

Disclosure Brochure

Of

The Wealth Advantage Group, Inc.

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This brochure (our ADV part 2A) provides information about the qualifications and business practices of The Wealth Advantage Group, Inc. If you have any questions about the contents of this brochure, please contact us at (614) 459-9000.

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.

Additional information about The Wealth Advantage Group, Inc. is available on the SEC's website at www.adviserinfo.sec.gov. Our CRD number is 122231.

Item 2 – Material Changes

Since our last filing on March 28, 2023, we have made the following material changes to this disclosure brochure:

- Item 4 – The Wealth Advantage Group filed its initial application to become registered as an investment adviser with the U.S. Securities Exchange Commission in March 2024.

This brochure is provided to our clients at least annually and is also available on our website at www.wealthadvantagegroup.com. In addition, it may be requested by contacting our Compliance Administrator, Mike DiSalvo, CFP®, at 614-459-9000.

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Item 4 – Advisory Business

The Wealth Advantage Group, Inc. (WA Group, Firm, We and Us) is an Ohio corporation founded in 2002. The principal owner of the firm is Ken A. Dodson, PFS, AIF. Major decisions of a strategic and administrative nature are undertaken by Mr. Dodson. WA Group is a fee-only financial planning and investment management firm. Neither the firm nor its owners/employees receive any form of commission income.

The Wealth Advantage Group filed its initial application to become registered as an investment adviser with the U.S. Securities Exchange Commission in March 2024.

Our firm requires that anyone having duties related to providing investment advice possess a CPA, PFS, CFA or CFP designation, FINRA Series licensing and/or experience judged to be comparable.

Clients are required to enter into a *Financial and Investment Advisory Agreement* setting the terms and conditions of the engagement (including termination), describing the scope of the services to be performed. If requested by the client, our firm may recommend other professionals or service providers. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions.

Financial Planning

WA Group offers broad-based financial planning services based upon an analysis of each client's individual needs. The process typically begins with an initial complementary consultation. During or after the initial meeting, if the client engages us for financial planning services, pertinent information about the client's current financial condition is collected. We will conduct follow up interviews as needed for the purpose of reviewing or collecting additional data and establishing goals. Once such information has been studied and analyzed, a written plan – designed to achieve the client's expressed financial goals and objectives – will be reviewed and discussed with the client.

To the extent requested by the client, financial planning advice may be rendered in the areas of retirement planning, tax and cash flow planning, estate planning, insurance analysis, education funding strategies, and business planning including compensation and benefits planning, among others.

Financial plans are based on the client's financial situation at the time the plan is presented and are based on financial information disclosed to us. Clients are advised that certain assumptions are required to be made with respect to interest and inflation rates, the use of past trends and performance of investment markets and the economy. Since past performance is no indication of future returns, we cannot offer guarantees or promises that specified goals and objectives will be met. It is important that we be notified promptly if a client's financial condition, goals, or needs have changed.

Investment Management

WA Group provides ongoing and continuous investment management services on a fee-only basis. We utilize a degree of care, skill and diligence that a prudent person acting in a fiduciary capacity would use. As of December 31, 2023, WA Group provided advice on \$125,548,188 in assets. All but \$542,448 of these assets are managed on a discretionary basis.

WA Group does not take custody of client funds or securities. Instead, our clients utilize a custodian, mutual fund group, or variable annuity issuer that is compatible with the investment strategies desired by the client.

Clients desiring portfolio design and asset management services are not required to utilize any other services of WA Group. Investment strategies primarily invest in mutual funds (open end, closed end and exchange traded funds) or the separate accounts of variable annuity and life contracts. However, in some circumstances, WA Group employs strategies that invest in individual equity and debt securities.

WA Group will typically be granted discretion and authority to manage client accounts according to an agreed upon investment strategy. Accordingly, WA Group is authorized to perform various functions, at the client's expense, without further approval from the client. Such functions include making investment decisions on the type of securities purchased/sold and the amount of securities purchased/sold. Once the portfolio is constructed, we provide ongoing supervision and re-balancing of the portfolio as changes in market conditions and client circumstances may require.

When it has been determined to be in the best interest of the client, WA Group may recommend annuities. Annuities recommended are no-load, low expense contracts issued under a low cost platform. WA Group does not receive any commissions from any such insurance company recommended.

Clients who wish to impose restrictions on investing in certain types of securities must do so in writing. Each client is advised that it remains his or her responsibility to promptly notify WA Group if there is ever any change in the client's financial situation or investment objectives. All client accounts are reviewed on a periodic basis, at a minimum twice yearly, and clients are invited to participate in person.

Should they occur, losses in client accounts resulting from WA Group's trade errors shall be reimbursed, but WA Group shall not give credit for errors resulting in market gains. WA Group retains the net gains to use against any future losses from trade errors that may occur.

A copy of this brochure shall be provided to each client prior to, or at the same time as, the execution of the Financial and Investment Advisory Agreement. Any client who has not received a copy of WA Group's written brochure at least 48 hours prior to executing the Financial and Investment Advisory Agreement shall have five business days subsequent to executing the agreement to terminate the agreement without penalty.

Item 5 – Fees and Compensation

Financial Planning

WA Group typically provides financial planning services through a one time or annual engagement, and charges either a fixed fee or hourly fee for such services. WA Group's financial planning and consulting fees are negotiable, but generally range from \$180 to \$250 on an hourly basis and from \$2,500 to \$10,000 on a fixed fee basis, depending upon the level and scope of the services. Prior to engaging WA Group to provide financial planning and/or consulting services, clients enter into a *Financial and Investment Advisory Agreement* setting forth the terms and conditions of the engagement and the scope of the services to be provided.

Either party may terminate the agreement by written notice. In the event the client terminates, the balance of the unearned fees (if any) shall be refunded to the client. If termination occurs within five business days of entering into an agreement for such services, the client shall be entitled to a full refund.

Investment Management

WA Group provides ongoing and continuous investment management services on a fee-only basis. Generally, annual fees do not exceed 1.00% and are not less than 0.35% of the net asset value of the client's portfolio. While fees are negotiable, WA Group has adopted the following investment advisory fee guidelines for new clients.

0.95%	of the first	\$1,000,000 and
0.75%	of the next	\$1,000,000 and
0.55%	on the next	\$1,000,000 and
0.35%	on amounts over	\$3,000,000

MINIMUM ANNUAL FEE \$2,500

WA Group's fee shall be charged quarterly, in advance, based upon the market value of the assets on the last day of the previous quarter. Clients may elect to pay fees directly or authorize WA Group to deduct fees from their accounts. 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 promptly refunded, and any earned, unpaid fees will be due and payable.

All clients may not be charged the same fee schedule as fees are negotiated based on specific client circumstances and fees schedules have changed over time. Some clients may be charged a flat fee. Applying a minimum or flat fee on small accounts may result in an annual fee that exceeds 1.00% of the net asset value of the client's portfolio. Therefore, investment advisory services for smaller accounts may be available from another investment adviser at a lesser fee.

In addition to WA Group's fee, to the extent that funds are invested in a mutual fund, ETF or variable annuity/life sub-accounts, additional fees will be paid to the fund manager or insurance company. These fees will vary depending upon the particular mutual fund, ETF or variable annuity.

WA Group will not have access to client funds for payment of fees without client consent in writing. The qualified custodian agrees to deliver a monthly account statement directly to the client showing all disbursements from the account. Clients should review their account statements for accuracy.

General Information Regarding Advisory Services and Fees

Transaction charges may be incurred when purchasing and selling securities. There are situations where paying a transaction fee costs less over a longer term. WA Group does not share in any portion of the brokerage fees or transaction charges imposed by any broker-dealer. We strive to keep any such charges to a minimum.

Asset based fees can, at times, lead to conflicts of interest between an adviser and its clients. For example, conflicts of interest may arise regarding decisions to pay down debt, gift funds to charities, purchase a lifetime immediate annuity; invest in private equity (private real estate ventures, closely held businesses, etc.) or place funds in non-managed account. WA Group's goal is to provide advice that is in its clients' best interest, disregarding any impact of the decision upon our firm.

Portfolio management services will continue in effect until terminated by either party by written notice in accordance with the terms of the Financial and Investment Advisory Agreement.

WA Group's relationship with each client is non-exclusive; in other words, WA Group provides investment supervisory services and financial planning services to multiple clients. WA Group seeks to avoid situations in which one client's interest may conflict with the interest of another of its clients.

Item 6 – Performance Based Fees

The Wealth Advantage Group does not charge performance based fees (fees based on a share of capital gains or capital appreciation of client assets). Performance based fees can create a conflict of interest since that arrangement can induce an adviser to take inappropriate risk to maximize its own returns – while putting the client's investment at risk.

Item 7 – Types of Clients

WA Group provides financial planning and investment advisory services to individuals, business entities, trusts and qualified and non-qualified retirement plans. Client relationships vary in scope and length of service.

WA Group has no minimum account value or fee in order to establish a relationship with WA Group.

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

Methods of Analysis and Investment Strategies

WA Group provides personal solutions for clients. The process begins with a discussion about the client's entire financial life; where they have been and where they want to go. We discuss long-term as well as short term goals, the timeline for achieving these goals, and the client's tolerance for risk and volatility along the way.

WA Group combines state of the art financial tools with an understanding of the client's personal goals to design a global asset allocation plan. The following factors are considered:

- Time Horizon (if a planning client, based on cash flow modeling).
- Determination of risk tolerance (not a simple questionnaire)
- Analysis of current market conditions to reach an expected rate of return for the asset classes being considered (peering into the crystal ball).
- Current and projected tax status.

Based on the importance a client places on each factor above, each client's allocation to cash, bonds, stocks, and real estate is unique.

Our due-diligence process for selecting products, including mutual funds and ETFs considers a variety of factors. A few include:

- Stability of sponsoring organization
- Performance relative to peer group
- Inception date of product, manager tenure
- Expense ratios and fees
- Assets under management

Once the overall asset allocation plan is established, an *asset location* plan is developed. Asset location strategies include holding assets in family partnerships, revocable and irrevocable trusts, qualified accounts, and tax exempt accounts among other things.

Risk of Loss

WA Group diversifies clients' portfolios across various asset classes in an effort to reduce risk of loss. Ultimately, risk can be defined as the permanent impairment of capital. Our investment processes are designed to reach a proper balance between risk and return. Below is a description of several principal risks that clients face.

Management Risks. WA Group manages client portfolios based on its experience, research and proprietary methods. Over short time periods, the capital markets will price securities on a supply and demand basis. This is essentially investor optimism or pessimism driving security valuation. We do not consider short term price swings to be the same as the permanent impairment of capital. Over the longer term, securities are priced on a fundamental, discounted cash flow basis. Client portfolios are, therefore, subject to the risk that WA Group allocates funds to asset classes that do not perform over time, or that WA Group's specific investment choices underperform their relevant indexes.

Equity Market Risks. While mutual funds and ETFs are diversified portfolios that may make them less risky than investment in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without

limitation, the risk that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g. bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

Fixed Income Risks. Investing in fixed income instruments is generally less volatile than investing in equity markets. However, fixed income investments are still subject to risks. These risks include interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risk of default by the borrowers), or maturity risk (risks that bonds or notes will change in value from the time of issuance to maturity).

Foreign Securities Risks. WA Group typically invests portions of client assets into mutual funds or ETFs that invest internationally. While foreign investments are important to the diversification of client portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.

Item 9 – Disciplinary Information

WA Group has no disciplinary events to report.

Item 10 – Other Financial Industry Activities and Affiliations

Neither WA Group, nor its owners or employees, are registered representatives of a broker-dealer. WA Group does not have any relationship or arrangement that is material to its advisory business or to its clients with any related person.

Item 11 – Code of Ethics & Conflicts of Interest

Code of Ethics. WA Group has adopted a Code of Ethics for all employees of the firm describing its high standard of business conduct and fiduciary duty to clients. The Code of Ethics discusses our confidentiality of client information, a prohibition on insider trading, and personal securities trading procedures, among other things. All supervised persons at WA Group must acknowledge the terms of the Code of Ethics annually, or as amended.

WA Group's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting our Compliance Administrator, Mike DiSalvo, CFP® at (614) 459-9000 or mdisalvo@wealthadvantagegroup.com.

WA Group has a securities trading policy to monitor personal securities transactions and securities holdings of each employee. Our policy requires that all employees provide the Chief Compliance Officer a written report of their current securities holdings within ten (10) days after becoming an employee. Additionally, each employee must provide the Chief Compliance Officer with a written report of their current securities holdings at least once each twelve (12) month period thereafter.

It is WA Group's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. WA Group believes that such transactions would pose a significant conflict of interest to WA Group's clients. WA Group considers avoidance of such conflict a paramount policy in maintaining its fiduciary duty to its clients.

Conflicts of Interest with regards to Retirement Plan Rollovers. A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): 1) leave the money in the former employer's plan, if permitted; 2) roll over the assets to the new employer's plan, if one is available and rollovers are permitted; 3) roll over to an IRA; 4) cash out the account value (which could, depending on the client's age, result in adverse tax consequences). If WA Group recommends that a client roll over their retirement plan assets into an account managed by WA Group, such a recommendation creates a conflict of interest if WA Group will earn an advisory fee on the rolled over assets.

There are various factors that WA Group may consider before recommending a rollover, including but not limited to 1) the investment options available in the plan versus the investment options available in an IRA; 2) fees and expenses in the plan versus fees the fees and expenses in an IRA; 3) the services and responsiveness of the plan's investment professionals versus WA Group; 4) protection of assets from creditors and legal judgements; 5) required minimum distributions and age considerations; 6) employer stock tax consequences, if any. WA Group may recommend an investor rollover plan assets to an IRA managed by WA Group, however, no client is under any obligation to roll over retirement plan assets to an account managed by WA Group.

Item 12 – Brokerage Practices

In the event the client requests that WA Group recommend a broker dealer/custodian for execution and/or custodial services, WA Group generally recommends Charles Schwab & Co. (Schwab Institutional). Clients are required to enter into a separate custodial/clearing agreement with each designated broker-dealer/custodian.

Factors that WA Group considers before recommending any broker-dealer/custodian includes financial strength, reputation, execution capabilities, pricing, research, and service. Any commissions and/or transaction fees paid by WA Group's clients shall comply with WA Group's duty to obtain best execution. Clients may, however, pay commissions that are higher than another qualified broker-dealer might charge to effect the same transaction.

In seeking best execution for client trades, we evaluate the cost of commissions taking into consideration the full range of broker-dealer services, including the value of research provided, execution capability, commission rates, and responsiveness.

Research and Additional Benefits

WA Group receives from Schwab, without cost (and/or at a discount) support services which assist WA Group to better monitor and service client accounts maintained at such institutions.

Included within the support services obtained by WA Group can be investment-related research, pricing information and market data, software and other technology that provide access to client account data, and other educational and/or social events, computer software and/or other products used by WA Group in furtherance of its investment supervisory business operations.

WA Group's clients do not pay more for investment transactions effected and/or assets maintained at Schwab as a result of this arrangement. There is no corresponding commitment made by WA Group to Schwab or any other any entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as result of the above arrangement.

WA Group's Chief Compliance Officer, Ken A. Dodson, remains available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding perceived conflict of interest such arrangement may create.

Aggregation of Client Trades

Transactions for each client account will generally be handled independently, unless WA Group decides to purchase or sell the same securities for several clients at approximately the same time. WA Group may (but is not obligated to) combine or "bunch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among WA Group's clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day.

Directed Brokerage

Some clients may instruct WA Group to use one or more particular brokers for the transactions in their accounts. Clients who may want to direct WA Group to use a particular broker should understand that this may prevent WA Group from effectively negotiating lower brokerage commissions on their behalf. This arrangement may also prevent WA Group from obtaining the most favorable net price and execution. Thus, when directing brokerage business, clients should consider whether the commission expenses and execution, clearance and settlement capabilities that they will obtain through their broker are adequately favorable in comparison to those that WA Group would otherwise obtain for its clients.

Item 13 – Review of Accounts

Account reviews will be conducted on an ongoing basis by Ken A. Dodson, PFS, AIF and Mike G. DiSalvo, CFP®. All clients are advised that it remains their responsibility to notify us of any changes in their investment objectives and/or financial situation. All clients (in person or electronically) are encourage to review investment objectives and account performance with WA Group on at least an annual basis.

WA Group may conduct account reviews on an other than periodic basis upon the occurrence of a triggering event such as a market correction, large deposits or withdrawals from an account, substantial changes in the value of a client's portfolio, change in the client's investment objectives and client request.

Reports to Clients

Account custodians provide trade confirmation and periodic (monthly or quarterly) statements to clients. WA Group issues client performance reports quarterly. Our firm also issues reports to assist in tax preparation. WA Group will issue additional reports upon request.

Financial planning clients will receive reports summarizing WA Group's analysis, assumptions and conclusions as developed.

Item 14 – Client Referrals and Other Compensation

The Wealth Advantage Group receives no commissions or other indirect compensation from any broker-dealer, investment company group or insurance company in connection with providing services to its clients.

WA Group has agreements with unrelated third parties ("solicitors") for the referral of individuals or entities suitable for the advisory services provided by WA Group. These agreements typically provide for a percentage of the investment management fees collected by WA Group to be paid to the solicitor as a result of the solicitor's efforts. Subject to existing federal and state securities laws and regulations (including a full disclosure to prospective clients), solicitors receive such fees so long as the client's advisory agreement remains in effect. The firm does not charge clients introduced by such solicitors a higher fee or additional amounts than what it would charge a new client that comes directly to WA Group without the benefit of a solicitor. Such agreements are usually for an unspecified duration and are terminable upon notice.

Item 15 – Custody

It is WA Group's policy to not accept custody of a client's securities. This includes our inability to withdraw, transfer or otherwise move funds from any client account to the account of any third party

(other than for purposes of fee deductions, explained below). This is for the safety of the client's assets.

WA Group may be provided with the authority to deduct fees from a client's accounts. This process generally is more efficient for both the client and the investment adviser, and there may be tax benefits for the client to this method when fees can be paid from certain tax-deferred accounts. Account custodians do not verify the accuracy of WA Group's fee calculation.

All of WA Group's clients receive account statements directly from qualified custodians. Clients should review these statements and compare them to quarterly reports issued by us. Statements provided by WA Group may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

The WA Group usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, WA Group observes the investment policies, limitations and restrictions of the clients for which it advises. Investment guidelines and restrictions must be provided to The WA Group, Inc. in writing.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, The WA Group does not have the authority to vote proxies on behalf of clients. Clients retain the responsibility for receiving and voting proxies. The WA Group, Inc. may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

WA Group does not have any financial condition that impairs our ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

WA Group does not require the prepayment of more than \$500 in fees per client, six months or more in advance.

Item 19 – Requirements for State Registered Advisors

Requirements for state addressed advisors is addressed in Part 2B: Supplement Brochure to ADV Part 2A.