



Disclosure Document

Prepared: February 28, 2024

Contact Information:

J. Brian Boyle
Dynamic Wealth Strategies, LLC
9700 Village Center Drive, Suite 50A
Granite Bay, CA 95746
(916) 673-3470

San Jose Office:
1530 The Alameda, Suite 305
San Jose, CA 95126
Toll Free: (800) 407-0572 Local: (408) 912-1999

www.dynwealth.com
dynamicwealthstrategies.com
livingfinancialplan.com
granitebayfinancialadvisor.com
granitebayfinancialplanner.com

This brochure provides information about the qualifications and business practices of Dynamic Wealth Strategies, LLC. If you have any questions about the contents of this brochure, please contact us by telephone at (916) 673-3470 or email brian@dynwealth.com. 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. Our e-mail for regulatory compliance is dbo@dynwealth.com.

Please note that the use of the term “registered investment adviser” and description of Dynamic Wealth Strategies, LLC and/or our associates as “registered” does not imply a certain level of skill or training. You are encouraged to review this Brochure and Brochure Supplements for our firm’s associates who advise you for more information on the qualifications of our firm and our employees.

Additional information about Dynamic Wealth Strategies, LLC also is available on the SEC’s website at www.adviserinfo.sec.gov. The Firm’s CRD # is 167594.

Our last amendment was dated February 5, 2024. Following is a summary of the material changes made to Part 2 since that amendment.

No Material changes were made.

Please contact Jerry Palmer at (916) 673-3470 or jerry@dynwealth.com if you would like a copy of our updated Part 2. Additional information about us is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 3: Table of Contents

Item 1: Cover Sheet	
Item 2: Material Changes	
Item 3: Table of Contents	
Item 4: Advisory Business	4
Who we are	4
Services we offer	4
Assets under management.....	7
Item 5: Fees and Compensation	7
Asset Management	7
Comprehensive Portfolio Management.....	7
Horizons Fixed Income Management.....	7
Dynamic BIOs Management.....	8
CoreFactor Fund, LP	5
Financial Planning & Consulting.....	5
General Disclosures	5
Conflicts of Interest	7
Item 6: Performance-Based Fees and Side-By-Side Management.....	11
Item 7: Types of Clients	11
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	11
Methods of Analysis	12
Investment Strategies.....	12
Item 9: Disciplinary Information.....	14
Item 10: Other Financial Industry Activities and Affiliations.....	15
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	15
Code of Ethics	15
Personal Securities Transactions	16
Item 12: Brokerage Practices	16
Recommendation of Custodian/Broker.....	16
Aggregation of Orders	18
Soft Dollars	18
Directed Brokerage.....	18
Item 13: Review of Accounts.....	18
Review of Accounts.....	18
Reports to Clients	19
Item 14: Client Referrals and Other Compensation	20
Item 15: Custody	20
Item 16: Investment Discretion	20
Item 17: Voting Client Securities.....	20
Item 18: Financial Information	21

Item 4: Advisory Business

Who we are

Our firm is a limited liability company formed in the State of California. Our firm has been in business as an investment adviser since 2013 and is owned as follows:

Nathan Ankney – 35% Owner
J. Brian Boyle – 35% Owner
Everett Hambleton – 30% Owner

Services we offer

We specialize in the following types of services: Asset Management, Comprehensive Portfolio Management, Horizons Fixed Income Management, BIOs Management, and Financial Planning & Consulting.

Asset Management

As part of our asset management service, we generally create a portfolio, consisting of individual stocks or bonds, exchange traded funds (“ETFs”), mutual funds and/or other securities or investments. Our investment process generally begins by selecting and applying a pre-defined model portfolio to our client’s accounts based on the client’s risk tolerance and specific needs. If necessary, the assigned model is tailored to accommodate client specific circumstances, including tax sensitivities, client preferences, or to consider other concentrated investments not under our management, such as employer’s stock. Once the appropriate portfolio has been determined, we review the portfolio at least quarterly and, if necessary, rebalance the portfolio based upon the client’s individual needs, stated goals and objectives. Each client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. If the client experiences any significant changes to his/her financial or personal circumstances, the client must notify us so that we can consider such information in managing the client’s investments.

Comprehensive Portfolio Management

Our Comprehensive Portfolio Management service encompasses asset management as well as providing financial planning/financial consulting to clients. It is designed to assist clients in meeting their financial goals through the use of financial investments. We conduct at least one, but sometimes more than one meeting (in person if possible, otherwise via telephone conference) with clients in order to understand their current financial situation, existing resources, financial goals, and tolerance for risk. Based on what we learn, we select and apply a pre-defined model portfolio to our client’s accounts based on the client’s risk tolerance and specific needs. If necessary, the assigned model is tailored to accommodate client specific circumstances, including tax sensitivities, client preferences, or to consider other concentrated investments not under our management, such as employer’s stock. We may propose an investment portfolio, consisting of exchange traded funds (“ETFs”), mutual funds, individual stocks or bonds, and/or other securities or investments. Upon the client’s agreement to the proposed investment plan, we work with the client to establish or transfer investment accounts so that we can manage the client’s portfolio. Once the relevant accounts are under our management, we review such accounts on a regular basis and at least quarterly. We may periodically rebalance or adjust client accounts under our management. If the client experiences any significant changes to his/her financial or personal circumstances, the client must notify us so that we can consider such information in managing the client’s investments.

Horizons Fixed Income Management

As part of our Horizons Fixed Income Management (“Horizons”) service, we generally create a custom fixed income-oriented portfolio utilizing exchange traded funds (“ETFs”), mutual funds, certificates of deposit (“CDs”), and/or individual bonds. The service is designed to offer an interest-bearing investment portfolio funded by a client’s cash savings that would not otherwise be invested in our diversified portfolio management services. We design a custom allocation of fixed income investment vehicles while managing for time-horizon and liquidity risk. This service is not designed as a replacement for the fixed income allocation within our Asset Management, Comprehensive Portfolio Management, or Dynamic BIOs model offerings. To that end, the Horizons service will not supersede any prior investment management or financial planning service agreements already in place.

Investment objectives, risk tolerance, and time horizon liquidity needs, as directed by the client, are used to design a custom allocation which we determine to be suitable to a client’s circumstances. Once the appropriate portfolio of fixed income investments has been implemented, we review the portfolio at least annually and, if necessary, reallocate to align with updates to risk tolerance, prevailing interest rates & market conditions, and changes to the client’s time horizon.

Dynamic BIOs Management

As part of our Dynamic BIOs Management service, we generally create a portfolio defined by models consisting primarily of exchange traded funds (“ETFs”), though individual stocks, bonds, mutual funds and other public securities or investments may be used to augment the model portfolio’s construction from time to time. The service is designed to offer a lower cost and lower account minimum alternative to individualized custom portfolio construction available through our Asset Management and/or Comprehensive Portfolio Management offerings. The client’s individual objectives and risk tolerance are used to determine which of several Dynamic BIOs models is designed to meet a particular investment goal which we determine to be suitable to the client’s circumstances. Once the appropriate portfolio model has been determined, we review the portfolio at least quarterly and, if necessary, rebalance the portfolio to bring the allocation back into line with the model’s diversification objective. Generally, we require the client’s portfolio to adhere to one of the available Dynamic BIOs model allocations.

CoreFactor Fund, LP

We provide investment advice to CoreFactor Fund, LP (the “Fund”), which is a pooled investment vehicle. The general partner of the Fund is Rosewind, LLC; Nathan Ankney and Brian Boyle are principals of Rosewind, LLC.

The Fund seeks to meet or exceed the performance of a broad market index with reduced volatility risk. It invests principally in widely traded equities on U.S. exchanges, ETFs, and their options.

Dynamic Wealth will use factor investing to manage the Fund’s investment program. Factor investing involves the identification of fundamental or technical characteristics that explain differences in security price returns. Certain factors are already known by the investment community to be statistically significant; these are known as “rewarded” factors. Dynamic Wealth believes many additional factors, “unrewarded factors,” have yet to be proven. It will use proprietary methodology to identify unrewarded factors to exploit investment opportunities before the market learns of them. The Fund will also use derivatives, such as the options overlay provided by Three Sigma Capital, LLC (a subadvisor), to help enhance returns and/or minimize investment risk in the portfolio. The Fund is audited by Spicier Jeffries LLP.

Financial Planning & Consulting

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. Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation for clients based on the client's financial goals and objectives. This planning or consulting may encompass one or more of the following areas: Investment Planning, Retirement Planning, Estate Planning, Budgeting, Charitable Planning, Education Planning, Corporate and Personal Tax Planning, Employee Benefit/Retirement Planning, Corporate Structure, Real Estate Analysis, Mortgage/Debt Analysis, Insurance Analysis, Lines of Credit Evaluation, Business and Personal Financial Planning.

Our written financial plans or financial consultations rendered to clients usually include general recommendations for a course of activity or specific actions to be taken by the clients. For example, recommendations may be made that the clients begin or revise investment programs, create or revise wills or trusts, obtain or revise insurance coverage, commence or alter retirement savings, or establish education or charitable giving programs. It should also be noted that in some cases we refer clients to an accountant, attorney, or other specialist, as necessary for non-advisory related services. For written financial planning engagements, we provide our clients with a written summary of their financial situation, observations, and recommendations. For financial consulting engagements, we usually do not provide our clients with a written summary of our observations and recommendations as the process is less formal than our planning service. Plans or consultations are typically completed within six (6) months of the client signing a contract with us, assuming that all the information and documents we request from the client are provided to us promptly. Implementation of the recommendations will be at the discretion of the client. Periodic updates to the financial plan as requested by the client will be charged separately and will be computed on an hourly basis.

Retirement Plan Management Services

We provide retirement plan consulting services to employer-sponsored retirement plans. These services typically include:

1. Delivery of annual plan level review with plan sponsor.
2. Administrative assistance, when requested, including collaboration with the accounting firm, third-party administrator, and/or recordkeeper.
3. On-demand support for plan-related tasks outside the regular schedule, such as facilitating required minimum distributions, aiding with in-service withdrawals, assisting with rollovers, managing participant enrollment, overseeing payroll processes, and addressing employee queries.
4. Development of participant education plans and/or coordination of educational meetings, as requested.

General Disclosures

We offer individualized investment advice to clients utilizing the following services offered by our firm: Asset Management, Comprehensive Portfolio Management and Horizons Fixed Income Management. Additionally, we offer general investment advice to clients utilizing our Financial Planning & Consulting service and Dynamic BIOs Management service.

Each client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Restrictions on investments in certain securities or types of securities may not be possible due to the level of difficulty this would entail in managing the account. Restrictions would be limited to Asset Management, Comprehensive Portfolio Management, or Dynamic BIOs Management services. We do not manage assets through our other services.

For accounts that we manage, we require that your assets be maintained in a brokerage account with Charles Schwab as the custodial broker/dealer. At our sole discretion, we may make exceptions and use other custodial broker-dealers. See Item 12, Brokerage Practices, for additional discussion on our requirement and use of Charles Schwab.

Assets under management

As of December 31, 2023, we manage assets of \$132,998,523 on a discretionary basis and we do not manage regulatory assets on a non-discretionary basis.

Item 5: Fees and Compensation

Asset Management

Assets Under Management	Maximum Annual Fee*
\$500,000 or Under	1.40%
\$500,001 to \$1,000,000	1.30%
\$1,000,001 to \$3,000,000	1.15%
Over \$3,000,000	0.90%

* Our firm's fees are billed on a pro-rata annualized basis quarterly in advance based on the value of your account on the last day of the previous quarter. Pro-rata fee adjustments are made in arrears for additions to or withdrawals from your account. There is an account minimum of \$1,000,000. Our fees may be negotiable and may differ from client to client depending on the complexity of services we plan to offer.

Comprehensive Portfolio Management

Assets Under Management	Maximum Annual Fee*
\$500,000 or Under	1.65%
\$500,001 to \$1,000,000	1.55%
\$1,000,001 to \$3,000,000	1.40%
Over \$3,000,000	1.15%

* Our firm's fees are billed on a pro-rata annualized basis quarterly in advance based on the value of your account on the last day of the previous quarter. Pro-rata fee adjustments are made in arrears for additions to or withdrawals from your account. There is an account minimum of \$1,000,000. Our fees may be negotiable and may differ from client to client depending on the complexity of services we plan to offer.

Horizons Fixed Income Management

Assets Under Management	Maximum Annual Fee*
\$500,000 or Under	0.50%
\$500,001 to \$1,000,000	0.40%
\$1,000,001 to \$3,000,000	0.30%
Over \$3,000,000	0.25%

* Our firm's fees are billed on a pro-rata annualized basis quarterly in advance based on the value of your account on the last day of the previous quarter. Pro-rata fee adjustments are made in arrears for additions to or withdrawals from your account. There is an account minimum of

\$1,000,000. Our fees may be negotiable and may differ from client to client depending on the complexity of services we plan to offer.

Dynamic BIOs Management

Assets Under Management	Maximum Annual Fee*
\$500,000 or Under	0.75%
\$500,001 to \$1,000,000	0.65%
\$1,000,001 to \$3,000,000	0.55%
Over \$3,000,000	0.50%

* Our firm's fees are billed on a pro-rata annualized basis quarterly in advance based on the value of your account on the last day of the previous quarter. Pro-rata fee adjustments are made in arrears for additions to or withdrawals from your account. There is an account minimum of \$500,000. Our fees may be negotiable and may differ from client to client depending on the complexity of services we plan to offer.

CoreFactor Fund, LP

The Fund pays us a management fee of 0.375% per quarter (approximately 1.5% per annum) which is calculated and paid in advance as of the beginning of each fiscal quarter. The fee is based on the capital account value of the Fund at the beginning of the quarter. From this fee, Dynamic Wealth is responsible for compensating Three Sigma for the sub-advisory services provided.

Rosewind, LLC, as general partner to the Fund, receives an incentive allocation as of December 31 each year. When profits for the current period exceed the unrecouped net losses for prior periods, Rosewind receives an incentive allocation of 20% of the profits generated. Solely for the purpose of computing this fee, net profits and net losses include unrealized gains and losses. Generally, investors in the Fund must be qualified investors.

Investors in the Fund may make withdrawals as of the last day of any calendar quarter by providing 30 days written notice.

Financial Planning & Consulting

We charge on an hourly basis for financial planning and consulting services. The total fee, as well as the ultimate fee that we charge you, is based on the time, scope, and complexity of our engagement with you. Our standard hourly fee is \$375. Our hourly fee may be negotiable and may differ from client to client depending on the complexity of services we plan to offer.

We may require a retainer of fifty percent (50%) of the estimated ultimate financial planning or consulting fee with the remainder of the fee directly billed to you and due to us within thirty (30) days of your financial plan being delivered or consultation rendered to you. In all cases, we will not require a retainer exceeding \$1,200 when services cannot be rendered within 6 (six) months. We will not request a retainer for add-on or follow-up planning engagements requested by the client after completion of the initial financial plan.

A conflict of interest exists between us and our financial planning clients. The client is under no obligation to act upon the investment adviser's recommendation. If the client elects to act on our recommendations, the client is under no obligation to engage Dynamic to implement those recommendations.

Retirement Plan Management Services

For our retirement plan consulting services, we charge an asset-based fee based on the total of assets managed within the plan in accordance with the fee schedule described in the client agreement. The maximum annual fee is 0.50% of the total assets under management. Our firm's fees are calculated monthly, in arrears, based on the month end value times the annual rate divided by 12. We charge an asset-based fee based on the total of assets managed within the plan in accordance with the fee schedule described in the Financial Consulting Agreement. The fee schedule for each plan is negotiable.

General Disclosures

The following disclosures apply to our Asset Management, Comprehensive Portfolio Management, Horizons Fixed Income Management and Dynamic BIOs Management Services.

Fees will generally be automatically deducted from your managed account. As part of this process, you understand and acknowledge the following:

- Your independent custodian sends statements at least quarterly to you showing the market values for each security included in the Assets and all disbursements in your account including the amount of the advisory fees paid to us;
- You provide authorization permitting us to be directly paid by these terms;
- We request payment from the independent custodian at the same time we send the invoice to you;
- Our invoice includes a legend that urges the client to compare information provided in their statements with those from the qualified custodian in account opening notices and subsequent statements sent to the client for whom the adviser opens custodial accounts with the qualified custodian.

In rare cases we will agree to directly bill clients.

We charge our advisory fees quarterly in advance. In the event that you wish to terminate our services, we will refund the unearned portion of our advisory fee to you. You need to contact us in writing and state that you wish to terminate our services. Upon receipt of your letter of termination, we will proceed to close out or remove our access to your account and process a pro-rata refund of unearned advisory fees. When determining the value of assets under management for use in computing your management fees, you understand and acknowledge the following:

- 1) We consider cash and/or cash equivalents to be part of your investment allocation and therefore, subject to management fees. At times the fees charged for such assets may exceed the investment return on those assets.
- 2) The value for your accounts under management may differ from the value reported on the monthly brokerage statement you receive from your custodian. This can be due to differences in trade-date or settlement-date accounting. We use trade-date accounting to determine the value of your account.

FEE HOUSEHOLDING

We will aggregate eligible accounts under management to determine any fee breakpoints (sometimes known as fee "householding"). Accounts eligible for fee aggregation include accounts within the same

service platform (For example, all BIOs accounts are aggregated with other BIOs accounts within the same household, but not aggregated with other non-BIOs accounts in the household). Additionally, accounts are eligible for fee aggregation if they are also:

- 1) Beneficially owned by spouses and/or domestic partners living at the same address OR
- 2) Beneficially owned by children (under the age of 18) living at the same address.

Any exceptions to these rules must be agreed upon in writing between Client and Dynamic.

For clients rolling over assets from an unmanaged employer sponsored retirement plan (i.e. 401k, 403(b), SIMPLE IRA, etc.), please be aware that you may not necessarily be required to roll over your account. By performing such a rollover, you may incur higher investment costs and/or management fees than you are currently paying.

Neither Dynamic Wealth nor our affiliated persons receive compensation, other than the fees mentioned above, for the sale of securities or other investment products.

Other Costs Involved

Clients will incur transaction charges for trades executed in their accounts. These transaction fees are separate from our fees and will be disclosed by the firm that the trades are executed through. Also, clients will pay the following separately incurred expenses, which we do not receive any part of: charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses).

Additional information about brokerage costs and services is provided in "Item 12: Brokerage Practices."

We believe the fees mentioned above are competitive; however you may be able to obtain similar services from other sources at a lower price.

Conflicts of Interest

Nathan Ankney, J. Brian Boyle, and Conrad Aarseth are licensed insurance agents. They may offer fixed and variable life insurance and/or annuity products and receive normal and customary commissions as a result of such transactions. This is a conflict of interest because these insurance sales may create an incentive to recommend products based on the compensation they may earn and may not necessarily be in the best interests of the client. In order to minimize this conflict of interest, Nathan Ankney, J. Brian Boyle, and Conrad Aarseth will place client interests ahead of their own interests and adhere to our firm's Code of Ethics as well as clearly explaining this conflict when recommending any such products to our clients. Clients are not obligated to purchase these products.

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. This is a conflict of interest because 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. In order to minimize this conflict of interest, Nathan Ankney and J. Brian Boyle will place client interests ahead of their own interests and adhere to our firm's Code of Ethics as well as clearly explaining this conflict when offering any such services to our clients. Clients are not obligated to utilize our services for real estate transactions.

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

We do not receive performance fees for managing accounts. Rosewind, LLC, which acts as general partner to the Fund receives a performance-based fee. Because principals of Dynamic Wealth are also principals of Rosewind, LLC, there is a conflict of interest. The Fund trades using a strategy that is different than that used for individual client accounts. If the same security is traded for both individual client accounts and the Fund, we use a rotation schedule to determine which set of trades is placed first.

“Side-by-Side Management” refers to a situation in which the same adviser manages accounts that are billed based only on a percentage of assets under management and at the same time manages other accounts for which fees are performance-based. Dynamic’s investment adviser representatives manage accounts that provide for a performance allocation alongside accounts that do not. Accounts that pay performance-based fees reward the adviser based on the performance in those accounts. As a result, performance-based fee arrangements likely provide a heightened incentive for the adviser to make investments that present a greater potential for return but also a greater risk of loss and that may be more speculative than if only asset-based fees were applied. On the other hand, an adviser will likely have an interest in engaging in relatively safe investments when managing accounts that pay a fee based on a percentage of assets under management.

Dynamic is guided by fiduciary principles in the management of conflicts of interest. Dynamic is always expected to act in the best interests of its clients. As noted above, certain clients and clients of our affiliates will pay us or our affiliates performance-based fees or investment profit allocations in the form of a performance allocation or carried interest. Such performance-based fees and investment profit allocations create conflicts of interest because Dynamic and its affiliates manage clients and affiliate clients with such fee arrangements side-by-side with clients and affiliate clients that we charge a fixed fee based on assets under management.

Item 7: Types of Clients

We offer our services to the following types of clients:

- Individuals and High Net Worth Individuals
- Trusts, Estates or Charitable Organizations
- Corporations, Limited Liability Companies and/or Other Business Types
- Pooled investment vehicle

We require minimum initial account balances for managing assets, as shown below:

<u>Program Name</u>	<u>Initial Account Minimum</u>
Comprehensive Portfolio Management Service	\$1,000,000
Asset Management Service	\$1,000,000
Horizons Fixed Income Management Service	\$1,000,000
Dynamic BIOs Management Service	\$500,000

These minimum account balances may be negotiable.

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

We select or recommend mutual funds, exchange traded funds (“ETFs”), individual stocks, and/or bonds

for clients' accounts by first determining an appropriately diversified asset allocation. This asset allocation is diversified across several asset classes and designed to be consistent with each client's financial circumstance, investment objectives, and risk tolerance. Additional portfolio diversification tactics sometimes involve the use of several different mutual funds, ETFs, stocks and/or bonds within the same asset class. Additionally, in some cases, we allocate portfolios to various economic sectors, geographies, and/or specialized mutual funds or ETFs for the purpose of additional diversification. Our overall investment and portfolio construction services primarily involve the analysis of macro and micro economic indicators and investment fundamentals ("Fundamental Analysis") in order to make long-term purchases. We focus less on technical analysis, cyclical analysis, charting, short-term purchases, and trading (see definitions below).

Methods of Analysis

Fundamental Analysis. We attempt to measure the intrinsic value of an investment by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the investment itself) to determine if an investment is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell). Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of an investment can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the investment.

Charting. In this type of technical analysis, we review charts of market and security activity in an attempt to identify when the market is moving up or down and to predict how long the trend may last and when that trend might reverse.

Technical Analysis. We analyze past market movements and apply that analysis to the present in an attempt to recognize recurring patterns of investor behavior and potentially predict future price movement. Technical analysis does not consider the underlying financial condition of an investment. This presents a risk in that a poorly-managed or financially unsound investment may underperform regardless of market movement.

Cyclical Analysis. In this type of technical analysis, we measure the movements of a particular investment against the overall market in an attempt to predict the price movement of the investment.

Risks for all forms of analysis. Our investment analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review investments, and other publicly-available sources of information about investments, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect or incomplete, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

We generally invest client's cash balances in money market funds, FDIC Insured Certificates of Deposit, FDIC insured deposit accounts, high-grade commercial paper and/or government backed debt instruments. In most cases, at least a partial cash balance will be maintained in a money market account or deposit account so that our firm may debit advisory fees for our services related to Asset Management, Comprehensive Portfolio Management, Horizons Fixed Income Management and Dynamic BIOs Management services.

Investment Strategies

Long-Term Purchases. When utilizing this strategy, we may purchase investments with the idea of holding them for a relatively long time (typically held for at least a year). A risk in a long-term purchase

strategy is that by holding the investment for this length of time, we may not take advantages of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, an investment may decline sharply in value before we make the decision to sell. Typically we employ this sub-strategy when we believe the investments to be well valued; and/or we want exposure to a particular asset class over time, regardless of the current projection for this class.

Short-Term Purchases. When utilizing this strategy, we may also purchase investments with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the investments we purchase.

Trading. When utilizing this strategy, we purchase investments with the idea of selling them very quickly (typically within 30 days or less). We do this in an attempt to take advantage of our predictions of brief price swings.

The following disclosures are only applicable to the portion of the Fund managed by the subadvisor, Three Sigma Capital, LLC.

Use of Options: The Fund anticipates buying and selling (writing) put and call options. The Fund's options transactions may be part of a hedging tactic (i.e., to offset the risk involved in another long or short securities position or to reduce overall market, industry, or interest rate exposure), to benefit from price movements in a large number of securities with a small commitment of capital, to take advantage of the potential for "premium decay," or in combinations as part of a more complex strategy as to particular securities, combinations of securities, industries, or market movements generally.

Call Options: The Fund will engage in sales or purchases of call options. The seller (writer) of a call option which is covered (e.g., the writer holds the underlying security) assumes the risk of a decline in the market price of the underlying security below the purchase price of the underlying security less the premium received, and gives up the opportunity for gain on the underlying security above the exercise price of the option. The seller of an uncovered call option assumes the risk of a theoretically unlimited increase in the market price of the underlying security above the exercise price of the option.

The buyer of a call option assumes the risk of losing his or her entire investment in the call option. If the buyer of the call sells short the underlying security, the loss on the call will be offset in whole or in part by any gain on the short sale of the underlying security.

Put Options: The Fund will engage in sales or purchases of put options. The seller (writer) of a put option which is covered (e.g., the writer has a short position in the underlying security) assumes the risk of an increase in the market price of the underlying security above the sales price (in establishing the short position) of the underlying security plus the premium received, and gives up the opportunity for gain on the underlying security below the exercise price of the option. The seller of an uncovered put option assumes the risk of a decline in the market price of the underlying security below the exercise price of the option. The buyer of a put option assumes the risk of losing his or her entire investment in the put option. If the buyer of the put holds the underlying security, the loss on the put will be offset in whole or in part by any gain on the underlying security.

Options Generally: The trading of options is highly speculative and may entail risks that are greater than those present when investing in other securities. Prices of options are generally more volatile than prices of other securities. The Fund will be speculating on market fluctuations of securities and securities exchange indices while investing only a small percentage of the value of the securities underlying the option. A change in the market price of the underlying securities or underlying market index may cause a much greater change in the price of the option contract. In addition, to the extent that the Fund purchases

options that it does not sell or exercise, it will suffer the loss of the premium paid in such purchase. To the extent that the Fund sells options and must deliver the underlying securities at the option price, the Fund has a theoretically unlimited risk of loss if the price of such underlying securities increases. To the extent that the Fund must buy the underlying securities, the Fund risks the loss of the difference between the market price of the underlying securities and the option price. Any gain or loss derived from the sale or exercise of an option will be reduced or increased, respectively, by the amount of the premium paid. The expenses of option investing include commissions payable on the purchase and on the exercise or sale of an option.

ETF, stock or index options that may be purchased or sold by the Fund include options not traded on a securities exchange. Options not traded on an exchange are not issued by the Options Clearing Corporation; therefore, the risk of nonperformance by the obligor on such an option may be greater and the ease with which the Fund can dispose of such an option may be less than in the case of an exchange traded option issued by the Options Clearing Corporation.

Special risks are associated with the use of options. A decision as to whether, when and how to use options involves the exercise of skill and judgment which are different from those needed to select other portfolio securities, and even a well-conceived transaction may be unsuccessful to some degree because of market behavior, currency fluctuations or interest rate trends. If Three Sigma is incorrect in its forecasts regarding market values or other relevant factors, the Fund may be in a worse position than if the Fund had not engaged in options transactions. The potential loss incurred by the Fund in writing uncovered options is unlimited. When options are used as a hedging technique, there can be no guarantee of a correlation between price movements in the option and in the portfolio securities being hedged. A lack of correlation could result in a loss on both the hedged securities and the hedging vehicle, so that the Fund's return might have been better had hedging not been attempted.

Spread Trading and Hedging Risks: A major component of the Fund's trading operations involves spreads between two or more instruments. To the extent the price relationships between such positions remain constant, no gain or loss on the positions will occur. Such positions do, however, entail a substantial risk that the price differential could change unfavorably. In addition, changes in the shape of the yield curve can cause significant changes in the profitability of hedging or spreading options.

The Fund does not attempt to hedge out all of the market risks of its portfolio.

Short Sales. The Fund sells securities short. A short sale results in a gain if the price of the securities sold short declines between the date of the short sale and the date on which securities are purchased to replace those borrowed. A short sale results in a loss if the price of the securities sold short increases. In a generally rising market, the Fund's short positions may be more likely to result in losses because securities sold short may be more likely to increase in value. A short sale involves a finite opportunity for appreciation, but a theoretically unlimited risk of loss.

Please Note:

Investing in securities involves risk of loss that clients should be prepared to bear. While the stock and/or bond market may increase and your account(s) could enjoy a gain, it is also possible that the stock and/or market may decrease and your account(s) could suffer a loss. It is important that you understand the risks associated with investing in the stock and/or market, and we encourage you to ask us any questions you may have.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to the evaluation of our advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

As a registered investment advisor, we are required to disclose when we, or any of our principals, have any other financial industry affiliations. Neither Dynamic Wealth nor our affiliated persons have material outside business affiliations, arrangements, or registrations, pending or otherwise, with other companies, regulatory organizations, or persons other than those listed below.

Nathan Ankney, J. Brian Boyle, and Conrad Aarseth are licensed insurance agents. Please see Item 5 above for additional information about the conflicts of interest inherent in this relationship.

Nathan Ankney and J. Brian Boyle are also licensed real estate agents. Please see Item 5 above for additional information about the conflicts of interest inherent in this relationship.

Nathan Ankney and J. Brian Boyle are principals of Rosewind, LLC. Rosewind LLC acts as the general partner to CoreFactor Fund, LP, a pooled investment vehicle managed by Dynamic Wealth.

Conrad Aarseth is an Enrolled Agent for providing tax preparation services. These services are provided by Mr. Aarseth directly, not through Dynamic Wealth. He expects to spend less than 5% of his time engaged in this activity. Clients of Dynamic Wealth may also engage Mr. Aarseth to prepare taxes. In these cases, Mr. Aarseth will receive the standard fees associated with tax preparation. Clients are not obligated to utilize Mr. Aarseth's services for tax preparation.

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

Code of Ethics

We recognize that the personal investment transactions of members and employees of our firm demand the application of a high Code of Ethics and require that all such transactions be carried out in a way that does not endanger the interest of any client. At the same time, we believe that if investment goals are similar for clients and for members and employees of our firm, it is logical and even desirable that there be common ownership of some securities.

Therefore, in order to prevent conflicts of interest, we have in place a set of procedures (including a pre-clearing procedure) with respect to transactions effected by our members, officers and employees for their personal accounts. In order to monitor compliance with our personal trading policy, we have a quarterly securities transaction reporting system for all of our associates who may have access to our investment research or have knowledge of clients' investment transactions ("Access Persons").

Furthermore, our firm has established a Code of Ethics which applies to all of our supervised persons. An investment adviser is considered a fiduciary. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. We have a fiduciary duty to all clients. Our fiduciary duty is considered the core

underlying principle for our Code of Ethics which also includes Insider Trading and Personal Securities Transactions Policies and Procedures. We require all of our supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment or affiliation and at least annually thereafter, all supervised persons will sign an acknowledgement that they have read, understand, and agree to comply with our Code of Ethics. Our firm and supervised persons must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics. However, if a client or a potential client wishes to review our Code of Ethics in its entirety, a copy will be provided promptly upon request.

Personal Securities Transactions

Neither our firm nor a related person recommends to clients, or buys or sells for client accounts, securities in which our firm or a related person has a material financial interest. Related persons of our firm may buy or sell securities and other investments that are also recommended to clients. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics as stated above.

Related persons of our firm may buy or sell securities for themselves at or about the same time they buy or sell the same securities for client accounts. In order to minimize this conflict of interest, if related persons' accounts are not included in a block trade, our related persons will trade personal accounts last.

Item 12: Brokerage Practices

Recommendation of Custodian/Broker

We seek to recommend a custodian/broker who will hold your assets and execute transactions on terms that are overall most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others, these:

- Timeliness of execution
- Timeliness and accuracy of trade confirmations
- Research services provided
- Information systems' sophistication, compatibility, and ease of use
- Record keeping services provided
- Custody services provided
- Financial condition
- Business reputation

We typically recommend Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, member SIPC, as the qualified custodian.

Dynamic Wealth Strategies is independently owned and operated and is not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Schwab as a custodian, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so.

Products and services available to the Firm from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. Schwab provides Dynamic Wealth Strategies and our clients with access to institutional brokerage – trading, custody, reporting and related services – many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts while others help us manage and grow our business. Schwab's support services described below are generally available on an unsolicited basis (i.e., we do not have to request them) and at no charge to us. Here is a more detailed description of Schwab's support services:

Services that Benefit Clients Directly

Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit each client.

Services that May Not Directly Benefit Clients

Schwab also makes available to us other products and services that benefit us but may not directly benefit a specific client. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We use this research to service all or a substantial number of our clients' accounts. In addition to investment research, Schwab also makes available software and other technology that:

- Provides access to client account data (such as trade confirmations and account statements);
- Facilitates trade execution and allocate aggregated trade orders for multiple client accounts;
- Provides pricing and other market data;
- Facilitates payment of our fees from our clients' accounts; and
- Assists with back-office functions, recordkeeping and client reporting.

Services that Generally Benefit Only Us

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include (among others) the following:

- Educational conferences and events
- Technology, compliance, legal, and business consulting
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants and insurance providers

Schwab will provide some of these services itself or will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third-party's fees. Schwab may also provide us with other benefits, such as occasional business entertainment of our personnel.

Our Interest in Schwab's Services

The availability of the services described above from Schwab benefits us because we do not have to produce or purchase them. They are not contingent upon Dynamic Wealth Strategies committing any specific amount of business to Schwab in trading commissions or assets in custody. The fact that we receive these benefits from Schwab is an incentive for us to recommend the use of Schwab rather than making such a decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest.

We believe, however, that taken in the aggregate our recommendation of Schwab as a custodian and broker is in the best interest of our clients. Our selection is primarily supported by the scope, quality and price of Schwab's services, and not Schwab's services that benefit only us.

Currently Interactive Brokers, LLC acts as the prime broker and executing broker to the Fund. We do not receive investor referrals from the broker/dealer.

Aggregation of Orders

We may aggregate purchase or sale orders for a security for the accounts of multiple direct clients into a single transaction, often times referred to as a block or bunched trade. If a block trade is executed, each participating client typically receives a price that represents the average of the prices at which all of the transactions in a given block were executed. Bunched trading may allow better execution for clients. Executing a bunched trade does not affect the transaction costs, which are based on the terms set by the custodian of each account. If the order is not completely filled, the securities purchased or sold are distributed among participating clients on a pro rata basis or in some other equitable manner.

We aggregate trades for accounts when we expect that placing individual trades may affect the price for accounts that are traded later. When larger numbers of the same security are traded consecutively, the price for the security may change because of those trades. When we choose not to aggregate trades, each account will be traded at the price for the security available at the time of trading, and clients' trades may result in different prices for the same security. We will not aggregate trades for accounts when we expect that the trades will not significantly affect the prices for later trades. We expect minimal variation in the cost to clients when not aggregating trades.

Soft Dollars

The receipt of goods and/or services from the required custodian in connection with providing advice to clients is seen by the regulators as "soft dollars." We do not have any formal soft dollar benefit arrangements.

Directed Brokerage

Neither we nor any of our firm's related persons have discretionary authority in making the determination of the brokers with whom orders for the purchase or sale of securities are placed for execution, and the commission rates at which such securities transactions are effected. We routinely recommend that a client directs us to execute through a specified broker-dealer.

Item 13: Review of Accounts

Review of Accounts

Asset Management & Comprehensive Portfolio Management

We review accounts on at least a quarterly basis for our clients subscribing to the following services: Asset Management and Comprehensive Portfolio Management. The nature of these reviews is to learn whether clients' accounts are in line with their investment objectives, appropriately positioned based on market conditions, and investment policies, if applicable. J. Brian Boyle and Nathan Ankney, Managing Members and Investment Advisor Representatives, and/or Conrad Aarseth, Investment Advisor Representative, will conduct reviews.

We may review client accounts more frequently than described above. Among the factors which may

trigger an off-cycle review are major market or economic events, the client's life events, requests by the client, etc.

Horizons Fixed Income Management

We review accounts on at least an annual basis for our clients subscribing to the Horizons Fixed Income Management service. The nature of these reviews is to learn whether the client's account position is in line with their updated risk tolerance, investment time horizon, and prevailing interest rates & market conditions, if applicable. J. Brian Boyle and Nathan Ankney, Managing Members and Investment Advisor Representatives, and/or Conrad Aarseth, Investment Advisor Representative, will conduct reviews.

We may review client accounts more frequently than described above. Among the factors which may trigger an off-cycle review are major market or economic events, the client's life events, requests by the client, etc.

Dynamic BIOs Management

We review accounts on at least a quarterly basis for our clients subscribing to the Dynamic BIOs Management service. The nature of these reviews is to learn whether the client's account position is in-line relative to the model's diversification objective, the model is appropriately constructed based on market conditions, any changes occurred in the client's investment objectives or risk tolerance, if applicable. J. Brian Boyle and Nathan Ankney, Managing Members and Investment Advisor Representatives, and/or Conrad Aarseth, Investment Advisor Representative, will conduct reviews.

We may review client accounts more frequently than described above. Among the factors which may trigger and off-cycle review are major market or economic events, the client's life events, requests by the client, etc.

CoreFactor Fund, LP

The Fund is reviewed on at least a quarterly basis by Nathan Ankney, Managing Member and Gaurav Khanna, Managing Member of Three Sigma Capital, LLC, the subadvisor.

All investors in the Fund receive, on a quarterly basis, the reports containing the following information:

- total amount of all additions to and withdrawals from the Fund as a whole, as well as the opening and closing value of the Fund for the report period,
- a listing of securities positions on the closing date of the statement as required by Financial Accounting Standards Board Accounting Standards Codification 946-210-540-4 through 6, and
- a listing of all additions to and withdrawals from the Fund by the investor and the total value of the investor's interest in the Fund at the end of the report period.

Financial Planning

Financial Planning clients do not receive reviews of their written plans unless they take action to schedule a financial consultation with us. We do not provide ongoing services to financial planning clients, but are willing to meet with such clients upon their request to discuss updates to their plans, changes in their circumstances, etc.

Reports to Clients

Except when utilized in the normal course of business in a performance appraisal or financial planning meeting, we do not provide written reports to clients unless asked to do so or when an in-person meeting or teleconference with a client cannot be conducted. Verbal reports to clients take place on at least an annual basis when we contact clients who subscribe to the following services: Asset Management and Comprehensive Portfolio Management. Verbal reports to clients take place on no more than an annual basis when we contact clients that subscribe to the following services: Dynamic BIOs Management service and Horizons Fixed Income Management.

Item 14: Client Referrals and Other Compensation

Client Referrals

Dynamic Wealth Strategies, LLC will not receive any economic benefit from another person or entity for soliciting or referring clients.

Other Compensation

Dynamic Wealth Strategies, LLC will not pay another person or entity for referring or soliciting clients for Dynamic Wealth Strategies, LLC.

Item 15: Custody

If you give us authority to deduct our fees directly from your separately managed account, we are deemed to have custody of those assets. In order to avoid additional regulatory requirements in these cases, we follow the procedures outlined in “Item 5: Fees and Compensation.”

We encourage our clients to raise any questions with us about the custody, safety, or security of their assets. The custodians we do business with will send you independent account statements listing your account balance(s), transaction history and any fee debits or other fees taken out of your account. For accounts where the client has a standing letter of authorization that allows us to transfer money to third party accounts specified by the client, we are also deemed to have custody. We follow the guidance outlined in the Investment Adviser Association no-action letter dated February 21, 2017, for these accounts. A copy of this letter is available upon request.

Rosewind, LLC, as the general partner of the Fund, has custody of the Fund's assets. Rosewind, LLC, which is under common control with Dynamic Wealth, also has the authority to direct payments to third parties and deduct advisory fees. In order to comply with the regulatory requirements, all investors in the Fund receive audited financial statements within 120 days of the Fund's fiscal year-end.

Item 16: Investment Discretion

In order to authorize us to place investment transactions using our discretion, clients need to sign a discretionary investment advisory agreement with our firm for the management of their account. This type of agreement only applies to our Asset Management, Comprehensive Portfolio Management, Horizons Fixed Income Management and Dynamic BIOs Management services clients. We do not take or exercise discretion with respect to our other clients.

Item 17: Voting Client Securities

We do not vote client proxies. Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Therefore, our firm and/or you shall instruct your qualified custodian to forward to you copies of all proxies and shareholder communications relating to your investment assets. Clients will receive proxies or other solicitations directly from their custodian or a transfer agent. In the event that proxies are sent to our firm, we will forward them on to you and ask the party who sent them to mail them directly to you in the future. Clients may call, write or email us to discuss questions they may have about particular proxy votes or other solicitations.

We vote all proxies for the Fund that, in our reasonable judgment alone, we determine affect the value of the Fund. In so doing, we generally cast proxy votes in favor of proposals that increase shareholder value and generally cast against proposals having the opposite effect. Nathan Ankney is responsible for our decisions on proxy voting. He verifies that the proxies are voted in a prudent and diligent fashion and only after a careful evaluation of the issue presented on the ballot. Investors may not provide direction regarding any particular proxy solicitation.

Item 18: Financial Information

We do not charge or solicit pre-payment of more than \$1,200 in fees per client if services cannot be completed within six months. We have never filed for bankruptcy and are not aware of any financial conditions that are reasonably likely to impair our ability to meet our contractual obligations to clients.

BROCHURE SUPPLEMENT

Nathan Ankney
Dynamic Wealth Strategies, LLC
9700 Village Center Drive, Suite 50-A
Granite Bay, CA 95746
(916) 673-3470 ext. 262

Prepared: February 22, 2023

This Brochure Supplement provides information about Nathan Ankney that supplements our Disclosure Brochure. You should have received a copy of one of this Brochure. Please contact Jerry Palmer, Chief Compliance Officer at (916) 673-3470 if you did not receive one of the brochures, or if you have any questions about the content of this supplement.

Additional information about Nathan Ankney is available on the SEC's website at www.adviserinfo.sec.gov. His CRD # is 2444651.

Item 2: Educational Background and Business Experience

Nathan Ankney was born in 1976.

Educational Background

Nathan Ankney received a degree of Bachelor of Science in Business Administration (Finance) Cum Laude from San Jose University in 2000.

Business Background

- 06/2013 – Present Dynamic Wealth Strategies, LLC; Managing Member & Investment Adviser Representative
- 07/2004 – 06/2020 Rosewind, Inc.; President
- 08/2008 – 06/2013 Independent Financial Group, LLC; Investment Adviser Representative & Registered Representative
- 12/2007 – 08/2008 AFA Financial Group, LLC; Investment Adviser Representative & Registered Representative
- 05/2007 – 11/2007 Altanes Investments, LLC; Chief Compliance Officer & Chief Operating Officer
- 02/2002 – 04/2007 Lifestyle Design Group, LLC; Investment Adviser Representative
- 09/1995 – 07/2002 First Union Securities, Inc.; Financial Consultant
- 11/1993 – 09/1995 PaineWebber, Inc.; Sales Assistant

Professional Designations

Chartered Financial Analyst (CFA) – 09/2019

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 138,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in over 30 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Item 3: Disciplinary Information

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

Item 4: Other Business Activities

Nathan Ankney is a licensed insurance agent. He may offer fixed and variable life insurance products and receive normal and customary commissions as a result of such transactions. A conflict of interest arises as these insurance sales may create an incentive to recommend products based on the compensation he may earn and may not necessarily be in the best interests of the client. In order to minimize this conflict of interest, Nathan Ankney will place client interests ahead of his own interests and adhere to our firm's Code of Ethics as well as clearly explaining this conflict when recommending any such products to our clients. Clients are not obligated to purchase these products.

Nathan Ankney is also a licensed real estate agent. As such, he may receive normal and customary fees associated with real estate transactions in his independent capacity. These services are separate from our advisory services and are governed under a separate agreement. Clients are under no obligation to engage us for this and will not be actively solicited.

Mr. Ankney is a Principal of Rosewind, LLC, which acts as the general partner of CoreFactor Fund, LP, a pooled investment vehicle managed by Dynamic Wealth Strategies, LLC.

Item 5: Additional Compensation

Mr. Ankney does not receive any economic benefit from any non-client for providing advisory services, other than those disclosed in Item 4 above.

Item 6: Supervision

Jerry Palmer, Chief Compliance Officer of Dynamic Wealth Strategies, LLC, supervises and monitors Nathan Ankney's activities. Please contact Jerry Palmer if you have any questions about Nathan Ankney's brochure supplement at (916) 673-3470.

BROCHURE SUPPLEMENT

J. Brian Boyle
Dynamic Wealth Strategies, LLC
9700 Village Center Drive, Suite 50-A
Granite Bay, CA 95746
(916) 673-3470 ext. 263

Prepared: February 22, 2023

This Brochure Supplement provides information about J. Brian Boyle that supplements our Disclosure Brochure. You should have received a copy of that Brochure. Please contact Jerry Palmer, Chief Compliance Officer at (916) 673-3470 if you did not receive one of the brochures, or if you have any questions about the content of this supplement.

Additional information about J. Brian Boyle is available on the SEC's website at www.adviserinfo.sec.gov. His CRD # is 5570142.

Item 2: Educational Background and Business Experience

James Brian Boyle was born in 1976.

Educational Background:

J. Brian Boyle received a BS in Biology from Truman State University in Kirksville, Missouri in 1998.

Business Background

- 06/2013 – Present Dynamic Wealth Strategies, LLC; Managing Member
- 08/2008 – 06/2013 Independent Financial Group, LLC; Investment Advisor
Representative & Registered Representative
- 01/1999 – 07/2008 Sigma Aldrich Corp; Account Manager

Item 3: Disciplinary Information

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

Item 4: Other Business Activities

J. Brian Boyle is a licensed insurance agent. He may offer fixed and variable life insurance products and receive normal and customary commissions as a result of such transactions. A conflict of interest arises as these insurance sales may create an incentive to recommend products based on the compensation he may earn and may not necessarily be in the best interests of the client. In order to minimize this conflict of interest, James Brian Boyle will place client interests ahead of his own interests and adhere to our firm's Code of Ethics as well as clearly explaining this conflict when recommending any such products to our clients. Clients are not obligated to purchase these products.

J. Brian Boyle is also a licensed real estate agent. As such, he may receive normal and customary fees associated with real estate transactions in his independent capacity. These services are separate from our advisory services and are governed under a separate agreement. Clients are under no obligation to engage us for this and will not be actively solicited.

Mr. Boyle is a Principal of Rosewind, LLC, which acts as the general partner of CoreFactor Fund, LP, a pooled investment vehicle managed by Dynamic Wealth Strategies, LLC.

Item 5: Additional Compensation

Mr. Boyle does not receive any economic benefit from any non-client for providing advisory services, other than those disclosed in Item 4 above.

Item 6: Supervision

Jerry Palmer, Chief Compliance Officer of Dynamic Wealth Strategies supervises and monitors Mr. Boyle's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Jerry Palmer if you have any questions about Mr. Boyle's brochure supplement at (916) 673-3470.

BROCHURE SUPPLEMENT

Conrad M. Aarseth
Dynamic Wealth Strategies, LLC
9700 Village Center Drive, Suite 50-A
Granite Bay, CA 95746
(916) 673-3470

Prepared: February 22, 2023

This Brochure Supplement provides information about Conrad M. Aarseth that supplements our Disclosure Brochure. You should have received a copy of that Brochure. Please contact Jerry Palmer, Chief Compliance Officer at (916) 673-3470 if you did not receive one of the brochures, or if you have any questions about the content of this supplement.

Additional information about Conrad M. Aarseth is available on the SEC's website at www.adviserinfo.sec.gov. His CRD # is 5156625.

Item 2: Educational Background and Business Experience

Conrad M. Aarseth was born in 1984.

Educational Background

Conrad M. Aarseth received a Bachelor of Science degree in Business Administration: Financial Services from San Diego State University in 2007.

Business Background

- 02/2013 – Present Dynamic Wealth Strategies, LLC; Investment Advisor Representative
- 02/2011 – 06/2013 Independent Financial Group, LLC; Investment Advisor Representative & Registered Representative
- 02/2011 – 04/2013 Koehler & Associates, CPAs; Tax Preparer
- 10/2009 – 02/2011 Ameriprise Financial Services, Inc.; Registered Administrative Associate
- 03/2007 – 10/2009 Independent Financial Group, LLC; Registered Administrative Associate
- 08/2007 – 10/2009 Financial Designs, Ltd.; Investment Advisor Representative
- 05/2006 – 08/2007 Financial Designs, Ltd.; Paraplanner

Professional Designation

- CFP® – CERTIFIED FINANCIAL PLANNER™ - July 2009

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 62,000 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, administered in 10 hours over a two-day period, 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.

Item 3: Disciplinary Information

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

Item 4: Other Business Activities

Conrad M. Aarseth is a licensed insurance agent. He may offer fixed and variable life insurance products and receive normal and customary commissions as a result of such transactions. A conflict of interest arises as these insurance sales may create an incentive to recommend products based on the compensation he may earn and may not necessarily be in the best interests of the client. In order to minimize this conflict of interest, Conrad Michael Aarseth will place client interests ahead of his own interests and adhere to our firm's Code of Ethics as well as clearly explaining this conflict when recommending any such products to our clients. Clients are not obligated to purchase these products.

Conrad Aarseth is an Enrolled Agent for providing tax preparation services. He expects to spend less than 5% of his time engaged in this activity. Clients of Dynamic Wealth may also engage Mr. Aarseth to prepare taxes. In these cases, Mr. Aarseth receives the standard fees associated with tax preparation. Clients are not obligated to utilize Mr. Aarseth's services for tax preparation.

Item 5: Additional Compensation

Mr. Aarseth does not receive any economic benefit from any non-client for providing advisory services, other than those disclosed in Item 4 above.

Item 6: Supervision

Jerry Palmer, Chief Compliance Officer of Dynamic Wealth Strategies, LLC, supervises and monitors Conrad Michael Aarseth's activities. Please contact Jerry Palmer if you have any questions about Mr. Aarseth's brochure supplement at (916) 673-3470.

BROCHURE SUPPLEMENT

Jerry Palmer
Dynamic Wealth Strategies, LLC
9700 Village Center Drive, Suite 50-A
Granite Bay, CA 95746

Prepared: February 22, 2023

This Brochure Supplement provides information about Jerry Palmer that supplements our Disclosure Brochure. You should have received a copy of that Brochure. Please contact Jerry Palmer, Chief Compliance Officer at (916) 673-3470 if you did not receive one of the brochures, or if you have any questions about the content of this supplement.

Additional information about Jerry Palmer is available on the SEC's website at www.adviserinfo.sec.gov. His CRD # is 3270508.

Item 2: Educational Background and Business Experience

Jerry Palmer was born 1971,

Education Background

Jerry Palmer received a B.S. in Business Administration, Management from San Diego State University in 1995.

Business Background

- 06/2017 – Present Dynamic Wealth Strategies, LLC; Chief Compliance Officer and Chief Operating Officer
- 01/2017 – 05/2017 Extended Travel
- 04/2007 – 12/2016 Independent Financial Group, LLC; Compliance Officer

Item 3: Disciplinary Information

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

Item 4: Other Business Activities

Mr. Palmer is not involved in any other business activities.

Item 5: Additional Compensation

Mr. Palmer does not receive any economic benefit from any non-client for providing advisory services.

Item 6: Supervision

J. Brian Boyle, Managing Member of Dynamic Wealth Strategies, LLC, supervises and monitors Jerry Palmer's activities. Please contact J. Brian Boyle if you have any questions about Jerry Palmer's brochure supplement at (916) 673-3470.