

**NEW DIMENSIONS WEALTH  
MANAGEMENT, LLC**

(New Dimensions)

Form ADV Part 2A

Investment Adviser

Brochure

**Version date: April 15, 2024**

This brochure provides information about the qualifications and business practices of New Dimensions Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact Lance Alston, President at (972) 972-8565 or [lance@ndwealth.com](mailto:lance@ndwealth.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Additional information about New Dimensions is also available via the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's website also provides information about any persons affiliated with New Dimensions who are registered, or are required to be registered, as investment adviser representatives of New Dimensions. The searchable IARD/CRD number for New Dimensions is #152136

New Dimensions is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission (SEC) or any state securities authority *does not* imply a certain level of skill or training.

<b>Main Office:</b>	<b>550 S. Watters Road Suite 242 Allen, TX 75013</b>
<b>Phone Number:</b>	<b>972-972-8565</b>
<b>Email Address:</b>	<b><a href="mailto:lance@ndwealth.com">lance@ndwealth.com</a></b>
<b>Website:</b>	<b><a href="http://www.ndwealth.com">www.ndwealth.com</a></b>

## Item 2: Summary of Material Changes

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### Annual Update

The material changes in this brochure from the last annual updating amendment of New Dimensions Wealth Management, LLC on 02/24/2023 are described below. Material changes relate to New Dimensions Wealth Management, LLC's policies, practices or conflicts of interests.

- New Dimensions Wealth Management, LLC has transitioned to registration with the United States Securities and Exchange Commission from its prior registration at the state level.

### Full Brochure Available

We will provide you with a new Firm brochure and brochure supplements as necessary based on changes or new information, at any time, without charge.

You may request a Firm brochure and brochure supplements from New Dimensions by contacting Lance Alston, President, at 972-972-8565 or [lance@ndwealth.com](mailto:lance@ndwealth.com).

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## **Item 4: Advisory Business**

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### **Firm Description and Types of Advisory Services**

New Dimensions Wealth Management, LLC (New Dimensions or the Firm) is a Limited Liability Company organized in the State of Texas. The Firm was formed in October 2009, and Lance Alston is the Founder, President, and Chief Compliance Officer of New Dimensions. He is the principal owner of the firm. Tiffany Finney-Johnson, Director of Financial Planning, is a minority owner of the firm.

The following is a summary of New Dimensions services and client profiles:

Client types: Individuals and high-net-worth individuals services:

1. Financial planning services.
2. Portfolio management services.

New Dimensions is strictly a fee-only financial planning and investment management firm. The firm does not sell any commissioned products and the firm is not affiliated with any entities that sell financial products or securities. (Examples of commissioned products are annuities, insurance, loaded mutual funds, limited partnerships, etc.) No commissions in any form are accepted by New Dimensions or anyone employed by the firm. No finder's fees are accepted.

### **Description of Financial Planning and Portfolio Management Services**

New Dimensions provides personalized confidential financial planning and investment management to individuals and high-net-worth individuals. Advice is provided through consultation with the client and includes topics such as determination of financial objectives, identification of financial problems, cash-flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Financial planning clients receive a written report providing a detailed financial plan designed to achieve their stated financial goals and objectives. The client is under no obligation to use additional services of New Dimensions and its representatives and is under no obligation to implement the advice or plan. Financial planning clients who choose to implement the financial plan through New Dimensions and use our portfolio management services will receive ongoing financial planning services at no cost.

New Dimensions also provides ongoing investment advice to clients regarding their portfolio assets based on the individual needs of the client. A client's goals and objectives are established through the financial planning process, which creates the basis for portfolio management services that include portfolio design and monitoring. New Dimensions will manage advisory accounts on a discretionary basis only. Account supervision is guided by the stated objectives of the client as established during the financial planning process.

When possible, New Dimensions will create a portfolio consisting exclusively of no-load, highly diversified mutual funds or exchange traded funds (ETFs). At times other assets are used,

including individual equities, bonds, other investment products, and load-waived mutual funds. It is the investment philosophy of the firm to avoid, where possible, investing in individual stocks and bonds.

We believe clients are best served using low-cost, passively managed investment funds. As such, the primary criteria for selecting investment products are as follows:

1. Low cost – This includes the investment management fees (expense ratio), turnover costs, and the total trading fees charged by custodians.
2. Broad diversification
3. Appropriate asset class exposure – Portfolio weighting among asset classes will be determined by each client's individual needs, circumstances, and preferences.

Clients will have the opportunity to place reasonable restrictions on the types of investments held in their accounts. Clients will retain individual ownership of all securities held by the Custodian.

New Dimensions discourages the use of margin transactions or option writing.

Initial public offerings (IPOs) are not available through New Dimensions.

New Dimensions does not participate in any Wrap-Fee Programs.

### **Client Assets**

As of December 2023, New Dimensions manages approximately \$129,597,875 in assets. All assets are managed on a discretionary basis.

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### **General Information**

The investment recommendations and advice offered by New Dimensions and your Advisory Representative are not legal advice or accounting advice. You should coordinate and discuss the impact of financial advice with your attorney and/or accountant. Our primary goal is to help our clients identify and pursue their financial goals, thereby enhancing the overall quality of their lives.

### **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.

### **IRA Rollover Considerations**

As part of our consulting and advisory services, we provide you with recommendations and advice concerning your employer retirement plan or other qualified retirement account. When appropriate, we will recommend that you withdraw the assets from your employer's retirement plan or other qualified retirement account and roll the assets over to an individual retirement account ("IRA") that we will manage. If you elect to roll the assets to an IRA under our management, we will charge you an asset-based fee as described in Item 5. This practice presents a conflict of interest because our investment advisory representative has an incentive to recommend a rollover to you for the purpose of generating compensation rather than solely based on your needs. You are under no obligation, contractually or otherwise, to complete the rollover. Furthermore, if you do complete the rollover, you are under no obligation to have

your IRA assets managed by us. You have the right to decide whether or not to complete the rollover and the right to consult with other financial professionals.

Some employers permit former employees to keep their retirement assets in their company plan. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, you should consider the costs and benefits of each.

An employee will typically have four options:

1. Leave the funds in your employer's (former employer's) plan.
2. Roll over the funds to a new employer's retirement plan.
3. Cash out and take a taxable distribution from the plan.
4. Roll the funds into an IRA rollover account.

Each of these options has advantages and disadvantages. Before making a change, we encourage you to speak with your financial advisor, CPA and/or tax attorney.

Before rolling over your retirement funds to an IRA for us to manage, carefully consider the following. NOTE: This list is not exhaustive.

1. Determine whether the investment options in your employer's retirement plan address your needs or whether other types of investments are needed.
  - a. Employer retirement plans generally have a more limited investment menu than IRAs.
  - b. Employer retirement plans may have unique investment options not available to the public such as employer securities or previously closed funds.
2. Your current plan may have lower fees than our fees.
  - a. If you are interested in investing only in mutual funds, you should understand the cost structure of the share classes available in your employer's retirement plan and how the costs of those share classes compare with those available in an IRA.
  - b. You should understand the various products and services available through an IRA provider and their costs.
  - c. It is likely you will not be charged a management fee and will not receive ongoing asset management services unless you elect to have such services. If your plan offers management services, the fee associated with the service may be more or less than our asset management fee.
3. Our strategy may have higher risk than the option(s) provided to you in your plan.
4. Your current plan may offer financial advice, guidance, management, and/or portfolio options at no additional cost.
5. If you keep your assets titled in a 401k or retirement account, and you are still working, you could potentially delay your required minimum distribution beyond age 72.
6. Your 401k may offer more liability protection than a rollover IRA; each state may vary. Generally, federal law protects assets in qualified plans from creditors. Since 2005, IRA assets have been generally protected from creditors in bankruptcies; however, there can be exceptions. Consult an attorney if you are concerned about protecting your retirement plan assets from creditors.
7. You may be able to take out a loan on your 401k, but not from an IRA.
8. IRA assets can be accessed any time; however, prior to age 59 ½, distributions are subject to ordinary income tax and may also be subject to a 10% early distribution penalty unless they qualify for an exception such as disability, higher education expenses, or a home purchase.
9. If you own company stock in your plan, you may be able to liquidate those shares at a lower capital gains tax rate. Your plan may allow you to hire us as the manager and

keep the assets titled in the plan name.

It is important that you understand your options, their features and differences and decide whether a rollover is best for you. New Dimensions will strive to provide clear, unbiased information that will help you make any rollover decision. If you have questions, contact Lance Alston at our main number listed on the cover page of this brochure.

## **Item 5: Fees and Compensation**

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### **Compensation – Portfolio Management**

New Dimensions bases its investment advisory fees on the assets under management according to the following annual fee schedule:

Tier 1	Assets up to \$500,000	=	0.80%
Tier 2	\$500,001 to \$1,000,000	=	0.60%
Tier 3	\$1,000,001 to \$1,500,000	=	0.40%
Tier 3	All assets above \$1,500,000	=	0.30%

New Dimensions charges a minimum annual fee of \$4,000. New Dimensions has the discretion to negotiate fees and to determine if the firm's services and philosophy are appropriate for any prospective clients.

New Dimensions will generally calculate fees in advance on a quarterly basis.

### **Compensation – Financial Planning**

Financial plans are priced according to the degree of complexity associated with the client's financial situation. Plan prices typically range between \$2,500–\$4,000, although complex financial plans may exceed this range.

A signed Financial Planning Agreement, along with a down payment of \$500, is required to engage the financial planning services of New Dimensions. The remaining financial planning fee is due upon delivery of the financial plan and plan presentation. Financial planning clients who choose to implement the financial plan through New Dimensions and use our portfolio management services will receive ongoing financial planning services at no cost.

### **Calculation and Payment**

The specific manner in which fees are charged by New Dimensions is established in a client's written agreement with New Dimensions. Financial Planning fees are typically paid by check or ACH bank transfer. Wealth Management clients pay their fees in advance and typically authorize New Dimensions to directly debit fees from client accounts. For both Portfolio Management fees and Financial Planning fees clients may pay by check.

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be refunded, and any earned, unpaid fees will be due and payable.



## **Other Fees**

Custodians charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security.

New Dimensions, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based on certain criteria.

## **Agreement Terms**

Either party to the Financial Planning and/or Portfolio Management agreements may terminate the relationship at any time by notifying the other party in writing. Fees paid in advance will be prorated and New Dimensions will refund any amount due the client as soon as possible.

## **Other Compensation**

New Dimensions is strictly a fee-only financial planning and investment management firm. Neither New Dimensions nor any of its Supervised Persons (Advisors) accept compensation or commissions for the sale of securities or other investment products.

## **Item 6: Performance-Based Fees and Side-by-Side Management**

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Neither New Dimensions nor any of its Advisors accepts performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

New Dimensions does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation creates an incentive for the adviser to recommend an investment with a higher degree of risk to the client.

## **Item 7: Types of Clients**

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### **Types of Clients & Account Minimums**

New Dimensions is a registered investment adviser providing advice to individuals and high-net-worth individuals.

New Dimensions charges a minimum annual fee of \$4,000 for portfolio management services. New Dimensions has the discretion to negotiate fees and to determine if the firm's services and philosophy are appropriate for any prospective clients.

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

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New Dimensions' investment objective is to purchase a globally diversified portfolio of stocks and bonds, with low cost being a primary consideration. Given this objective, we believe no-load mutual funds and exchange-traded funds are the best investment tools for our clients. We

believe in a buy-and-hold strategy for our clients, and we seek to minimize transactions once the portfolio is properly allocated.

Additionally, we believe passively managed funds offer the best long-term risk/reward tradeoff for our clients' objectives. We typically do not use mutual funds or ETFs that attempt to achieve better than market returns with various methods of technical and/or fundamental analysis or tactical allocation. These methods – **which we do not use or endorse** – include economics analysis, fundamental research, technical analysis, sector rotation, long-short hedging strategies, etc. We believe the additional risk and costs of these methods are not in the best interests of our clients.

There are risks associated with buy-and-hold, passive strategies like the ones used at New Dimensions:

1. Actively managed investments may outperform your passive investments.
2. Buy-and-Hold investing will not avoid market corrections or insulate clients from losses during declines.

New Dimensions believes the long-term benefits of passive investing outweigh these risks.

There are, however, other risks applicable to any portfolio containing stocks and/or bonds that must be borne by the investor. A list of these risks is provided below:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic, and social conditions may trigger market events.
- Inflation Risk: When any type of inflation is present, a dollar next year will not buy as much as a dollar today, because purchasing power is eroding at the rate of inflation.
- Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.
- Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on a lengthy process of finding oil and then refining it before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its

income from a steady stream of customers who buy electricity regardless of the economic environment.

- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

This list may not include all possible risks.

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**Item 9: Disciplinary Information**

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There have never been any legal or disciplinary actions against New Dimensions or any member of management.

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

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**Financial Industry Activities**

New Dimensions is not registered and does not have an application pending as a securities broker-dealer, futures commission merchant, commodity pool operator, or commodity trading advisor. None of New Dimensions' management persons are registered representatives of a broker-dealer.

Neither New Dimensions nor any of its management persons have a material relationship or arrangement with any related person or financial industry entities.

**Other Investment Advisers**

New Dimensions does not recommend or select other investment advisers for its clients.

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

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New Dimensions employees must comply with a Code of Ethics and Statement for Insider Trading. The Code describes the Firms' high standard of business conduct and fiduciary duty to its clients. The Code's key provisions include:

- Statement of General Principles
- Policy on and Reporting of Personal Securities Transactions
- A Prohibition on Insider Trading
- Restrictions on the Acceptance of Significant Gifts
- Procedures to Detect and Deter Misconduct and Violations

- Requirement to Maintain Confidentiality of Client Information.

Employees of New Dimensions must acknowledge the terms of the Code of Ethics at least annually. Any individual not in compliance with the Code of Ethics is subject to termination.

Clients and prospective clients can obtain a copy of the firm's Code of Ethics by contacting Lance Alston at 972-972-8565.

Lance Alston, President and Chief Compliance Officer, reviews all employee trades each quarter. Employees are discouraged, as are the firm's clients, from trading in anything other than open-ended mutual funds or exchange-traded funds. Mutual fund and exchange-traded fund portfolios effectively avoid any trading conflicts of interest between clients and employees of the firm.

Neither New Dimensions nor its employees recommend to clients, or buy or sell for client accounts, securities in which they have a material financial interest.

## **Item 12: Brokerage Practices**

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### **Research and Other Soft Dollar Benefits**

New Dimensions does not receive formal soft dollar benefits other than execution from broker-dealers in connection with client securities transactions. See disclosure below in "Directed Brokerage – Other Economic Benefits".

### **Brokerage for Client Referrals**

New Dimensions does not receive client referrals from broker-dealers.

### **Directed Brokerage**

New Dimensions shall generally recommend that portfolio management clients establish brokerage accounts with Charles Schwab Institutional (Schwab), a registered broker-dealer (member SIPC), to maintain custody of clients' assets and to effect trades for their accounts.

New Dimensions is independently owned and operated and not affiliated with Schwab in any way. Schwab provides New Dimensions with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis at no charge to them as long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab. These services are not otherwise contingent upon New Dimensions committing to Schwab any specific amount of business (assets in custody or trading).

For client accounts maintained there, Schwab is compensated through commissions or other transaction-related fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Schwab is also compensated by earning interest on the uninvested cash

in your account in Schwab's Cash Features Program. The brokerage commissions and/or transaction fees charged by Schwab or any other designated broker-dealer are exclusive of and in addition to asset management fees charged by New Dimensions.

### **Directed Brokerage – Other Economic Benefits**

Schwab also makes available to the firm other products and services that benefit New Dimensions, but do not directly benefit its clients' accounts. Many of these products and services are used to service all or some substantial number of accounts managed by New Dimensions, including accounts not maintained at Schwab.

Schwab's products and services that assist New Dimensions in managing and administering client accounts include software and other technology that (1) provide access to client account data (such as trade confirmations and account statements); (2) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (3) provide research, pricing, and other market data; (4) facilitate payment of New Dimensions fees from its clients' accounts; and (5) assist with back-office functions, recordkeeping, client reporting, and regulatory compliance. We receive a benefit because we do not have to pay for the research, products, or services.

We believe our recommendation of Schwab is appropriate based on the level of service provided and the appropriate fees charged.

### **Trade Aggregation**

Trade aggregation is the act of trading a large block of a security in a single order. Shares of a purchased security are then allocated to the appropriate accounts in the appropriate proportion. The main purposes of order aggregation are (1) for ease of trading and (2) to obtain a lower transaction cost associated with trading a larger quantity. New Dimensions does not aggregate or block trades. As a result, clients purchasing securities around the same time may receive a less favorable price than other clients. In addition, not aggregating trades may result in higher transaction costs, as a client will not benefit from lower transaction cost which might be achieved if the trade was aggregated.

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

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Clients are encouraged to meet at least once each year for a formal review of their financial planning goals and information. Client accounts are reviewed regularly as needed and not less than twice per year. Lance Alston, President and Chief Compliance Officer, is responsible for reviewing all financial plans and investment accounts.

#### **Review Triggers**

Other conditions that typically trigger a review are changes to tax laws, new investment information, or changes in a client's financial situation. Changes in market, political, or economic conditions rarely influence changes to a client's strategic portfolio allocation or financial plan.

## **Reporting**

Each month, the custodian (Schwab) provides clients with an account statement for each client account with activity; this report may include individual holdings, cost basis information, deposits and withdrawals, accrued income, dividends, and performance. In addition, the custodian provides clients with trade confirmations for each position bought and sold. Accounts without activity will receive account statements no less than quarterly.

Written financial plans are provided during annual client meetings or when updated. Portfolio allocation reports are generally provided when the portfolio is reviewed regularly throughout the year.

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

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### **Other Compensation**

New Dimensions does not receive any economic benefits (other than normal compensation) from any firm or individual for providing investment advice.

### **Compensation – Client Referrals**

New Dimensions does not make or accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## **Item 15: Custody**

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New Dimensions does not have physical custody of any client funds or securities. However, under government regulations, we are deemed to have constructive custody of your assets if you:

1. Authorize us to instruct your custodian to deduct our advisory fees directly from your account. Your custodian maintains the actual custody of your assets.
2. Set up certain 1st party wire disbursements and/or 3rd Party Standing Letters of Authorization (SLOAs) to direct us to transfer funds or securities from your account to a specified party.

Clients may authorize New Dimensions (in the client agreement) to instruct the custodian to debit fees directly from the client's account held at a qualified custodian. Client investment assets will be held with a custodian agreed upon by the client and New Dimensions. New Dimensions is given limited access to accounts held at the custodian to facilitate trading, fee disbursement, and other actions requested by the client. This limited access is communicated in writing to the Custodian and approved by the client. The custodian sends a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the

amount of advisory fees paid directly to New Dimensions.

### **Custody – Account Statements**

As described above and in Item 13, clients receive at least quarterly statements from the qualified custodian that holds and maintains client's investment assets. Clients are urged to carefully review such statements and compare such official custodial records to the reports that New Dimensions provides. New Dimensions reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

### **Item 16: Investment Discretion**

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New Dimensions is granted limited power of attorney to act on a discretionary basis on behalf of clients by signing the Asset Management Agreement and Custodian account applications. A limited power of attorney allows New Dimensions to execute trades on behalf of clients.

New Dimensions has the authority to determine, without obtaining specific client consent, both the amount and type of securities to be bought to satisfy client account objectives.

Determinations will be based on the client's portfolio model established in the financial planning process. Additionally, New Dimensions may accept any reasonable limitation or restriction to such authority on the account placed by the client. All limitations and restrictions placed on accounts must be presented to New Dimensions in writing.

### **Item 17: Voting Client Securities**

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As a matter of firm policy, we do not vote proxies on behalf of clients. Clients retain the responsibility for receiving and voting proxies for securities maintained in their portfolios; clients receive proxies directly from either custodians or transfer agents.

If requested, New Dimensions may provide advice to clients regarding proxy votes and legal proceedings. If any conflict of interest exists, it will be disclosed to the client. Clients may contact New Dimensions at 972-972-8565 for information about proxy voting.

### **Item 18: Financial Information**

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New Dimensions has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has never been the subject of a bankruptcy proceeding.

New Dimensions is not required to provide a balance sheet; New Dimensions does not serve as a custodian for client funds or securities and does not require prepayment of fees of both more than \$1200 per client, and more than 6 months in advance.

**New Dimensions Wealth Management, LLC**

**(New Dimensions)**

Form ADV Part 2B

Investment Adviser Brochure Supplement

**Lance Alston**

This brochure supplement provides information about Lance Alston that supplements the New Dimensions brochure. You should have received a copy of that brochure. Please contact Lance Alston (President) if you did not receive a Firm Brochure from New Dimensions, or if you have any questions about the contents of this supplement.

Additional information about Lance Alston is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable CRD number for Lance Alston is 3070449.

**Main Office:** 550 S. Watters Road  
Suite 242  
Allen, Texas 75013

**Phone Number:** 972-972-8565

**Email Address:** [lance@ndwealth.com](mailto:lance@ndwealth.com)

**Website:** [www.ndwealth.com](http://www.ndwealth.com)



## Educational Background and Business Experience

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### Education and Business Background

New Dimensions requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and portfolio management. Examples of acceptable coursework include: an MBA, CFP®, CFA, ChFC, JD, or CPA. Additionally, advisers must have work experience that demonstrates their aptitude for financial planning and investment management.

**Richard (Lance) Alston**  
**CRD #3070449**

**Born: 1962**

#### *Business Background:*

New Dimensions Wealth Management, LLC President and Chief Compliance Officer	2009 – Present
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Sabbatical	2008 – 2009
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JWA Financial Group, Inc. President and Chief Compliance Officer	2002 – 2008
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#### *Formal Education:*

B.A., International Business, University of Texas at Austin	1984
M.A., Economics, George Mason University, Fairfax, VA	1999

#### *Professional Designations:*

Certified Financial Planner (CFP®)	2001
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### Professional Certifications

Lance Alston maintains professional designations requiring the following minimum requirements:

#### **CFP® (Certified Financial Planner)**

**Issued by:** Certified Financial Planner Board of Standards, Inc.

**Prerequisites/Experience Required:** Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

**Educational Requirements:** Candidate must complete a CFP®-board registered program, or hold *one* of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

**Examination Type:** CFP® Certification Examination

**Continuing Education/Experience Requirements:** 30 hours every 2 years

### **Disciplinary Information**

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Neither New Dimensions nor any supervised persons have been involved in any activities resulting in a disciplinary disclosure.

### **Other Business Activities**

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Lance Alston is insurance licensed; however, he is not appointed with a company and does not sell insurance products. He maintains the license for educational purposes to advise on insurance products.

Lance is the author of the book, *Wealthfulness: Simple Steps to Financial Health and Happiness*. His book is available for sale; however, Lance may provide books at a discount or for no cost to organizations, clients, or prospective clients. The information is not tailored to an individual's personal financial situation. Instead, it contains financial advice for purposes of general financial education.

As disclosed in Form ADV Part 2A Item 5 – Fees and Compensation, neither New Dimensions as a firm nor Lance Alston individually receive commissions, bonuses, or other compensation based on the sale of securities or other investment products.

### **Additional Compensation**

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No supervised person receives any economic benefit outside of regular salaries or bonuses related to amount of sales, client referrals or new accounts.

## Supervision

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Lance Alston, President and Chief Compliance Officer, is responsible for supervising New Dimensions' advisory activities and managing New Dimensions' team of supervised persons.

Lance Alston supervises these persons by holding regular meetings, which may include staff, investment, compliance, and other ad hoc meetings. He reviews client reports, emails, and trading, as well as personal securities transactions and holdings reports. Lance Alston may be reached at 972-972-8565.

**New Dimensions Wealth Management, LLC**

**(New Dimensions)**

Form ADV Part 2B

Investment Adviser Brochure Supplement

**Tiffany Finney-Johnson**

This brochure supplement provides information about Tiffany Finney-Johnson that supplements the New Dimensions brochure. You should have received a copy of that brochure. Please contact Lance Alston (President) if you did not receive a Firm Brochure from New Dimensions, or if you have any questions about the contents of this supplement.

Additional information about Tiffany Finney-Johnson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable CRD number for Tiffany Finney-Johnson is 5602864.

<b>Main Office:</b>	<b>550 S. Watters Road Suite 242 Allen, Texas 75013</b>
<b>Phone Number:</b>	<b>972-972-8565</b>
<b>Email Address:</b>	<b>tiffany@ndwealth.com</b>
<b>Website:</b>	<b><a href="http://www.ndwealth.com">www.ndwealth.com</a></b>

## Education and Business Background

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New Dimensions requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and portfolio management. Examples of acceptable coursework include: an MBA, CFP®, CFA, ChFC, JD, or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

**Tiffany Nicole Finney-Johnson**  
CRD #5602864

**Born: 1980**

*Business Background:*

New Dimensions Wealth Management, LLC  
Director of Financial Planning

2012 – Present

JWA Financial Group, Inc.  
Vice President of Financial Planning

2005 – 2012

*Formal Education:*

B.A., Finance, Texas Tech University

2003

M.S., Personal Financial Planning, Texas Tech University

2005

*Professional Designations:*

Certified Financial Planner (CFP®)

2008

### Professional Certifications

Tiffany Finney-Johnson maintains professional designations requiring the following minimum requirements:

#### CFP® (Certified Financial Planner)

Issued by: Certified Financial Planner Board of Standards, Inc.

**Prerequisites/Experience Required:** Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

**Educational Requirements:** Candidate must complete a CFP®-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)

- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's license.

**Examination Type:** CFP® Certification Exam

**Continuing Education/Experience Requirement:** 30 hours every 2 years

### **Disciplinary Information**

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Neither New Dimensions nor any supervised persons have been involved in any activities resulting in a disciplinary disclosure.

### **Other Business Activities**

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As disclosed in Form ADV Part 2A Item 10 – Other Financial Industry Activities and Affiliations, Tiffany Finney-Johnson is not actively engaged in any outside business activities.

As disclosed in Form ADV Part 2A Item 5 – Fees and Compensation, neither New Dimensions as a firm nor Tiffany Finney-Johnson individually receive commissions, bonuses, or other compensation based on the sale of securities or other investment products.

### **Additional Compensation**

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No supervised person receives any economic benefit outside of regular salaries or bonuses related to amount of sales, client referrals, or new accounts.

### **Supervision**

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