

SUMMARY OF MATERIAL CHANGES

This Summary of Material Changes is a requirement under the “Amendments to Form ADV” which the SEC published on July 28, 2010. Under the Amendments to the Form ADV, we may provide you with this Summary of Material Changes dated March 17, 2017, detailing any material changes that we made to our Part 2A of Form ADV (the “Brochure”) and the Part 2A Appendix 1 (the “Wrap Fee Brochure”) since the last annual update we provided to clients dated March 27, 2016, in lieu of sending all of our clients a full copy of our Brochure and Wrap Fee Brochure.

Our Owners and Principals

Co-Founding Member, Michael Komara, retired from the financial services industry in September of 2016 to pursue a career in coaching and as an author/speaker. The remaining members of MKD Wealth Coaches (Joseph Mackey, John Dankovich, Nathan Bohannon) each now own 33⅓% of the company.

Investment Management Services for Retirement Plan Sponsors

We are no longer offering 401(k)abilities to Retirement Plan participants.

Method of Analysis

We have engaged third-party consultants to provide us with investment research and analysis. Based on the investment analysis, the third-party consultants will recommend changes to our investment strategies. We will continue to determine which strategy is appropriate for our clients. The third-party consultants do not provide individualized client investment management but rather provides portfolio design, asset allocation, and securities selection for our investment strategies. We will continue to have discretion over all trading decisions in the management of our strategies.

Review of Accounts

Our investment committee meets on a regular basis to review and make investment recommendations for our RIS® Strategies and other strategies. We also utilize third-party

consultants to monitor the investments held within our strategies and recommend changes to our investment strategies.

Additional Information

You may request a copy of our Brochure at no cost to you, by contacting Lori Williams, our Chief Compliance Officer, at (248) 418-5100 or lori@mkdwealthcoach.com.

Additional information about us is also available via the SEC's website www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with us who are registered, or are required to be registered, as one of our investment adviser representatives of our firm.