number: 6364442  
Investment Adviser Representative

Market Guard™  
8310 South Valley Highway, Suite 205  
Englewood, Colorado, 80112  
(720) 457-6844

[www.MarketGuard.com](http://www.MarketGuard.com)

Info@MarketGuard.com

## Item 2: Educational Background and Business Experience

Name: Jacquelyn Renea Campbell

Born: 1965

### **Education:**

University of South Florida, B.S. in Accounting, 1989

Okaloosa Walton Junior College, AA Business, 1985

**Certified Public Accountant (CPA):** Completed the educational requirement for Florida CPA licensure. The requirement is 150 semester/200 quarter hours including 36 semester hours of accounting courses, 39 semester hours of business courses and a bachelor's degree. Passed the Uniform CPA Exam with a grade of 75 on all sections of the exam.

**Certified Financial Planner (CFP):** Certified Financial Planner Board of Standards, Inc. Prerequisites Candidate must meet the following requirements: A bachelor's degree (or higher) from an accredited college or university, and Three years of full-time personal financial planning experience or the equivalent part-time experience (2,000 hours equals one-year full time). Education Requirements Candidate must complete a CFP-board registered program. Examination Type Final certification examination. Continuing Education Requirements 30 hours every two years.

**Personal Financial Specialist (PFS):** Issuing organization - The American Institute of Certified Public Accountants (AICPA) Prerequisites Candidate must meet all of the following requirements: Be a member of the AICPA, hold an unrevoked CPA certificate issued by a state authority, have at least two years of full time teaching or business experience (or 2000 hours equivalent) in personal financial planning within the five-year period preceding the date of the CPA/PFS application; Education requirements: Minimum of 75 hours of personal financial planning education within the five-year period preceding the date of the PFS application; Examination Type: Final Certification Exam; Continuing Education Requirements 60 hours (or its equivalent) of continuing professional education every three years.

### **Business Background:**

2020 - Present	Investment Advisor Representative Market Guard™
2010 – Present	President CWH Properties (Formally Campbell Financial Solutions)
1997 – Present	President Jabrose Investment Group
1994 – Present	Owner and President Campbell & Company, CPAs, PA, dba Campbell and Company Wealth Advisors and Certified Public Accountants
2016 – 2020	Investment Advisor Representative Retirement Wealth Advisors, Inc

10/01/2020

2014 -2016

Investment Advisor Representative  
Triumph Wealth Advisors

**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: Outside Business Activities**

Jacquelyn R. Campbell is a licensed insurance agent. When appropriate, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Market Guard™ always acts in the best interest of the client; including the sale of commissionable products to advisory clients.

Clients are in no way required to implement the plan through any representative of Market Guard™ in their capacity as an insurance agent.

**Item 5: Additional Compensation**

Jacqueline R. Campbell receives commissions and bonuses as well as marketing support from insurance sales.

**Item 6: Supervision**

All Firm personnel are supervised by the Firm's principals and the Chief Compliance Officer. Supervision is ongoing and involves account reviews, trade supervision, annual compliance reviews including analysis of Firm systems as well as staff meetings. For further supervisory information, please contact Heather Janson, CCO at 720-457-6844 or [compliance@marketguard.com](mailto:compliance@marketguard.com).

*This brochure supplement provides information about Connie J. Carrier that supplements the Market Guard™ Firm Brochure. You should have received a copy of that brochure. Please contact Compliance@MarketGuard.com or 720-457-6844, if you did not receive Market Guard™ brochure or if you have any questions about the contents of this supplement.*

*Additional information about Connie J. Carrier is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



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Form ADV Part 2B – Individual Disclosure Brochure  
for

**Connie Jannelle Carrier**

Personal CRD Number: 6151739  
Investment Adviser Representative

Market Guard™  
8310 South Valley Highway, Suite 205  
Englewood, Colorado, 80112  
(720) 457-6844

[www.MarketGuard.com](http://www.MarketGuard.com)

Info@MarketGuard.com

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

Name: Connie Jannelle Carrier

Born: 1964

### **Education:**

Western Carolina University, 2006-2008, BA

### **Business Background:**

2020 - Present	Investment Advisor Representative Market Guard™
2020 – 2020	Investment Advisor Representative Retirement Wealth Advisors, Inc
2019 - 2020	Investment Advisor Representative Avantax
2018 - 2019	Agent HD Vest Insurance Agency
2018 -2019	Equity Indexed Annuity HD Vest Insurance Agency
2018 – 2019	Registered Representative HD Vest Insurance Agency
2018 – 2019	Investment Advisor Representative HD Vest Insurance Agency
2013 – 2018	Financial Advisor Merril Lynch, Pierce, Fenner & Smith, Inc.
2009 – 2012	Instore Branch Manager Woodforest National Bank

## **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: Outside Business Activities**

Connie J. Carrier is a licensed insurance agent. When appropriate, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Market Guard™ always acts in the best interest of the client; including the sale of commissionable products to advisory clients.

Clients are in no way required to implement the plan through any representative of Market Guard™ in their capacity as an insurance agent.

**Item 5: Additional Compensation**

Connie J. Carrier receives commissions and bonuses as well as marketing support from insurance sales.

**Item 6: Supervision**

All Firm personnel are supervised by the Firm's principals and the Chief Compliance Officer. Supervision is ongoing and involves account reviews, trade supervision, annual compliance reviews including analysis of Firm systems as well as staff meetings. For further supervisory information, please contact Heather Janson, CCO at 720-457-6844 or [compliance@marketguard.com](mailto:compliance@marketguard.com).