



Dynamic Wealth Strategies, LLC ("Dynamic") is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

#### **What investment services and advice can you provide me?**

We offer investment advisory and financial planning services to clients. We do not restrict our advice to limited types of products or investments. Asset Management and Comprehensive Portfolio Management accounts are reviewed at least quarterly and have a minimum initial account balance of \$500,000. These services are also available within our wrap program. Horizons Fixed Income Management accounts are reviewed at least annually and have a minimum initial account balance of \$100,000. Dynamic BICs Management accounts are reviewed at least quarterly and have a minimum initial account balance of \$50,000. The accounts are reviewed to learn whether clients' accounts are in line with client's investment objectives, appropriately positioned based on market conditions, and investment policies, if applicable.

We offer our services on both a discretionary and non-discretionary basis. Discretionary authority allows us to buy or sell in your account. For non-discretionary accounts, we will contact you for approval before any trade is done. This means the ultimate decision regarding the purchase or sale of the investment is yours. You provide either discretionary or non-discretionary authority when you sign our investment management agreement.

We provide a variety of financial planning and consulting services to individuals, families and other clients regarding the management of their financial resources based upon an analysis of the client's current situation, goals, and objectives.

Additional information about our services is located in Items 4, 5, 7, 13 and 16 of our [Firm Brochure](#) and Items 4, 5 and 9 of our [Wrap Brochure](http://adviserinfo.sec.gov/firm/brochure/167594) (adviserinfo.sec.gov/firm/brochure/167594).

- ✓ 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?**

**Investment Management:** Fees are based on a percentage of the value of the assets. The annual fee is billed in quarterly installments based on the value of the account on the last day of the previous calendar quarter. For example, your fees for January - March will be billed in January based on the December 31 account value. Our fees range from 0.25% - 1.70% based on your assets under management and the services received. Our fees are negotiable and may differ from client to client depending on the complexity of services we plan to offer. The more assets you have in your advisory account, the more you will pay us. This gives us an incentive to encourage you to increase the assets in your account which will increase our fees.

The broker/dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our fee for advisory services if you are not in the wrap program. If you participate in the wrap program, your advisory fees will include most transaction costs and fees charged by the custodian that has custody of your assets. We have an incentive to trade less frequently in the wrap fee program because trades increase the transaction costs. There may be additional fees/costs charged by the custodian of the account, these could include wire transfer charges, trade fees, and foreign withholding tax. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities charge additional fees that will reduce the amount of money you make on your investments over time.

**Financial Planning & Consulting:** We bill \$375 per hour for these services. Our hourly fee may be negotiable and may differ from client to client depending on the complexity of services we plan to offer. We have a conflict of interest when providing financial planning advice. If you decide to have us implement the advice given in the financial plan we are paid for investment management services as disclosed above.

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 these fees and costs may be found in Items 5 and 12 of our [Firm Brochure](#) and Item 4 of our [Wrap Brochure](#).

- ✓ Help me understand how these fees and costs might affect my investment. 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 advisor? 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 financial professionals are also insurance agents who sell insurance products for a commission. These individuals have an incentive to recommend insurance products to you in order to increase their compensation.

Nathan Ankney and J. Brian Boyle are licensed real estate agents. They may offer real estate transaction services in their capacity as agents through a licensed real estate broker and receive normal and customary commissions as a result of such transactions. A conflict of interest may arise as these real estate transaction services may create an incentive to recommend real estate transactions based on the compensation they may earn and may not necessarily be in the best interests of the clients.

We recommend TDA Ameritrade, Inc. to serve as custodian to our clients. TD Ameritrade provides us with certain products and services at no cost that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The receipt of these products and services creates a conflict of interest because it gives us an incentive to have clients choose TD Ameritrade as a custodian.

Additional information about our conflicts of interest is located in Items 5 and 12 of our [Firm Brochure](#) and Items 4 and 9 of our [Wrap Brochure](#).

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

***How do your financial professionals make money?***

We have two types of advisors, and they are compensated differently. The managing directors of the firm are compensated based on the total profitability of the company. The independent contractors receive compensation based solely on the AUM of their specific clients.

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

No. [Investor.gov/CRS](http://Investor.gov/CRS) is a free and simple search tool to research Dynamic Wealth Strategies, LLC and our financial professionals.

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

***Additional Information***

Additional information about our investment advisory services is available in our [Firm Brochure](#), [Wrap Brochure](#) and our [website](#). You may request a current copy of this relationship summary by calling (916) 673-3470 or download it [here](http://adviserinfo.sec.gov/firm/summary/167594) (adviserinfo.sec.gov/firm/summary/167594).

- ✓ Who is my primary contact? 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?