

### Introduction

MKD Wealth Coaches, LLC, (“MKD Wealth” or “MKD”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). This site also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer investment advisory services to retail investors, including investment management and financial planning. Investment management services include ongoing monitoring of your investment portfolio comprised of stocks, bonds, mutual funds, exchange-traded funds (ETFs), alternative investments and separately managed accounts. Subject to your agreement with us, we will either manage your account(s) with discretionary authority, which means that we will buy and sell the securities for you without contacting you in advance, or on a non-discretionary basis, which means that we will make recommendations for your account(s) but will not buy or sell securities we have recommended without your approval. Even when we are granted discretionary authority to manage your account(s), you have the right to request certain restrictions or instructions on your account(s). Our investment management services involve the use of model portfolio allocations comprised of specific investment securities and products. However, we can also manage around previously held positions as well as apply our models to accounts that have a limited menu of investment options. As a matter of standard practice, we conduct regular account reviews for our investment management clients and offer to meet at least annually. We typically require a portfolio minimum of \$1,000,000 to engage in investment management services. Our financial planning services include creating your initial financial plan and reviewing it on an agreed upon basis. There is no minimum for our financial planning services. Our financial planning recommendations are non-discretionary, meaning that we will not act on our recommendations without your approval.

**For more detailed information about our services, refer to our Form ADV Part 2A brochure (Items 4, 7, 13, 16) available online: [MKD Form 2A Brochure](#).**

**Conversation Starter.** Ask your financial professional...

- 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?

You will pay fees based on the types of services you select. Investment management fees are calculated based on the value of the assets under management in your account(s). Investment management fees are negotiable and vary by investment strategy and size of relationship but will not exceed 1.75% annually. You will be billed in advance on a quarterly basis at the rate set forth in your investment management agreement with us. Generally, you will authorize us to deduct our fees directly from your custodial account, or you may elect to receive an invoice. The more assets your investment management account holds, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. In the event you terminate your agreement with us, we will prorate our fees through the date of termination and refund any outstanding balance in a timely manner.

Other common fees that you will incur for investment management services include: transaction fees charged by your custodian; management fees charged by separate account managers; custodial and management fees if holding certain alternative investments; and, wire transfer fees. Additionally, ETFs, mutual funds and annuities carry internal management fees and other expenses, which are disclosed in the product’s prospectus or disclosure document.

We charge fixed and/or hourly fees for financial planning pursuant to the terms of your financial planning agreement with us.

**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.**

**For more detailed information about our fees including our fee schedule, billing arrangements, additional fees and expenses paid to third parties directly or indirectly, and how we refund pre-paid fees upon termination of your agreement, refer to our Form ADV Part 2A brochure (Item 5) available online: [MKD Form 2A Brochure](#).**

**Conversation Starter.** Ask your financial professional...

- 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 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.**

When we charge an asset-based fee and recommend to a client that they roll over their retirement account to our management, we will benefit because our fee will be based on a higher account value. Additionally, MKD is a licensed insurance agency and has employees that are licensed insurance professionals who receive commissions from the sale of insurance products. Therefore, there is a financial incentive to recommend that you implement insurance through MKD or our licensed professionals.

**For more detailed information about our conflicts of interest, refer to our Form ADV Part 2A brochure (Items 12, 14) available online: [MKD Part 2A Brochure](#).**

**Conversation Starter.** Ask your financial professional...

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

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

Our financial professionals are paid a salary and non-cash compensation in the form of an employee benefits package. Our financial professionals earn a discretionary bonus that is based on the financial results of the firm and individual job performance. Our financial professionals who are also licensed as insurance agents can offer you insurance products and receive commissions and other related revenues for the sale of such products. Owners of MKD receive additional compensation based on clients they bring to the firm and the services provided to them. Certain other financial professionals of the firm receive revenue directly related to new clients they bring to MKD.

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

Yes. Please see [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free search tool to research MKD and our financial professionals.

**Conversation Starter.** Ask your financial professional...

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

### **Additional Information**

If you would like additional, up-to-date information or a copy of this disclosure, please call (248) 418-5100.

**Conversation Starter.** Ask your financial professional...

- 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?