

This brochure supplement provides information about Brian H Dick that supplements the Dick Advisory Group LLC brochure. You should have received a copy of that brochure. Please contact Brian H Dick if you did not receive Dick Advisory Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Brian H Dick is also available on the SEC's website at www.adviserinfo.sec.gov.

Dick Advisory Group LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Brian H Dick

Personal CRD Number: 5290334

Investment Adviser Representative

Dick Advisory Group LLC
461 MAIN STREET
TEWKSBURY, MA 01876
(978) 851-4411
briandick@merrimackfinancial.com

UPDATED: 10/07/2024

Item 2: Educational Background and Business Experience

Name: Brian H Dick **Born:** 1967

Educational Background and Professional Designations:

Education:

Bachelor of Science Business Management, Nichols College - 1989

Business Background:

09/2024 - Present	Managing Member and Chief Compliance Officer Dick Advisory Group LLC
01/2008 - Present	President Dick Insurance Agency
01/2021 - Present	IAR Fiduciary Alliance LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Brian H Dick is owner and a licensed insurance agent with Dick Insurance Agency. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Dick Advisory Group LLC are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Dick Advisory Group LLC addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Dick Advisory Group LLC periodically reviews recommendations by its supervised persons to assess whether they are based on an

objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Dick Advisory Group LLC will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Dick Advisory Group LLC's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Item 5: Additional Compensation

Brian H Dick does not receive any economic benefit from any person, company, or organization, other than Dick Advisory Group LLC in exchange for providing clients advisory services through Dick Advisory Group LLC.

Item 6: Supervision

As the Chief Compliance Officer of Dick Advisory Group LLC, Brian H Dick supervises all activities of the firm. Brian H Dick's contact information is on the cover page of this disclosure document. Brian H Dick adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Brian H Dick 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 statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

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 statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Brian H Dick has NOT been the subject of a bankruptcy.