

### **SUMMARY OF MATERIAL CHANGES**

This Summary of Material Changes is a requirement under the “Amendments to Form ADV” which the SEC published on July 28, 2010. Under the Amendments to the Form ADV, we may provide you with this Summary of Material Changes dated March 20, 2019, detailing any material changes that we made to our Part 2A of Form ADV (the “Brochure”) since the last annual update we provided to clients dated March 29, 2018, in lieu of sending all of our clients a full copy of our Brochure.

Since the last annual update, MKD Wealth Coaches dissolved its Wrap Fee Program known as MKD Wealth Strategies. We notified our clients 30 or more days in advance of this change. We still utilize the same investment strategies as we did with the Wrap Fee Program, and transaction fees are charged to the client’s account, when applicable, rather than being included in the investment management fee. We also adjusted our investment management fees to take into account the transaction fees that might be incurred by clients. See Item 5 in Part 2A of Form ADV for the current fee schedule.

We also included some clarifications and additional explanations in Item 4, Item 7, Item 8, and Item 12 in Part 2A of Form ADV. We do not believe that these clarifications are material.

#### ***Additional Information***

You may request a copy of our Brochure at no cost to you, by contacting Tim Mrock, our Director of Operations and Chief Compliance Officer, at (248) 418-5100 or [tim@mkdwealthcoach.com](mailto:tim@mkdwealthcoach.com).

Additional information about us 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 us who are registered, or are required to be registered, as one of our investment adviser representatives of our firm.