



ADV Part 2A Brochure
As of March 24, 2019

Dodds Wealth Management Group
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This brochure provides information about the qualifications and business practices of Dodds Wealth Management Group, LLC, which conducts business under the business name “Dodds Wealth Management Group”. If you have any questions about the contents of this brochure, please contact us at 303-539-3900 or via e-mail at Andrew@DoddsWealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Dodds Wealth Management Group is available on-line at www.DoddsWealth.com or on the SEC’s website at www.adviserinfo.sec.gov.

Financial planning services offered through Dodds Wealth Management Group, a Registered Investment Advisor, not affiliated with LPL Financial.

Item 2 - Material Changes

This Brochure dated March 24, 2019, is an amendment to the Brochure for Dodds Wealth Management Group.

Since the filing of the firm's annual amendment on March 26, 2018, subsequently amended June 13, 2018, we have made various updates to the Brochure but no material changes were made.

Pursuant to regulatory requirements, we will deliver to you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested by contacting us at (303) 539-3900.

Additional information about the firm is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with the firm who are registered as investment adviser representatives of the firm.

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Item 4 - Advisory Business

Founded February 14, 2003, Dodds Wealth Management Group (DWMG) offers a wide range of financial planning services, from limited, one topic consultations to comprehensive plans. Dodds Wealth Management Group consists primarily of three advisory representatives working together as a team. Andrew T. Dodds, CFP® is the founder and has been a financial advisor since 1991, a Certified Financial Planner since 1995, and sole owner of Dodds Wealth Management Group since 2003. In 2014, DWMG added a location in Colorado Springs, CO.

Financial planning services are provided to individuals, families, pensions, profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. The services and plans are tailored to each client's need. Topics can include, but are not limited to:

- Cash flow analysis/management and income/expense issues
- Asset/liability analysis and issues
- Insurance/risk analysis
- Retirement planning/rollovers
- Debt reduction, consolidation, or refinancing
- Education planning
- Major purchase planning
- Tax strategy planning
- Inheritance/estate planning
- 401(k)/qualified plan asset allocations
- Stock option/qualified plan analysis and planning
- Charitable giving planning

Financial plans are based on the individual needs and interests of each client. Clients are under no obligation to implement advice, plans, or purchase products through the advisory representatives of Dodds Wealth Management Group in their capacity as registered representatives or advisory representatives of LPL Financial, or as licensed insurance agents. Please see the sections of this brochure titled “Other Financial Industry Activities and Affiliations”, “Participation or Interest in Client Transactions and Personal Trading” which discuss actual and potential conflicts of interest.

Item 5 - Fees, Compensation, Refunds

Dodds Wealth Management Group is compensated via fixed fees for each financial plan. This fee can range from \$0 to \$15,000 depending upon the scope and nature of the work undertaken. The fee is negotiated in advance and paid ½ at the beginning and ½ when the plan is presented. Terms for ongoing engagements vary depending on the engagement. Fees paid in advance will not be charged more than 6 months in advance. Dodds Wealth Management Group and the client will sign a Financial Planning Agreement at the beginning of the engagement, which outlines the work to be undertaken and the fees to be charged.

If a client wishes to terminate the agreement, they may do so without penalty by notifying Dodds Wealth Management Group in writing up to 14 calendar days after the plan has been delivered, but the client will

be charged for work completed to date. The Financial Planning Agreement terminates 14 calendar days after delivery of the plan, and refunds may not be made after that time.

Item 6 - Performance-Based Fees and Side-By-Side Management

Dodds Wealth Management Group, LLC is a financial planning firm and does not manage investments.

Item 7 - Types of Clients

Financial planning services are offered to individuals, families, pensions, profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

The design of a financial plan begins with the gathering of data which may include income, expenses, taxes, insurance coverage, retirement plans, wills, trusts, investments and other relevant information concerning a client's financial situation. After which, the client's goals, concerns, risk tolerance, hopes, fears, values and relationship to money are assessed. This information is carefully considered and analyzed and a series of recommendations and/or alternative strategies are developed and discussed with the client. DWMG and the client then agree on a plan that feels comfortable for the client. That plan is then finalized and delivered.

Recommendations may be made to reduce debt, begin savings plans, buy different types of insurance, and invest in different types of securities or debt instruments. There are risks involved in investing in securities, debt, and related instruments such as mutual funds, exchange traded funds, preferred stock, stocks, bonds, bond funds, etc. Each of these investments has their own unique risks, some with more and some with less, but all have the possibility to lose money.

Item 9 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of the firm or the integrity of the firm's management. Dodds Wealth Management Group and its management are currently not subject to, nor have they ever been subject to, any legal or disciplinary events of this nature.

Item 10 - Other Financial Industry Activities and Affiliations

Advisory representatives of Dodds Wealth Management Group may also be registered securities representatives and investment advisor representatives ("IAR") of LPL Financial, which is a securities broker/dealer registered with the Financial Industry Regulatory Authority (FINRA) and a federally covered

investment advisor registered with the Securities and Exchange Commission. In their capacity as registered representatives and IARs for LPL Financial, they may recommend securities products and advisory services and accounts (including Strategic Asset Management accounts, known as SAM accounts) for compensation. This could present a conflict of interest to the extent that fees and/or commissions (including 12b-1 trails from mutual fund products) could be received by Dodds Wealth Management Group representatives if the client chooses to implement recommendations made while the Dodds representative is acting in his capacity as registered representative/IAR for LPL Financial. The details of LPL Financial's advisory accounts and services are fully disclosed in LPL Financial's Form ADV. All advisory representatives spend approximately 90% of their time related to LPL duties. Therefore, the primary business of the advisory representatives of Dodds Wealth Management Group is providing brokerage and advisory services through LPL Financial. The client is under no obligation to purchase products or services which are recommended, nor are they obligated to purchase the products through any particular entity.

Advisory representatives of Dodds Wealth Management Group may also be licensed insurance agents authorized to sell insurance products of various insurance companies. This could present a potential conflict of interest as they could receive commissions for selling these insurance products. However, the client is under no obligation to purchase products the advisory representatives may recommend, nor are they obligated to purchase those products through any particular entity. Approximately 5% of their time is spent related to insurance products.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Dodds Wealth Management Group requires its employees and associated persons to give planning advice based on good, sound, and reasonable expectations. All information shared with Dodds Wealth Management Group is held in strict confidence and information will not be shared outside our firm without express, written consent, except to the extent required to fulfill our responsibilities under a particular engagement. The typical situation we may seek consent is when a client requests we provide information to their CPA to aid in the filing of taxes or in cases where the sharing of information helps the client's attorney draft and implement an estate plan. Our formalized Code of Ethics is available upon request.

Clients are under no obligation to implement the plan or its recommendations through Andrew T Dodds or any other representative in their capacity as registered representatives with LPL Financial or as licensed insurance agents. Conflicts of interest relating to compensation are disclosed to clients in advance.

On occasion, those affiliated with Dodds Wealth Management Group may own securities and/or products that DWMG also recommends to clients. While we view this as an opportunity to "eat our own cooking" by owning the same investments as clients, this may present a potential conflict of interest. As a preventative measure, all client transactions are conducted and implemented before or at the same time any such transactions relating to any personal accounts of any affiliated persons of DWMG are conducted. In addition, all affiliated persons of DWMG will act in accordance with applicable securities laws and conduct their business to ensure overall compliance with insider trading rules and other applicable securities laws.

Item 12 - Brokerage Practices

Although Dodds Wealth Management Group does not manage investments, the firm may make recommendations regarding brokerage firms. Our recommendations may include LPL Financial, a FINRA registered broker dealer with whom some of our representatives are affiliated.

In their capacity as representatives of LPL, these representatives may receive normal commissions if products are purchased through LPL, so a conflict of interest exists between the interests of these representatives and the interests of our clients. However, clients are under no obligation to purchase products recommended by these associated persons or to purchase products through these associated persons or through LPL.

While we may recommend that you use a particular broker, you will ultimately decide whether to do so and will open your account by entering into an account agreement directly with them. We do not actually open accounts for you, although we can assist you in doing so.

In determining to recommend or associate with a broker, we consider many different factors including quality of service, types of services offered, overall capability, execution quality, competitiveness of transaction costs, availability of investment research, reputation and stability of the firm, and their financial resources, among other things. In determining the reasonableness of a broker's compensation, we consider the overall cost to you relative to the benefits you receive, both directly and indirectly, from the broker.

Transition Assistance Benefits

LPL Financial provides various benefits and payments to registered representatives that are new to the LPL Financial platform to assist the representative with the costs (including foregone revenues during account transition) associated with transitioning his or her business to the LPL Financial platform (collectively referred to as "Transition Assistance"). The proceeds of such Transition Assistance payments are intended to be used for a variety of purposes, including but not necessarily limited to, providing working capital to assist in funding the registered representative's business, satisfying any outstanding debt owed to the registered representative's prior firm, offsetting account transfer fees (ACATs) payable to LPL Financial as a result of the registered representative's clients transitioning to LPL Financial's custodial platform, technology set-up fees, marketing and mailing costs, stationary and licensure transfer fees, moving expenses, office space expenses, staffing support and termination fees associated with moving accounts.

The amounts of the Transition Assistance payments are often significant in relation to the overall revenue earned or compensation received by the registered representative at their prior firm. Such payments are generally based on the size of the registered representative's business established at their prior firm and/or assets under custody on the LPL Financial. Please refer to the relevant Part 2B brochure supplement for more information about the specific Transition Payments your representative receives.

Transition Assistance payments and other benefits are provided to associated persons of Dodds Wealth Management Group in their capacity as registered representatives of LPL Financial. However, the receipt of Transition Assistance creates conflicts of interest relating to Dodds Wealth Management Group's advisory business because it creates a financial incentive for the firm's representatives to recommend that its clients maintain their accounts with LPL Financial. In certain instances, the receipt of such benefits is

dependent on a registered representative maintaining its clients' assets with LPL Financial and therefore the firm has an incentive to recommend that clients maintain their account with LPL Financial in order to generate such benefits.

Dodds Wealth Management Group attempts to mitigate these conflicts of interest by evaluating and recommending that clients use LPL Financial's services based on the benefits that such services provide to our clients, rather than the Transition Assistance received. The firm considers LPL Financial's factors mentioned above when recommending or requiring that clients maintain accounts with LPL Financial. However, clients should be aware of this conflict and take it into consideration in making a decision whether to custody their assets in a brokerage account at LPL Financial.

Ongoing Assistance Benefits

LPL Financial also provides various ongoing benefits and payments to LPL registered representatives. Dodds Wealth Management Group receives financial assistance for certain technology expenses. The receipt of these reimbursements is a conflict of interest because it creates a financial incentive for the firm to recommend that its clients maintain their accounts with LPL Financial.

Dodds Wealth Management Group attempts to mitigate this conflict of interest by evaluating and recommending that clients use LPL Financial's services based on the actual services provided to our clients rather than the assistance we receive.

Item 13 - Review of Accounts

Although the financial planning agreement terminates after delivery of the plan, clients are encouraged to review their plan annually or upon a major change in assets, liabilities, cash flow, or life circumstances. Annual reviews are encouraged and may be conducted at the election of the client under a new financial planning agreement. Plan reviews may be conducted by the firm at no charge for existing clients as part of our ongoing service, although a fee may be negotiated depending on the scope and involvement of the revised plan.

Item 14 - Client Referrals and Other Compensation

Although Dodds Wealth Management Group does not receive any additional compensation above and beyond the agreed upon fees for its financial planning work, the firm and/or its registered persons are incented to join and remain affiliated with LPL Financial and to recommend that clients establish accounts with LPL Financial through the provision of Transition Assistance (discussed in Item 12 above). LPL also provides other compensation to the firm and its registered persons including but not limited to, bonus payments, repayable and forgivable loans, stock awards, office technology, and other benefits.

The receipt of any such compensation creates a financial incentive for your representative to recommend LPL Financial as custodian for the assets in your advisory account. We encourage you to discuss any such conflicts of interest with your representative before making a decision to custody your assets at LPL Financial.

We also do not provide compensation to any other organizations, professionals, or individuals in return for client referrals.

Item 15 - Custody

Dodds Wealth Management Group does not accept custody of any client's funds or securities.

Item 16 - Investment Discretion

Dodds Wealth Management Group does not exercise investment or brokerage discretion as part of a financial planning engagement.

Item 17 - Voting Client Securities

Dodds Wealth Management Group does not vote client securities as part of a its financial planning engagement.

Item 18 - Financial Information

Registered investment advisers are required in some cases to provide certain financial information and or disclosures about their financial condition. For example, if the firm requires prepayment of fees for six months in advance, has custody of client funds, or has a condition that is reasonably likely to impair its ability to meets it contractual commitments to its clients, it must make provide financial information and make disclosures.

Dodds Wealth Management Group has no financial or operating conditions which trigger such additional reporting requirements.

Item 19 - Requirements for State-Registered Advisers

DWMG requires its Investment Advisor Representatives to maintain minimum licensing qualifications in accordance with all federal, state, and self-regulatory organization (SRO) rules and regulations.