

# Item 1: Cover Page

MD Wealth Management, LLC

109 W Middle St  
Chelsea, MI 48118

**Form ADV Part 2A – Firm Brochure**

734-433-9600

Dated May 15th, 2023

This Brochure provides information about the qualifications and business practices of MD Wealth Management, LLC, “MDWM”. If you have any questions about the contents of this Brochure, please contact us at 734-433-9600. 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.

MD Wealth Management, LLC is registered as an Investment Adviser with the State of Michigan. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about MDWM is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the firm’s identification number 297823.

## Item 2: Material Changes

The last annual update of this Brochure was filed on January 13, 2023. Since this filing, we have made the following changes:

- Item 4: We have added language regarding rollover recommendations.

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. Either this complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of MD Wealth Management, LLC.

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# Item 4: Advisory Business

## Description of Advisory Firm

MD Wealth Management, LLC is registered as an Investment Adviser with the State of Michigan. MDWM was founded in 2018. Trent DeBruin and Andrew Musbach are the owners of MDWM. MDWM currently reports \$44,709,569 discretionary and no non-discretionary Assets Under Management as of May 15th, 2023.

## Types of Advisory Services

### Investment Advisory Services

We provide investment advisory services tailored to meet our clients' individual needs and objectives. Through personal discussions in which goals, objectives, and risk tolerance based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target. We use the investment plan to manage the client's investment funds.

Account supervision is guided by the stated objectives of the client, which are explained in an Investment Policy Statement signed by the client. We review investment accounts regularly and rebalance periodically as needed. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

### Financial Planning Services

We provide financial planning services in addition to investment advisory services. Financial planning involves evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the client.

In general, financial planning may address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.



- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.
- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability,

property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).

- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

### **IRA Rollover Recommendations**

Effective December 20, 2021 (or such later date as the US Department of Labor ("DOL") Field Assistance Bulletin 2018-02 ceases to be in effect), for purposes of complying with the DOL's Prohibited Transaction Exemption 2020-02 ("PTE 2020-02") where applicable, we are providing the following acknowledgment to you. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

We benefit financially from the rollover of your assets from a retirement account to an account that we manage or provide investment advice, because the assets increase our assets under management and, in turn, our advisory fees. As a fiduciary, we only recommend a rollover when we believe it is in your best interest.

### **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client’s current situation (including income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the construction of a portfolio that matches restrictions, needs, and targets.

## Wrap Fee Programs

We do not participate in wrap fee programs.

# Item 5: Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. Please review the fee and compensation information below.

## Investment Advisory Services

Our standard advisory fee is based on the market value of assets under management and is calculated as follows:

Assets Under Management	Annual Advisory Fee
<b>\$0 - \$1,000,000</b>	1.00%
<b>\$1,000,001 - \$2,000,000</b>	0.90%
<b>\$2,000,001 - \$3,000,000</b>	0.75%
<b>\$3,000,001 - \$5,000,000</b>	0.60%
<b>\$5,000,001 and Above</b>	0.40%

The annual fees are negotiable and are pro-rated and paid in advance on a quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the previous quarter, resulting in a combined weighted fee. For example, an account valued at \$3,000,000 would pay an effective fee of 0.88% with the annual fee of \$26,500. The quarterly fee is determined by the following calculation:  $((\$1,000,000 \times 1.00\%) + (\$1,000,000 \times 0.90\%) + (\$1,000,000 \times 0.75\%)) \div 4 = \$6,625$ . No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

For clients with less than \$750,000 in assets under management, investment advisory and financial planning services will be provided at a fixed fee of \$7,500/year that is paid on quarterly basis at \$1,875/quarter.

Advisory fees are directly debited from client accounts, or the client may choose to pay by check or electronic funds transfer. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice by either party. Upon termination of the account, any unearned fee will be refunded to the client.

## Financial Planning Services

Fees for ongoing financial planning services are included in investment advisory fees.

## Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and

electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

We do not offer performance-based fees and do not engage in side-by-side management.

## Item 7: Types of Clients

We provide financial planning and investment advisory services to individuals and high net-worth individuals.

We do not have a minimum account size requirement.

## Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

### **Methods of Analysis**

When developing client portfolios, we consider long term historical returns, standard deviations, and correlations of various assets classes. When selecting investments to fulfill a client allocation, MDWM considers a combination of factors including: diversification, costs, style purity, trading cost efficiency, and exposure to risk premiums such as size, value, profitability (for equity securities) and maturity and credit risk (for fixed income). Advice given to clients with the same investment objectives may differ due to differences in individual circumstances or restrictions set by the client.

Although our due diligence is ongoing, we primarily recommend mutual funds managed by Dimensional Fund Advisors ("DFA"), to fulfill client allocations. We recommend DFA mutual funds based on their effectiveness in capturing the returns of their underlying asset classes, broad diversification, low costs, and efficient trading approach. MDWM does not receive any compensation for recommending DFA funds. However, we do rely on research and white papers published by DFA when formulating investment recommendations. This research is available to all advisors who utilize DFA funds and MDWM is not obligated to invest a minimum level of client assets in their funds.

### **Investment Strategies**

MDWM uses a “buy-and-hold” investment approach, utilizing passively managed mutual funds. We develop diversified portfolios designed to capture the returns of various asset classes such as large company stocks, small company stocks, value stocks, international stocks, emerging market stocks, and real estate securities while attempting to minimize expenses, trading costs, and taxes. Occasionally, MDWM may purchase securities for shorter-term needs. An example where this may arise is “tax-loss harvesting” where a replacement security is purchased with the intention of being sold (and reinvested in the original investment) once the wash sale period has passed.

### **Risk of Loss**

Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy, including the investments and/or investment strategies recommended or undertaken by MDWM, will be profitable or equal any specific performance level. Clients should understand that investing in any securities involves the risk of loss of both income and principal. MDWM recommends the use of open-end mutual funds, which involve a variety of risks described below.

- **Equity Mutual Funds** All mutual funds are subject to the risks of their underlying investments which may include a variety of asset classes and are subject to potential declines in value. International and Emerging market mutual funds are subject to additional risks such as greater volatility, currency risk, political risk, policies that limit or restrict foreign investment, reduced liquidity, and fewer market regulations.

- **Fixed Income Mutual Funds** Fixed income mutual funds are subject to the risks of their underlying investments. These risks include potential loss due to increases in interest rates or payment defaults.

## **Item 9: Disciplinary Information**

### **Criminal or Civil Actions**

MDWM and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

MDWM and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

MDWM and its management have not been involved in legal or disciplinary events that are material to a client’s or prospective client’s evaluation of MDWM or the integrity of its management.

## **Item 10: Other Financial Industry Activities and Affiliations**

No MDWM employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No MDWM employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

MDWM does not have any related parties. As a result, we do not have a relationship with any related parties.

MDWM only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities. Additionally, MDWM requires adherence to its Insider Trading Policy, and the CFA Institute's Asset Manager Code of Professional Conduct and Code of Ethics and Standards of Professional Conduct.

### **Code of Ethics Description**

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide of a copy of its Code of Ethics to any client or prospective client upon request.

### **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its associates or any related person is authorized to recommend to a client or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Our firm and its “related persons” do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to clients.

### **Trading Securities At/Around the Same Time as Client’s Securities**

Because our firm and its “related persons” do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to clients, we do not trade in securities at or around the same time as clients.

## **Item 12: Brokerage Practices**

### **Factors Used to Select Custodians and/or Broker-Dealers**

MD Wealth Management, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

#### **1. Research and Other Soft-Dollar Benefits**

We currently do not receive soft dollar benefits.

#### **2. Brokerage for Client Referrals**

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

#### **3. Clients Directing Which Broker/Dealer/Custodian to Use**

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transaction and this may cost clients money over using a lower-cost custodian.

### **The Custodians and Brokers We Use (TD Ameritrade and Charles Schwab)**

Advisor participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14 below.)

Advisor participates in Schwab Advisor Services. Schwab Advisor Services is a division of Charles Schwab & Co, Inc. (“Charles Schwab”), member FINRA/SIPC. Charles Schwab is an independent [and unaffiliated] SEC-registered broker-dealer. Charles Schwab offers to independent investment Advisors services which include

custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from Charles Schwab through its participation in the program. (Please see the disclosure under Item 14 below.)

### **Aggregating (Block) Trading for Multiple Client Accounts**

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

## **Item 13: Review of Accounts**

Client accounts with the Investment Advisory Service will be reviewed on a regular basis by Trent DeBruin, Principal and CCO. The account is reviewed with regards to the client’s investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

MDWM will not typically provide written reports to clients.

## **Item 14: Client Referrals and Other Compensation**

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

As disclosed under Item 12, above, Advisor participates in TD Ameritrade’s institutional customer program and Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Advisor’s participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no



transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

As disclosed under Item 12, above, Advisor participates in Charles Schwab's institutional customer program and Advisor may recommend Charles Schwab to Clients for custody and brokerage services. There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to Charles Schwab retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. Charles Schwab may also have paid for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by Charles Schwab through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at Charles Schwab. Other services made available by Charles Schwab are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to Charles Schwab. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Charles Schwab for custody and brokerage services.

## Item 15: Custody

MDWM does not accept custody of client funds except in the instance of withdrawing client fees.

For client accounts in which MDWM directly debits their advisory fee:

- i. MDWM will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.

- iii. The client will provide written authorization to MDWM, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## Item 16: Investment Discretion

For those client accounts where we provide Investment Advisory Services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

## Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

# Item 19: Requirements for State-Registered Advisers

## Trent DeBruin

Born: 1985

### Educational Background

- University of Notre Dame, BBA Finance, 2007
- University of Chicago Booth School of Business, MBA, 2013

### Business Experience

- MD Wealth Management, LLC, Principal and CCO, 06/2018 to present
- Driehaus Capital Management, Assistant Portfolio Manager, 06/2007 - 05/2018

### Professional Designations, Licensing & Exams

**Chartered Financial Analyst (CFA):** The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. It is designed to prepare charter holders for a wide range of investment specialties that apply in all markets globally. To earn a CFA charter, applicants study for three exams (Levels I, II, III) using an assigned curriculum. Upon passing all three exams and meeting the professional and ethical requirements, they are awarded a charter.

**CFP (Certified Financial Planner)®:** The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## **Other Business Activities**

Trent DeBruin is not involved with outside business activities.

## **Performance-Based Fees**

MDWM is not compensated by performance-based fees.

## **Material Disciplinary Disclosures**

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

We do not have anything to report for this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

We do not have anything to report for this item.

C. A self-regulatory organization (SRO) proceeding.

We do not have anything to report for this item.

## **Material Relationships That Management Persons Have With Issuers of Securities**

MD Wealth Management, LLC, nor Trent DeBruin, have any relationship or arrangement with issuers of securities.

## **Additional Compensation**

Trent DeBruin does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through MDWM.

## **Supervision**

Trent DeBruin, as Principal and Chief Compliance Officer of MDWM, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## **Requirements for State Registered Advisers**

Trent DeBruin has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

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## **Andrew Musbach**

Born: 1991

## **Educational Background**

- 2013 - B.S., Finance, Miami of Ohio

## **Business Experience**

- MD Wealth Management, LLC, Principal, 08/2018 to present
- Huber Financial Advisors, Wealth Advisor, 11-2016 - 07/2018
- Balasa Dinverno Foltz LLC, Senior Financial Planner, 7/2013 - 10/2016

## **Professional Designations, Licensing & Exams**

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## Other Business Activities

Andrew Musbach is not involved with outside business activities.

## Performance-Based Fees

MDWM is not compensated by performance-based fees.

## Material Disciplinary Disclosures

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

We do not have anything to report for this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

We do not have anything to report for this item.

C. A self-regulatory organization (SRO) proceeding.

We do not have anything to report for this item.

## Material Relationships That Management Persons Have With Issuers of Securities

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### **Additional Compensation**

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### **Supervision**

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### **Requirements for State Registered Advisers**

Andrew Musbach has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

## MD Wealth Management, LLC

109 W Middle St  
Chelsea, MI 48118  
734-433-9600

Dated May 15th, 2023

### Form ADV Part 2B – Brochure Supplement

*For*

#### **Trent DeBruin - Individual CRD# 6980635**

Principal, and Chief Compliance Officer

This brochure supplement provides information about Trent DeBruin that supplements the MD Wealth Management, LLC (“MDWM”) brochure. A copy of that brochure precedes this supplement. Please contact Trent DeBruin if the MDWM brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Trent DeBruin is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 6980635.



# Item 2: Educational Background and Business Experience

## Trent DeBruin

Born: 1985

### Educational Background

- University of Notre Dame, BBA Finance, 2007
- University of Chicago Booth School of Business, MBA, 2013

### Business Experience

- MD Wealth Management, LLC, Principal and CCO, 06/2018 to present
- Driehaus Capital Management, Assistant Portfolio Manager, 06/2007 - 05/2018

### Professional Designations, Licensing & Exams

**Chartered Financial Analyst (CFA):** The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. It is designed to prepare charterholders for a wide range of investment specialties that apply in all markets globally. To earn a CFA charter, applicants study for three exams (Levels I, II, III) using an assigned curriculum. Upon passing all three exams and meeting the professional and ethical requirements, they are awarded a charter.

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CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## Item 3: Disciplinary Information

D. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

We do not have anything to report for this item.

E. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

We do not have anything to report for this item.

F. A self-regulatory organization (SRO) proceeding.

We do not have anything to report for this item.

## Item 4: Other Business Activities

Trent DeBruin is not involved with outside business activities.

## Item 5: Additional Compensation

Trent DeBruin does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through MDWM.

## Item 6: Supervision

Trent DeBruin, as Principal and Chief Compliance Officer of MDWM, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

A. Trent DeBruin has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a. An investment or an investment-related business or activity;
  - b. Fraud, false statements, or omissions;
  - c. Theft, embezzlement, or other wrongful taking of property;
  - d. Bribery, forgery, counterfeiting, or extortion; or
  - e. Dishonest, unfair, or unethical practices.

We do not have anything to report for this item.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or an investment-related business or activity;
  - b. Fraud, false statements, or omissions;
  - c. Theft, embezzlement, or other wrongful taking of property;
  - d. Bribery, forgery, counterfeiting, or extortion; or
  - e. Dishonest, unfair, or unethical practices.

We do not have anything to report for this item.

B. Trent DeBruin has NOT been the subject of a bankruptcy petition at any time.

MD Wealth Management, LLC

109 W Middle St  
Chelsea, MI 48118  
734-433-9600

Dated May 15th, 2023

Form ADV Part 2B – Brochure Supplement

*For*

**Andrew Musbach - Individual CRD# 6378110**

Principal

This brochure supplement provides information about Andrew Musbach that supplements the MD Wealth Management, LLC (“MDWM”) brochure. A copy of that brochure precedes this supplement. Please contact Andrew Musbach if the MDWM brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Andrew Musbach is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 6378110.

# Item 2: Educational Background and Business Experience

## Andrew Musbach

Born: 1991

### Educational Background

- Miami (Ohio) University, BS Finance, 2013

### Business Experience

- MD Wealth Management, LLC, Principal, 08/2018 to present
- Huber Financial Advisors, Wealth Advisor, 11-2016 - 07/2018
- Balasa Dinverno Foltz LLC, Senior Financial Planner, 7/2013 - 10/2016

### Professional Designations, Licensing & Exams

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## Item 3: Disciplinary Information

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

We do not have anything to report for this item.

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

We do not have anything to report for this item.

C. A self-regulatory organization (SRO) proceeding.

We do not have anything to report for this item.

## Item 4: Other Business Activities

Andrew Musbach is not involved with outside business activities.

## Item 5: Additional Compensation

Andrew Musbach does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through MDWM.

## Item 6: Supervision

Andrew Musbach is supervised by the Chief Compliance Officer of MDWM, Trent DeBruin. He may be contacted at the phone number on this brochure supplement.

# Item 7: Requirements for State Registered Advisers

A. Andrew Musbach has NOT been involved in any of the events listed below.

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  - a. An investment or an investment-related business or activity;
  - b. Fraud, false statements, or omissions;
  - c. Theft, embezzlement, or other wrongful taking of property;
  - d. Bribery, forgery, counterfeiting, or extortion; or
  - e. Dishonest, unfair, or unethical practices.

We do not have anything to report for this item.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. An investment or an investment-related business or activity;
  - b. Fraud, false statements, or omissions;
  - c. Theft, embezzlement, or other wrongful taking of property;
  - d. Bribery, forgery, counterfeiting, or extortion; or
  - e. Dishonest, unfair, or unethical practices.

We do not have anything to report for this item.

B. Andrew Musbach has NOT been the subject of a bankruptcy petition at any time.

## **Privacy Policy for MD Wealth Management, LLC**

### **Updated 10-26-2022**

MD Wealth Management, LLC recognizes that our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We place the highest value on the information you share with us. MD Wealth Management, LLC will not disclose your personal information to anyone unless it is required by law or at your direction. We will not sell your personal information. MD Wealth Management, LLC will provide the privacy statement to all clients annually. We want our clients to understand what information we collect, how we use it, and how we protect your personal information.

We gather information about you so that we can:

- Help design and implement the investment and planning related services we provide you.
- Comply with the federal and state laws and regulations that govern us.

We may collect the following types of “nonpublic personal information” about you:

- Information from our initial meeting or subsequent consultations about your identity, such as your name, address, Social Security number, date of birth, and financial information.
- Information that we may receive from third parties with respect to your financial profile.
- Information that we generate to service your financial needs.

We are permitted by law to disclose nonpublic information about you to unaffiliated third parties in certain circumstances. For example, in order for us to provide planning or investment management services to you, we may disclose your personal information in limited circumstances to various service providers, such as our clearing firm or independent contractors hired by MD Wealth Management, LLC.

Otherwise, MD Wealth Management, LLC will not disclose any personal information about you or your account(s) unless one of the following conditions is met:

- We receive your prior written consent; or
- We have documentation that the recipient is your authorized representative; or
- We are required by law to disclose information to the recipient.

Arrangements with companies or independent contractors not affiliated with MD Wealth Management, LLC will be subject to confidentiality agreements.

Privacy has always been important to MD Wealth Management, LLC. We restrict and limit access to client information only to those who need to carry out their business functions. We educate employees about safeguarding client information and preventing its unauthorized access, disclosure, or use. Employees are required to acknowledge their acceptance and understanding of the privacy policy in writing. We maintain physical, electronic, and procedural safeguards to protect your confidential personal information.