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Form CRS (Client Relationship Summary)

Introduction

Guzhuna Asset Management LLC ("GAM") is registered with the State of New York as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it's important for you to understand those differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including portfolio management, financial planning, tax and estate coordination, retirement planning, insurance-based strategies, and business owner financial architecture. We monitor your investments on an ongoing basis as part of our standard services. We offer discretionary and non-discretionary portfolio management: in discretionary accounts, we make investment decisions on your behalf within agreed guidelines; in non-discretionary accounts, you make the final decision on each investment. We offer advice across a broad range of investments — including equities, bonds, ETFs, insurance-linked products, and private investments — without limiting recommendations to proprietary or affiliated products. We do not require a specific account minimum, but certain strategies or programs may have investment minimums.

More information: Please review our Form ADV, Part 2A Brochure for detailed information about our services.

Conversation Starters:

• 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 qualifications?
What do these qualifications mean?

What fees will I pay?
Our fees may be based on: Assets Under Management (AUM), Flat Fees, Hourly Fees, or Performance Fees. You may also pay custodian fees, fund management fees, or transaction costs charged by third parties. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount you make over time. Please make sure you understand what fees and costs you are paying.
Conversation Starter: 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 may create some potential conflicts — for example, charging fees based on assets under management may create an incentive to encourage you to add assets to your account. However, we do not receive any third-party compensation, revenue sharing, or incentives from product providers.
Conversation Starter: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?
Our professionals are paid based on a combination of salary and revenue share. They may earn more if they manage more client assets, provide more services, or attract new clients. We do not pay or receive commissions for securities or product sales.

Do you or your financial professionals have legal or disciplinary history?
No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.
Conversation Starter: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information
For additional information about our investment advisory services or to request the most up-to-date Form CRS:
Call us at 212-812-2494
Email info@guzhunafinancial.com
Visit www.guzhunafinancial.com

Conversation Starter: Who is my primary contact person? 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?