



## Guardian Wealth Strategies Addresses Growing Demand for Transparent Fee-Only Financial Planning

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Guardian Wealth Strategies, a Minneapolis-based financial planning firm, is responding to increasing concerns among local residents about conflicts of interest and hidden fees in the financial advisory industry by emphasizing its fiduciary commitment and transparent fee structure.

The firm's approach comes at a time when many Minneapolis residents express frustration with commission-based advisors who may prioritize product sales over client interests. Recent industry surveys indicate that over 60 percent of consumers struggle to understand how their financial advisors are compensated, leading to mistrust and uncertainty about whether recommendations truly serve their best interests.

Guardian Wealth Strategies operates exclusively as a fee-only financial planner in Minneapolis, meaning the firm receives compensation directly from clients rather than through commissions from financial product sales. This model eliminates the potential conflicts of interest that arise when advisors receive varying

compensation based on the products they recommend.

"Many people come to us after feeling pressured or confused by advisors who seemed more interested in selling products than understanding their actual needs," said Ben Olson, Principal at Guardian Wealth Strategies. "Our fiduciary responsibility means we are legally and ethically bound to act in our clients' best interests at all times, not to meet sales quotas or earn commissions."

The firm's transparent approach extends beyond compensation structure to include clear communication about fees before any engagement begins. Clients know exactly what they will pay for services, with no hidden charges or surprise costs that often accompany commission-based advisory relationships.

Another significant concern the firm addresses is the judgment many individuals feel when discussing their financial situations. Research shows that financial shame prevents countless Americans from seeking professional guidance, often leading to delayed retirement planning and missed opportunities for wealth building.

"We understand that talking about money can feel vulnerable, especially if someone feels behind on their financial goals," explained Olson. "Our role is to provide guidance and support without judgment, meeting clients wherever they are in their financial journey and helping them move forward with confidence."

The fiduciary model employed by Guardian Wealth Strategies requires advisors to disclose any potential conflicts of interest and prioritize client welfare above all other considerations. This standard differs significantly from the suitability standard that governs many commission-based advisors, who need only ensure that recommendations are suitable rather than optimal for client needs.

The firm's services encompass comprehensive financial planning, including retirement planning, investment management, tax planning strategies, and estate planning coordination. By maintaining independence from financial product companies, the firm can recommend solutions from across the marketplace rather than being limited to proprietary products or preferred vendor relationships.

Guardian Wealth Strategies maintains offices at 6465 Wayzata Blvd Suite 230 in Minneapolis, where the team works with individuals and families throughout the metropolitan area. The firm's commitment to transparency, fiduciary responsibility, and judgment-free financial guidance positions it as an alternative to traditional commission-based advisory models that have left many consumers feeling underserved and skeptical of the financial services industry.

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## **Guardian Wealth Strategies**

*At Guardian Wealth Strategies, we enhance clients' financial journeys and retirement outcomes with tailored solutions from our expert team, empowering confidence and success in achieving financial goals.*

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