

Introduction

Guyasuta Investment Advisors, Inc. (GIA), is an investment adviser registered with the U.S. Securities and Exchange Commission. We feel it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers and investing.

What investment services and advice can you provide me?

As an SEC registered investment adviser, GIA offers its investment advisory services to retail investors for an ongoing asset-based fee based on the value of cash and investments in your account. Our advisory services include investment management and monitoring of your account designed to meet your stated financial goals. Investment management is our only business. If you open an account with GIA, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, as part of our standard service, we'll recommend a portfolio of investments that is regularly monitored and if necessary, rebalanced to meet your needs, stated goals and objectives.

Our typical accounts are invested in individual equity securities, a share of ownership of a particular company, or individual bonds, a promise by a company where they are required to pay you the lender regular interest payments and repay the principal on the investment. We will manage your account using a combination of both equities and bonds to arrive at a mix, called an asset allocation that we agree upon to best meet your stated objectives.

Our accounts are managed on a discretionary basis which means we don't need to contact you when buying or selling on your behalf. You are free to place reasonable restrictions on our discretion. You will sign an investment management agreement giving us discretionary authority. This agreement will remain in place until you or we terminate our relationship. We generally require a minimum of \$1 million in investable assets to begin a client relationship, but we reserve the right to waive this minimum. Additional information about our advisory services is located in the Advisory Business section on page 5 of our [Firm Brochure \(Form ADV\)](#) which is available online at www.Guyasuta.com.

Questions to Ask Us:

- 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 those qualifications mean?

What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on all fees and costs that you will pay. You will be charged an ongoing asset-based fee that is calculated quarterly in advance and collected each quarter as a percentage of the value of the investments in your account. Our annual fee schedule ranges from 0.20% to 1.00% depending on the value, type of the investments and asset allocation in your account. Some clients pay us a fixed fee, such as a fixed dollar amount each quarter, regardless of the value of their investments. Our fees vary and are negotiable. Our incentive and therefore an inherent conflict of interest, is to increase the value of your account over time which will increase our fees over time. The quarterly fees will be automatically deducted from your account, given your permission.

A third-party unaffiliated broker-dealer (custodian) that holds your account for you can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our advisory fee for our investment advisory service.

You may also pay charges imposed by the broker-dealer holding your account for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time. We occasionally purchase mutual funds and exchange traded funds because they are sometimes a prudent investment option.

Form CRS – Client Relationship Summary (Form ADV Part 3) (cont.)

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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. Additional information about our fees is located in the Fees and Compensation section on page 6 of our [Firm Brochure \(Form ADV\)](#) which is available online at www.Guyasuta.com.

Questions to Ask Us:

- Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 to invest, how much will go to fees and costs and how much will be invested for me?
- How do you determine what fee I will be charged?

**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 are some examples to help you understand what this means: our employees may buy and sell the same securities we recommend to you for themselves. Furthermore, we charge an asset-based fee which could encourage or favor larger accounts with more assets under management, or favor clients who pay higher fees.

Questions to Ask Us:

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

Additional information about our conflicts of interests can be found in our [Firm Brochure \(Form ADV\)](#) which is available online at www.Guyasuta.com.

How do your financial professionals make money?

Our firm's only revenue is the advisory fees we collect from your accounts we manage. Employees of the firm are paid a fixed annual salary. Each employee is then paid an annual bonus based on firm profitability and each employee shares in the firm's profits.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and/or financial professionals have no legal or disciplinary events to report. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #108400. To request a current copy of our Form CRS, you may contact our firm at (412) 447-4560 and talk to any one of our team members.

Questions to Ask Us:

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?