

Item 1: Cover Page

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d/b/a Detterbeck Wealth Management**

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This supplement provides information about the qualifications and business practices of DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management . If you have any questions about the contents of this brochure, please contact us at (847) 934-6262 or email Brett M. Detterbeck at brett@dwmgmt.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.

Additional information about DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management is available on the SEC's website at www.adviserinfo.sec.gov. Our firm's CRD number is 111594. DWM Financial Group, Inc., D/B/A Detterbeck Wealth Management is an investment firm registered in the states of Illinois and South Carolina. Registration does not imply a certain level of skill or training.

Item 2: Material Changes

On March 20, 2012, DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management received official notice from the State of Illinois' Office of the Secretary of State that our firm was granted state registration status in Illinois, our principal office and place of business, due to the termination of our previous federal status. Therefore, the firm is no longer a federally-covered investment adviser, but rather state-registered in the states of Illinois and South Carolina. The passage of the Dodd-Frank Act brought about rules including that "mid-sized" firms like ours who were registered with the SEC must transition their registration to the applicable state securities authorities.

Since our last ADV filing on February 23, 2012 with the State of Illinois' Office of the Secretary of State, this Firm Brochure formerly dated 02/23/2012 has been updated. As required, the details of the revisions are disclosed here. The revision(s) made to that particular brochure include(s): On the cover page and under Items 8, 11, 13, and 17, the firm's website address and/or email address for contact Brett M. Detterbeck has been updated; Official notice from State of Illinois was granted (as described in the first paragraph).

Before 02/23/12, the details of the Firm Brochure revisions are disclosed here. On page 4, we have eliminated the advisory service of Ancillary Advice; On page 6, we have provided more detail of the Financial Planning Services offered including an explanation of the process to prepare a financial plan; On pages 6 and 7, we summarize the 3 different types of advisory services offered depending on the clients selection of participation; On page 8, we have updated the Investment Management Advisory Services fee schedule based on the 3 types of advisory services offered; On page 9, we have added an explanation of our Solicitors Agreement; Also on page 9, the Financial Planning Services fee schedule was updated; On page 10, the section on termination of relationship was updated; On page 14, the DWM New Tactical Portfolio was renamed as the DWM Liquid Alternatives Portfolio; On page 21, we have included updated financial information required in Item 18; On pages 21-24, we have provided information on the newly required Item 19 that is required of state registered advisers.

Additionally, the brochure supplement for Charles D. Capasso includes his educational background and business experience. He is a new solicitor for DWM who provides investment advice on the advisor's behalf and is subject to the advisor's supervision and control. The brochure supplements for Brett M. Detterbeck, Lester G. Detterbeck, and Charles D. Capasso have been updated to show that none of them receives additional compensation or other economic benefits, and to explain how each is supervised or does the supervision. Also included in each person's brochure supplement is information on the newly required Item 7 that is required of state registered advisers.

This Firm Brochure is our disclosure document that is used to provide our clients with a summary of new and/or updated information. We inform our clients of any material revisions. We ensure that our clients receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we provide our clients with other interim disclosures about material changes as necessary.

Item 3: Table of Contents

	Page
Item 1: Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	4-7
Item 5: Fees and Compensation	7-10
Item 6: Performance-Based Fees and Side-By-Side Management	10
Item 7: Types of Clients	10-11
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	11-15
Item 9: Disciplinary Information	15
Item 10: Other Financial Industry Activities and Affiliations	15-16
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	16
Item 12: Brokerage Practices	16-18
Item 13: Review of Accounts	18-19
Item 14: Client Referrals and Other Compensation	19
Item 15: Custody	19-20
Item 16: Investment Discretion	20
Item 17: Voting Client Securities	20-21
Item 18: Financial Information	21
Item 19: Requirements for State-Registered Advisers	21-24

Item 4: Advisory Business

DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management is a state-registered investment adviser with its principal place of business located in Illinois. It is registered in the states of Illinois and South Carolina, where a branch office is located in South Carolina. DWM Financial Group, Inc. began conducting business in 1999.

Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company):

- Lester G. Detterbeck, Chairman of the Board, Secretary, Treasurer, Advisory Representative
- Brett M. Detterbeck, President, Chief Operating Officer, Chief Compliance Officer, Portfolio Manager

As a wealth manager, DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management offers the following advisory services to our clients:

- I. Investment Management Advisory Services
- II. Financial Planning Advisory Services

Clients can choose one or both of these services to engage in by selecting from our programs menu shown further below.

I. Investment Management Advisory Services

Detterbeck Wealth Management offers Investment Management Advisory Services to our clients. Detterbeck Wealth Management is a wealth manager for clients with portfolios generally over \$500,000 that takes a more comprehensive view of a client's financial life. As a wealth manager, we not only offer to provide investment management advice, but also offer practical solutions for taxes, retirement, estate planning and asset protection. Detterbeck Wealth Management can offer to help investors at various points in their financial journey, helping them choose the appropriate strategies for their current asset levels, risk tolerances and time horizons.

Our Investment Management Advisory Services is a fee-based investment program designed to achieve reasonable long-term returns for a given level of risk. The goal is to provide top quality, professional investment services including analysis of client risk tolerance and financial goals, specific portfolio investment recommendations based on individual client needs, portfolio management which is regularly monitored, and issuance of quarterly performance reports.

Through personal discussions and meetings with the client in which goals and objectives based on a client's particular circumstances are established, we develop and clients approve a personal investment policy statement. We create and manage a portfolio based on that policy. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, liquidity needs, and other significant items.

Clients wanting to engage Detterbeck Wealth Management will be urged to establish an account with Charles Schwab & Co., Inc. or another agreed upon custodian and grant trading authorization to Detterbeck Wealth Management. Based on the client's investment objectives, risk tolerance, and financial situation, Detterbeck Wealth Management will manage the account on a continuous basis. Clients who choose another custodian are advised that the custodian must be able to provide

duplicate statements and confirmations to Detterbeck Wealth Management and accept trades from Detterbeck Wealth Management.

Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities:

- Exchange-listed securities
- Securities traded over-the counter
- Foreign issuers
- Warrants
- Corporate debt securities (other than commercial paper)
- Commercial paper
- Certificates of deposit
- Municipal securities
- Variable life insurance
- Variable annuities
- Mutual fund shares
- United States government securities
- Options contracts on securities
- Options contracts on commodities
- Interests in partnerships investing in real estate
- Interests in partnerships investing in oil and gas interests
- Interests in partnerships investing in equipment leasing
- Fixed annuities
- Life insurance
- Closed-end funds
- Private equity / Venture capital

Because some types of investments involve certain additional degrees of risk, they will only be recommended/ implemented when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability. Clients have the right to decline any investment recommendation.

Detterbeck Wealth Management does not represent, warrant or imply that the services or methods of analysis used by us can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to major market corrections or crashes. The client is advised that the investment recommendations and advice offered by Detterbeck Wealth Management are not legal advice or accounting service. The client should coordinate and discuss the impact of financial advice with their attorney and/or accountant. The client is advised that it is necessary to inform us promptly with respect to any changes in the client's financial situation and investment goals and objectives. Failure to notify us of any such changes could result in investment recommendations not meeting the needs of the client.

Termination of the advisory relationship: A client agreement may be canceled at any time, by either party in writing, for any reason without penalty within five business days after entering into the advisory agreement with Detterbeck Wealth Management. The client will be responsible for any fees and charges incurred by client from third parties as a result of maintaining the account, such as transaction fees for any securities transactions executed, and account maintenance or custodial fees. If a termination occurs during a quarter, the client will be charged on a pro-rata portion of the advisory fee for the quarter up to the date of termination.

II. Financial Planning Services

Detterbeck Wealth Management offers to provide financial planning services. The Financial Planning Association (FPA) defines Financial Planning as the long-term process of wisely managing your finances so you can achieve your goals and dreams, while at the same time negotiating the financial barriers that inevitably arise in every stage of life. Remember, financial planning is a process, not a product. As such, Detterbeck Wealth Management offers to help you develop well-defined goals and create a road-map to appropriate strategies to potentially turn those dreams into reality via written financial plans and ongoing financial advice.

Detterbeck Wealth Management follows the CFP® 6-Step Process:

1. Establishing and defining the client-planner relationship
2. Gathering client data including goals
3. Analyzing and evaluating your financial status
4. Developing and presenting financial planning recommendations and/or alternatives
5. Implementing the financial planning recommendations
6. Monitoring the financial planning recommendations

Detterbeck Wealth Management uses financial planning software and other tools to analyze all aspects of one's finances in the following areas:

1. Cash Flow Management
2. Education Funding
3. Financial Independence Planning
 - a. Pre- and Post-Retirement
 - b. Asset Allocation and Modeling
 - c. Risk Profiling
4. Estate Planning
 - a. Proactive coordination with your estate attorney
 - b. Charitable Planning
 - c. Succession Planning
5. Tax Planning – proactive coordination with your accountant and/or tax attorney
6. Insurance / Risk Management Planning – proactive coordination with your insurance agent

Using all of the information above, Detterbeck Wealth Management can help clients develop a financial plan and can provide ongoing financial planning advice.

DWM PROGRAMS MENU - HOW TO INCORPORATE THESE SERVICES

- Total Wealth Management – investment management (“IM”) and financial planning (“FP”) advisory services for clients with investment portfolios greater than \$500,000
 - Receives upfront financial review
 - Receives ongoing financial advice including at least annual updating of net worth and financial independence retirement scenarios
 - Receives coordination of transfer of investment accounts, implementation, and ongoing investment management services
 - Fees: ongoing management fee based on AUM

- DWM Genesis Program – IM and FP advisory services for clients with investment portfolios greater than \$100,000 with anticipated future additional assets
 - Receives upfront financial review
 - Receives ongoing financial advice including at least annual updating of net worth and financial independence retirement scenarios
 - Receives coordination of transfer of investment accounts, implementation, and ongoing investment management services
 - Fees: ongoing management fee based on AUM
- Planning Only Program (P.O.P.) – fee-only financial planning advisory as a stand-alone service; no investment management services
 - Receives upfront financial review / development of financial plan
 - May receive ongoing financial advice depending upon nature of relationship
 - Fees: annual retainer fee, fixed fee, and/or hourly fee (*may be waived if client advances to TWM or Genesis Program)

Tailoring of Advisory Services

Through personal discussions and meetings with the client in which goals and objectives based on a client's particular circumstances are established, we develop and clients approve a personal investment policy statement. We create and manage a portfolio based on that policy. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, liquidity needs, and other significant items such as the client's choice to restrict investing in certain securities or types of securities. Further, the client must continue to review any plan and update the plan based upon changes in the client's financial situation, goals or objectives, or changes in the economy. Should the client's financial situation or investment goals or objectives change, clients must notify Detterbeck Wealth Management promptly of the changes.

Clients are advised that certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. However, past performance is not an indication of future performance. Detterbeck Wealth Management cannot offer any guarantees or promises that client's financial goals and objectives will be met.

Wrap Fee Programs

Detterbeck Wealth Management does not participate in wrap fee programs.

Assets Under Management

As of 12/31/2011, DWM Financial Group, Inc. had total clients' assets under management of \$75,604,559 of which \$53,461,580 were on a discretionary basis and \$22,142,979 on a non-discretionary basis.

Item 5: Fees and Compensation

I. Investment Management Advisory Services

The annualized fee for Investment Management Advisory Services will be charged as a percentage of assets under management according to the following schedule:

<u>Portfolio Size</u>	<u>Annual Fee</u>
Up to \$500,000	Quoted on an individual basis
\$500,000 - \$999,999	1.20%
\$1,000,000 - \$1,999,999	1.00%
\$2,000,000 - \$4,999,999	0.90%
\$5,000,000 and over	Quoted on an individual basis

A minimum of \$100,000 of assets under management is required for this service. This account size may be negotiable under certain circumstances. Fees are charged quarterly in arrears and are directly debited from client accounts. DWM may group certain related client accounts for the purpose of achieving the minimum account size and determining the annualized fee.

Limited Negotiability of Advisory Fees

Although Detterbeck Wealth Management has established the aforementioned fee schedule, we retain the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances, and needs will be considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, anticipated future additional assets, related accounts, portfolio style, account composition, reporting level, among other factors. The specific annual fee schedule will be identified in the contract between the adviser and each client. Fees may be adjusted with written notice to client.

Fees are earned as of the commencement of the contract, assessed up to 30 days after notice of contract termination is received, and are prorated when assets were not managed for the entire quarter. Fees may be quoted on a fixed-fee basis.

In addition to the advisory fees above, client may pay fees for custodial services, account maintenance fees, transaction fees, wire fees, and other fees associated with maintaining the account. Detterbeck Wealth Management does not share in any portion of such fees. Schwab's transaction fees are generally \$8.95 or less per equity or ETF trade. Please refer to the "Brokerage Practices" section (Item 12) for additional information. Additionally, client may pay internal operating expenses to the manager of any mutual fund, ETF, or structured note that are purchased on their behalf. Such expenses are not shared with Detterbeck Wealth Management and are compensation to the fund manager. DWM typically uses no-load mutual funds, so front load charges to the client are extremely rare. The no-load mutual funds usually require a minimum holding period; therefore clients would be subject to deferred sales if client needed to get out of a fund early. Front-end or deferred sales charges are not shared with Detterbeck Wealth Management and are collected by the mutual fund and/or broker-dealer. If applicable, clients should read the mutual fund, ETF, or structured note prospectus before investing.

Under certain circumstances and as negotiated between client and Detterbeck Wealth Management, Detterbeck Wealth Management may cover a portion of the client's initial transaction fee expenses. Such circumstances may include, but not be limited to, clients who have accounts where a substantial number of trades are necessary to set-up the initial portfolio construction.

We reserve the right to waive the advisory fee on employee accounts.

The standard fee schedules and minimum account sizes are negotiable, and as a result, clients with similar assets may have differing fee schedules. Clients who negotiate a flat fee schedule may pay a higher fee than those who pay under a tiered schedule, depending on asset levels. Furthermore, the same or similar investment advisory services may be available from other investment advisers for a lower fee.

We may obtain clients through referrals and Investment Advisor Representatives (IARs) and/or Solicitors. Fees may be shared with one or more Investment Advisor Representatives/Solicitors as determined by the type and amount of IAR involvement. Fees will be shared with solicitors for client referrals as per the solicitors disclosure found within the clients Financial Advisory Agreement and are determined on a case-by-case basis. DWM's solicitors disclosure is in compliance with federal regulations. Each client is given verbal notice of this relationship prior to entering into an advisory agreement and must sign off on this disclosure as part of their advisory agreement known as DWM's Financial Advisory Agreement. Clients are advised that individuals acting as a solicitor for DWM may have a conflict of interest in having clients seek advisory services from DWM.

We may terminate the advisory agreement with you at any time by providing you with written notice. Likewise, you may terminate the advisory agreement at any time by providing us with written notice. Any outstanding amounts owed to us shall become immediately due and payable upon termination.

II. Financial Planning Services

Detterbeck Wealth Management offers financial planning on an annual retainer fee, fixed fee and hourly fee basis. The fee amount will be determined depending on the nature of the services being provided and the complexity of each client's circumstances. We will provide an estimate for the total hours to determine the flat fee at the start of the planning relationship based on the length of time it will take to provide a financial plan given each client's personal situation. Fees are negotiable and are charged in accordance with the fee schedule below.

Annual Retainer Fee: \$500 to \$10,000 - Payable one-half upon execution of the advisory agreement with Detterbeck Wealth Management and the balance due at the time of presentation of the plan, unless otherwise negotiated with the client. The client may terminate the agreement with Detterbeck Wealth Management and receive a full refund of any pre-paid advisory fees for planning services at any time up to presentation of the financial plan to the client.

Fixed Fee: \$500 to \$10,000 - Payable one-half upon execution of the advisory agreement with Detterbeck Wealth Management and the balance due at the time of presentation of the plan, unless otherwise negotiated with the client. The client may terminate the agreement with Detterbeck Wealth Management and receive a full refund of any pre-paid advisory fees for planning services at any time up to presentation of the financial plan to the client.

Hourly Fee: \$200 to \$500 - Payable as invoiced by Detterbeck Wealth Management. Generally, Detterbeck Wealth Management will invoice client for all time spent each month. Detterbeck Wealth Management or the client may terminate hourly advisory services within five business days after entering into the advisory agreement without penalty with written notice. After five business days of entering into the advisory agreement, client may terminate upon Detterbeck Wealth Management's receipt of clients written notice to terminate. Client will be responsible for any time spent by Detterbeck Wealth Management in providing the client advisory services or analyzing the clients situation.

The client is advised that fees for financial planning are strictly for financial planning services. Therefore, client may pay fees for additional services obtained such as asset management.

Financial Planning Fee Offset: Detterbeck Wealth Management reserves the discretion to reduce or waive the fixed or hourly fee if a financial planning client chooses to engage Detterbeck Wealth Management for our Investment Management Advisory Services.

Fixed Fee: \$500 to \$10,000 - Payable one-half (1/2) upon execution of the advisory agreement with Detterbeck Wealth Management and the balance due at the time of presentation of the plan, unless otherwise negotiated with the client. The client may terminate the agreement with Detterbeck Wealth Management and receive a full refund of any pre-paid advisory fees for planning services at any time up to presentation of the financial plan to the client.

Hourly Fee: \$200 to \$500 - Payable as invoiced by Detterbeck Wealth Management. Generally, Detterbeck Wealth Management will invoice the client for all time spent each month. Detterbeck Wealth Management or the client may terminate hourly advisory services within five business days after entering into the advisory agreement without penalty with written notice. After five business days of entering into the advisory agreement, the client may terminate upon Detterbeck Wealth Management's receipt of clients written notice to terminate. The client will be responsible for any time spent by Detterbeck Wealth Management in providing the client advisory services or analyzing the clients situation.

The client is advised that fees for financial planning are strictly for financial planning services. Therefore, client may pay fees for additional services obtained such as investment management.

Financial Planning Fee Offset: Detterbeck Wealth Management reserves the discretion to reduce or waive the fixed or hourly fee if a financial planning client (i.e. POP Program) chooses to engage Detterbeck Wealth Management for our Investment Management Advisory Services (i.e. Total Wealth Management Program or Genesis Program).

General Information

Termination of the relationship: A client agreement may be canceled at any time, by either party in writing, for any reason without penalty within five (5) business days after entering into the advisory agreement with Detterbeck Wealth Management. The client will be responsible for any fees and charges incurred by client from third parties as a result of maintaining the account, such as transaction fees for any securities transactions executed, and account maintenance or custodial fees. If a termination occurs during a quarter, the client will be charged on a pro-rata portion of the advisory fee for the quarter up to the date of termination.

Clients should note that similar advisory services may or may not be available from other Registered Investment Advisors for similar or lower fees.

Under no circumstances do we require or solicit payment of investment management advisory fees in any amount. For financial planning and ancillary advice, we do not require or solicit payment of fees in any amount for any client more than 3 months in advance of services rendered.

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

Detterbeck Wealth Management does not charge performance-based fees.

Item 7: Types of Clients

Detterbeck Wealth Management provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth individuals
- Pension and profit sharing plans (plan participants only)
- Trusts, estates, or charitable organizations
- Corporations or business entities other than those listed above

As previously disclosed in Item 5, our firm has established certain initial minimum account suggestions, based on the nature of the service(s) being provided. For a more detailed understanding of those suggestions, please review the disclosures provided in each applicable service.

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

Methods of Analysis

We may use the following methods of analysis in formulating our investment advice and/or managing the client assets:

Fundamental Analysis. We, or the funds we use, attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company 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 a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

Technical Analysis. We, or the funds we use, 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 a company. This presents a risk in that a poorly-managed or financially unsound company may underperform regardless of market movement.

Quantitative Analysis. We, or the funds we use, use mathematical models in an attempt to obtain more accurate measurements of a company's quantifiable data, such as the value of a share price or earnings per share, and predict changes to that data. A risk in using quantitative analysis is that the models used may be based on assumptions that prove incorrect.

Qualitative Analysis. We, or the funds we use, subjectively evaluate non-quantifiable factors such as quality of management, labor relations, and strength of research and developmental factors not readily subject to measurement, and predict changes to share price based on that data. A risk in using qualitative analysis is that our subjective judgment may prove incorrect.

Other Analysis. We, or the funds we use, analyze mutual funds by tracking the Sharpe ratio (reward per risk unit), style, historical performance, alpha of funds, and other Modern Portfolio Theory methodologies.

We use the following sources of information in addition to the analysis methods listed above:

- Financial newspapers and magazines
- Research materials prepared by others
- Corporate rating services

- Annual reports, prospectuses, and filings with the Securities and Exchange Commission
- Company press releases

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

Investment Strategies

Detterbeck Wealth Management offers several investment strategies. Below we describe these strategies as they relate to the main asset classes: equities, fixed income, and alternatives.

Equity Strategies:

Equities may provide long-term capital growth and may serve as an inflation hedge.

Detterbeck Wealth Management clients generally get strategic equity exposure via one or both of the strategies below:

- DWM Equity ETF Model Portfolio
- DWM Equity Mutual Fund Model Portfolio

Account size, transaction costs, and tax ramifications are considered before implementing either strategy.

Equity ETF/MF Portfolio Investment Objective

Equity Exchange Traded Fund (“ETF”) and Mutual Fund Portfolios were established for the investor seeking above market-like returns from an actively managed portfolio of mutual funds/ETFs. These Portfolios seek to create long-term, capital appreciation for its followers by investing in several leading no-load mutual funds/ETFs diversified in an array of investment styles. By utilizing both asset allocation and risk management techniques, the mutual funds/ETFs chosen provide a mean to potentially optimize returns and minimize risk.

Equity ETF/MF Portfolio Investment Process

Philosophy & Approach - DWM uses an intensive, in-house quantitative research process to identify mutual funds/ETFs that meet our strict criteria. In evaluating potential investments, we focus on investment styles capable of outperforming the current market conditions. Through these filters, we pick our top prospects.

Risk Management - Each Equity ETF and Mutual Fund Portfolio represents a good balance between diversification and focus. Diversification is provided through the multiple investment styles. For example, the large cap, mid cap, small cap and international styles are all represented.

Strategic Long-Term Focus - The funds chosen are generally picked for the long-term and are rebalanced two or three times per year. However, we monitor performance of these vehicles constantly to see if they are continuing to meet our criteria. When we believe that it is in the best long-term interest to make changes in the equity ETF or mutual fund portfolios, we do so.

Beyond our two main strategies featured above, DWM offers to provide exposure to private equity, separate account managers, and other special equity situations.

Fixed Income Strategies:

Fixed income investments add stability to your portfolio while providing limited protection against extreme economic environments.

DWM clients generally get fixed income exposure via one or a combination of several different strategies:

- Bond Ladders using individual bonds
- DWM Fixed Income ETF Model Portfolio
- DWM Fixed Income Mutual Fund Model Portfolio

Account size, transaction costs, and tax ramifications are considered before implementing any strategy.

Bond Ladders

A popular design available for larger accounts and that is innovative, yet conservative, is a bond ladder (the construction of a well-diversified portfolio of bonds with different maturities).

Our bond ladders can be structured to:

- Provide attractive portfolio yields
- Generate a reliable income stream
- Minimize exposure to interest rate risk
- Minimize reinvestment risk by allocating a portion of the portfolio to longer-term, high-yield bonds
- Maintain liquidity through the portfolio's maturing, shorter-term bonds
- Meet changing market conditions and evolving financial goals

Typically, bond ladders are constructed of only investment grade corporate, agency, and/or municipal bonds. Bond Mutual funds or ETFs are supplemented to get the non-core bond exposure such as international bonds, emerging bonds, currency bonds, and high yield bonds.

Fixed Income ETF / Mutual Fund Portfolio Investment Objective

Fixed Income ETF and Mutual Fund Portfolios were established for the investor seeking exceptional from an actively managed portfolio of mutual funds. These Portfolios seek to create long-term, capital appreciation for its followers by investing in several leading no-load mutual funds diversified in an array of investment styles. By utilizing both asset allocation and risk management techniques, the mutual funds chosen provide a mean to potentially optimize returns and minimize risk.

Fixed Income ETF / Mutual Fund Portfolio Investment Process

Philosophy & Approach - DWM uses an intensive, in-house quantitative research process to identify ETFs/mutual funds that meet our strict criteria. In evaluating potential investments, we focus on asset classes and styles capable of outperforming the current market conditions. Through these filters, we pick our top prospects.

Risk Management - Each Fixed Income ETF and Mutual Fund Portfolio represent a good balance between diversification and focus. Diversification is provided through variation within particular asset class sectors. For example, the government, corporate, inflation protected, high yield, international, emerging, and currency styles are all represented.

Long-Term Focus - The funds chosen are generally picked for the long-term and rebalanced two or three times per year. However, we monitor performance of these vehicles constantly to see if they are continuing to meet our criteria. When we believe that it is in the best long-term interest to make changes in the mutual fund portfolios, we do so.

Alternative Strategies:

In today's market climate, we believe non-correlated, alternative investments are a key element of a high-net worth investor's financial strategy for a portion of their overall portfolio.

A traditional portfolio of stocks and bonds is not the answer alone; they're great during bull markets, but can be brutal during bear markets. If your first goal is to protect your assets, and your second goal to grow your assets, we suggest incorporating an appropriate mix of non-correlated alternative investments to your portfolio. Many alternatives are designed to participate in up markets and protect in down markets. The result: less volatility, less anxiety, more stable returns and greater piece of mind. These alternative investments come in two different flavors:

Non-liquid Alternatives ("NLAs"): NLA assets are typically not publicly traded and hence not easily redeemable. Examples of these include: equipment leasing, timberland, private real estate and oil & gas limited partnership programs. While NLA investments tend to be less liquid than traditional asset classes, they generally make up for such inflexibility with steady and relatively high yields. For risk management purposes, DWM suggests less than 10% to any one particular non-liquid alternative product within a client's portfolio and no more than 25% to all NLA combined.

Liquid Alternatives ("LAs"): LA assets are those that use publicly traded securities and are easily redeemable. Examples of these include: commodity funds, public REIT funds, and the 200+ mutual funds that follow hedge-fund like strategies, but without all of the potential headaches of a private hedge fund. DWM has created a liquid alternative strategy that uses a handful of complementary LA funds that have the ability to excel in any market environment, and most importantly protect on the downside. More information on the [DWM Liquid Alternatives Portfolio](#) can be found below.

The DWM Liquid Alternatives Portfolio

The DWM Liquid Alternatives Portfolio was established for the investor seeking less volatility and more absolute-type returns than the equity market. The target return of the DWM LA Portfolio is 9% per annum*. Holdings may include arbitrage funds, global tactical allocation funds, closed-end specialty funds, and market neutral funds. DWM constantly monitors this dynamic liquid alternative area for fund openings that may represent new opportunities for the DWM LA model and its investors.

*Returns are in no way guaranteed. Past performance is no guarantee of future results and there is a possibility that clients may experience a loss.

Liquid Alternatives Philosophy & Overview

The DWM LA model follows a "low beta" approach. "Low beta" means returns have little correlation to market risk & return. That being said, when there is a bull market, the performance of the model will not be as great as a 100% stock portfolio. However, in a bear market, the model is geared to protect your downside. For example, in 2008, many of these alternative funds held their ground while equity funds suffered losses of 35% or more. Liquid alternatives are a great way to add

flexibility to your portfolio in these changing economic times by performing in up markets and protecting in down markets.

DWM uses an in-house quantitative research process to identify mutual funds that meet our special criteria. In evaluating potential investments, we focus on non-traditional asset classes and/or non-traditional strategies designed of taking advantage of market pricing anomalies or strong market sectors or other items. Through these filters, we pick our top prospects.

The funds chosen are quite complementary to one another. Some, like closed-end specialty funds are more volatile by nature than market-neutral funds. Together, they create a very powerful portfolio that can potentially excel in any market environment.

The funds chosen are generally picked for the long-term. However, we monitor performance of these securities constantly to see if they are continuing to meet our criteria. Rebalancings are typically semi-annual or more often as appropriate. With new liquid alternative funds hitting the marketplace all the time, constant monitoring of the investment universe is essential to find the new opportunities and hidden gems.

A fact sheet for each one our DWM Investment Strategies (Equity, Fixed Income, and Alternatives) is available to our advisory clients and prospective clients. One may request a copy by email sent to brett@dwmgmt.com, or by calling us at (847) 934-6262.

Risk of Loss

Securities investments are not guaranteed and you may lose money on your investments. It is impossible to predict the future and there is no assurance that we will attain your objectives or that any investment recommendation/strategy will be profitable. Selecting one of our investment services may result in different performance results than what otherwise might have been achieved had you selected one of the other services. In addition, clients in the same investment service may have differing performance depending upon the individual investment objectives and risk tolerance of each client. Clients have the right to decline any investment recommendation.

Item 9: Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or a prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable legal events or disciplinary history to disclose.

Item 10: Other Financial Industry Activities and Affiliations

None of our firm's management persons are registered or have an application pending to register as a broker-dealer or a registered representative of a broker-dealer. Additionally, none of our firm's management persons are registered or have an application pending to register as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Our firm is not engaged in other financial industry activities and does not recommend or select other investment advisers for our clients. However, Lester G. Detterbeck is a Certified Public Accountant and may engage in the business of providing CPA services through Detterbeck, Johnson & Monsen, an accounting firm, where he is a 20% owner. Lester G. Detterbeck spends approximately 20% of his time working as a Certified Public Accountant for Detterbeck, Johnson & Monsen. The remainder of his time is spent providing advisory services through Detterbeck Wealth Management, where he is a majority owner. There is not a material conflict of interest for DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management clients that need accounting services who are referred to Detterbeck, Johnson & Monsen.

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

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal and state securities laws. Detterbeck Wealth Management and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics, but to the general principles that guide the Code. Each employee must sign an Annual Certification of Compliance form and an Agreement to Abide to Written Policy on Insider Trading form which are on file with Brett M. Detterbeck, Compliance Officer.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons within the appropriate due date, where applicable. Additionally, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement), an initial public offering or any other security in which the firm may be acquiring for clients at the same time. Our Code also provides for oversight, enforcement and record keeping provisions.

Detterbeck Wealth Management's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity. This includes trading and sharing of such information.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. One may request a copy by email sent to brett@dwmgmt.com, or by calling us at (847) 934-6262.

Lester G. Detterbeck and Brett M. Detterbeck and all members of their households may personally own securities or products which may also be recommended and purchased or sold for clients. However, no employee of Detterbeck Wealth Management will put their interests before a client's interest. Neither Detterbeck Wealth Management nor its associated persons may trade ahead of their clients or trade in such a way to obtain a better price for themselves than for their clients. Detterbeck Wealth Management is required to maintain a list of all securities holdings for its associated persons.

Detterbeck Wealth Management and individuals associated with our firm are prohibited from engaging in principal transactions and agency cross transactions.

Item 12: Brokerage Practices

For discretionary clients, Detterbeck Wealth Management requires these clients to provide us with written authority to determine the broker/dealer to use and the commission costs that will be charged by the broker-dealer to these clients for these transactions.

Presently, Detterbeck Wealth Management encourages clients to use Charles Schwab & Co, Inc. ("Schwab"), a FINRA registered broker/dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Detterbeck Wealth Management is independently owned and operated and not affiliated with Schwab. When selecting a preferred custodian, DWM considered reputation, size, longevity, fees, technology sophistication and level of service. The transactions and account maintenance fees of Schwab may be higher or lower than that of other broker/dealers.

Schwab provides Detterbeck Wealth Management 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 so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab Institutional. Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Schwab may charge a separate custodian fee for investments of alternative products, i.e. non-public securities.

Schwab Institutional also makes available to our firm other products and services that benefit Detterbeck Wealth Management but may not directly benefit our clients' accounts.

Schwab's products and services that assist us in managing and administering our clients' accounts include software and other technology that:

- i. provide access to client account data (such as trade confirmations and account statements);
- ii. facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- iii. provide research, pricing and other market data;
- iv. facilitate payment of our fees from clients' accounts; and
- v. assist with back-office functions, record keeping and client reporting

Schwab Institutional also offers other services intended to help us manage and further develop our business enterprise. These services may include:

- i. compliance, legal and business consulting;
- ii. publications and conferences on practice management and business succession; and
- iii. access to employee benefit providers, human capital consultants and insurance providers.

Schwab may make available, arrange, and/or pay third-party vendors for the types of services rendered to Detterbeck Wealth Management. Schwab Institutional may discount or waive fees it

would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to our firm. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend or require that clients custody their assets at Schwab, we may take into account the availability of some of the foregoing products and services and other arrangements a part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Detterbeck Wealth Management will block trades where possible and when advantageous to clients. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts, so long as transaction costs are shared equally and on a pro-rated basis between all accounts included in any such block. Block trading may allow us to execute equity trades in a timelier, more equitable manner, at an average share price.

Detterbeck Wealth Management strives for best execution. Best execution includes the duty to seek the best quality of execution, as well as the best net price. Detterbeck Wealth Management encourages clients with individual accounts of greater than \$100,000 to sign Prime Brokerage forms which enable us to trade securities outside of Schwab, if Detterbeck Wealth Management believes that best execution is possible there.

When exercising investment discretion over a client account, the lowest commission rate available does not have to be paid if Detterbeck Wealth Management determines, in good faith, that the rate paid is commensurate with the value of the brokerage and research services provided by the broker dealer.

Detterbeck Wealth Management may at times recommend non-public securities to clients. In these circumstances, custody of these securities may maintain with the original vendor. In these cases, Detterbeck Wealth Management has no control over any transaction costs involved, if any, but Detterbeck Wealth Management does take these transaction costs into question before making such a recommendation.

Item 13: Review of Accounts

I. Investment Management Advisory Services

Reviews: While the underlying securities within Investment Management Advisory Services accounts are continually monitored, client accounts are reviewed quarterly at a minimum. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances (such as cash needs or contributions), or the market, political or economic environment.

These accounts are reviewed by the two principals of the firm: Brett M. Detterbeck, CFA, CFP® and Lester G. Detterbeck, CPA, CFA, CFP®.

Reports: In addition to the monthly statements and confirmations of transactions that Investment Management Advisory Services clients receive from their broker/dealer, Detterbeck Wealth Management will provide quarterly reports summarizing account balances, asset allocation and holdings. The consolidated reports will also summarize the client's current positions from all their custodians and performance for the period and year-to-date. Clients have 24 hour access to their

accounts by viewing their password protected area within www.dwmgmt.com.

II. Financial Planning Services

Reviews: While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically no formal reviews will be conducted for financial planning clients unless otherwise requested. When requested, reviews will be conducted by Brett M. Detterbeck, CFA, CFP® and/or Lester G. Detterbeck, CPA, CFA, CFP®. A fee may be charged.

Reports: Financial planning clients will receive a completed financial plan. Additional reports will not typically be provided unless otherwise requested. A fee may be charged.

Item 14: Client Referrals and Other Compensation

Detterbeck Wealth Management may obtain clients through independent persons or firms (“Investment Advisor Solicitors”) and through referrals. Our firm may pay referral fees to Investment Advisory Solicitors for introducing clients to us. Fees may be shared with one or more Investment Advisor Solicitors as determined by the type and amount of involvement, and fees will be shared with Solicitors for client referrals as per the Solicitor’s Disclosure Statement. Fees are determined on a case-by-case basis. Detterbeck Wealth Management’s Solicitors Agreement is in compliance with federal regulations and where state law requires, each client is given a copy of the referral agreement prior to, or at the time of, entering into an advisory contract. Whenever we pay a referral fee, we require the Solicitor to provide the prospective client with a copy of our Firm Brochure and a separate Solicitor’s Disclosure Statement that includes the following information:

- the Solicitor’s name and relationship with our firm;
- the fact that the Solicitor is being paid a referral fee;
- the amount of the fee; and
- whether the fee paid to us by the client will be increased above our normal fees in order to compensate the Solicitor.

It is Detterbeck Wealth Management’s policy not to accept or allow our related persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

Clients are advised that individuals acting as a Solicitor for Detterbeck Wealth Management may have a conflict of interest in having clients seek advisory services from Detterbeck Wealth Management. Solicitors are not permitted to offer clients any investment advice on behalf of Detterbeck Wealth Management.

Item 15: Custody

We previously disclosed in the “Fees and Compensation” section (Item 5) of this Brochure that our firm directly debits advisory fees from client accounts.

As part of this billing process, the client’s custodian is advised of the amount of the fee to be deducted from that client’s account. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period.

Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation. Clients should contact us directly if they believe that there may be an error in their statement.

Our firm does not have actual or constructive custody of client accounts.

DWM also sends consolidated quarterly statements to clients using third-party software. These reports provide not only account detail at multiple custodians, but also market commentary, performance evaluation, transaction history and billing detail. These reports have been made from data believed to be reliable, but no representation is made as to accuracy or completeness. Furthermore, clients should review and compare these statements to the statements provided by custodians at least each quarter.

Item 16: Investment Discretion

Detterbeck Wealth Management emphasizes the unrestricted right of the client to decline to implement any advice rendered except in situations where our firm is granted discretionary authority of the client's account.

Clients may hire us to provide discretionary asset management services, in which case we place trades in a client's account without contacting the client prior to each trade to obtain the client's permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- determine the security to buy or sell; and/or
- determine the amount of the security to buy or sell
- determine the broker/dealer to be used

Presently, Detterbeck Wealth Management encourages clients to use Schwab as the main custodian for the Investment Management Advisory Services. When selecting a third party broker/dealer, we considered reputation, size, longevity, fees, computer access and level of service. The transactions and account maintenance fees of Schwab may be higher or lower than other broker/dealers.

Clients give us discretionary authority when they sign a discretionary agreement with our firm and may limit the authority by giving us written instructions. Clients may also change or amend such limitations by once again providing us written instructions.

Item 17: Voting Client Securities

We vote proxies for all client accounts; however, you always have the right to vote proxies yourself. You can exercise this right by instructing us in writing to not vote proxies in your account.

We will vote proxies in the best interests of its clients and in accordance with our established policies and procedures. Our firm will retain all proxy voting books and records for the requisite period of time, including a copy of each proxy statement received, a record of each vote cast, a copy of any document created by us that was material to making a decision how to vote proxies, and a copy of each written client request for information on how the adviser voted proxies. If our firm has a

conflict of interest in voting a particular action, we will notify the client of the conflict and retain an independent third-party to cast a vote.

Clients may obtain a copy of our complete proxy voting policies and procedures by contacting Brett M. Detterbeck by telephone, email, or in writing. Clients may request, in writing, information on how proxies for his/her shares were voted. If any client requests a copy of our complete proxy policies and procedures or how we voted proxies for his/her account(s), we will promptly provide such information to the client.

We will neither advise nor act on behalf of the client in legal proceedings involving companies whose securities are held in the client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, clients may direct us to transmit copies of class action notices to the client or a third party. Upon such direction, we will make commercially reasonable efforts to forward such notices in a timely manner.

You can instruct us to vote proxies according to particular criteria (for example, to always vote with management, or to vote for or against a proposal to allow a so-called "poison pill" defense against a possible takeover). These requests must be made in writing. You can also instruct us on how to cast your vote in a particular proxy contest by contacting Brett M. Detterbeck by e-mail at brett@dwmgmt.com; phone at (847) 934-6262; or by mail at 220 N. Smith Street, Suite 410, Palatine, IL 60067.

Item 18: Financial Information

Detterbeck Wealth Management is not required to provide a copy of the firm's balance sheet for the most recent fiscal year.

There is no financial condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

We do not require or solicit pre-payment of more than \$500 in investment management advisory fees per client, six months or more in advance. In fact, under no circumstances do we require or solicit any amount of pre-payment, therefore, we are not required to present a balance sheet or to make any financial condition disclosures. For financial planning advisory services, we do not require or solicit payment of fees in any amount for any client more than six months in advance of services rendered.

Detterbeck Wealth Management has not been the subject of a bankruptcy petition at any time. Detterbeck Wealth Management has no additional financial circumstances to report.

Item 19: Requirements for State-Registered Advisers

Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of Detterbeck Wealth Management):

- Brett M. Detterbeck, President, Chief Operating Officer, Chief Compliance Officer, Portfolio Manager

- Lester G. Detterbeck, Chairman of the Board, Secretary, Treasurer, Advisory Representative

Listed below are their respective formal educations and business backgrounds:

Brett M. Detterbeck, CFA, CFP® Born in 1971

Formal education: University of California at Santa Barbara, CA, BA, 1993

Business background:

DWM Financial Group, Inc. (d/b/a Detterbeck Wealth Management)
Positions: President, Chief Compliance Officer, Head Portfolio Manager.
Employment: 09/2000 to Present.

DWM Wealth Vehicles, LLC (formerly Midwest Financial Center, LLC)
Position: Registered Representative.
Employment: 01/2003 to 12/2009.

Quantum Investment Management, LLC
Positions: Principal, Head Portfolio Manager, Trader.
Employment: 07/2004 to 12/31/2007.

ABN Amro Asset Management (USA), Inc.
Positions: Portfolio Manager, Trader.
Employment: 08/1994 to 08/2000.

Bloom Securities
Position: Trader.
Employment: 08/1993 to 07/1994.

In addition to the above business background, Brett M. Detterbeck has achieved the Certified Financial Planner, CFP® designation in 2003 and the Chartered Financial Analyst “CFA” designation in 2001.

Lester G. Detterbeck, CPA, CFA, CFP® Born in 1947

Formal education: University of Illinois, BA, 1969; Roosevelt University, MBA, 1978

Business background:

DWM Financial Group, Inc. (d/b/a Detterbeck Wealth Management)
Positions: Chairman of the Board, Secretary, Treasurer, Advisory Representative.
Employment: 01/1999 to Present.

DWM Wealth Vehicles, LLC (formerly Midwest Financial Center, LLC)
Position: President.
Employment: 01/2003 to 12/2009.

Quantum Investment Management, LLC
Position: Principal.
Employment: 07/2004 to 12/31/2007.

Detterbeck, Johnson & Monsen, a Certified Public Accounting firm
Position: Chairman of the Board.
Employment: 08/1976 to Present

Detterbeck Investment Advisers, Inc.
Positions: President, Secretary, Treasurer.
Employment: 04/1988 to 12/31/1998.

Terra Securities Corporation
Position: Registered Representative.
Employment: 05/1993 to 05/1999.

In addition to the above business background, Lester G. Detterbeck has achieved the Certified Financial Planner, CFP® designation in 1987 and the Chartered Financial Analyst “CFA” designation in 2002.

Brett M. Detterbeck is not actively engaged in any other investment-related business or occupation. His time is solely spent providing advisory services through DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management. Lester G. Detterbeck is not actively engaged in any other investment-related business or occupation, however, Lester G. Detterbeck is a Certified Public Accountant, and may engage in the business of providing CPA services through Detterbeck, Johnson & Monsen. Lester G. Detterbeck is a 20% owner of Detterbeck, Johnson & Monsen, an accounting firm. Lester G. Detterbeck spends approximately 20% of his time working as a Certified Public Accountant for Detterbeck, Johnson & Monsen. The remainder of his time is spent providing advisory services through DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management, where he is a majority owner.

Brett M. Detterbeck does not have any additional compensation for other business matters. Additionally, there are not any economic benefits to disclose relative to sales awards and other prizes based on the number or amount of sales, client referrals, or new accounts achieved. Lester G. Detterbeck is compensated by Detterbeck, Johnson & Monsen for his time working as a Certified Public Accountant. Otherwise, there are not any economic benefits to disclose relative to sales awards and other prizes based on the number or amount of sales, client referrals, or new accounts achieved while providing advisory services through DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management.

Brett M. Detterbeck and Lester G. Detterbeck are not compensated for advisory services with performance-based fees.

Brett M. Detterbeck and Lester G. Detterbeck have not been involved in the following events:

- An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.
- An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding, involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Brett M. Detterbeck and Lester G. Detterbeck have not been the subject of a bankruptcy petition.

Brett M. Detterbeck and Lester G. Detterbeck do not have any additional relationships or arrangements with any other issuer of securities not listed under Item 10.C. of Part 2A.

Item 1: Cover Page

Brett M. Detterbeck, CFA, CFP®

**DWM Financial Group, Inc.
D/B/A Detterbeck Wealth Management**

220 N. Smith Street
Suite 410
Palatine, IL 60067

Telephone: (847) 934-6262
Fax: (847) 934-5495

April 24, 2012



This brochure supplement provides information about Brett M. Detterbeck that supplements the DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management brochure from which you will be relying on for investment advice. You should have received a copy of that brochure. Please contact Brett M. Detterbeck, President, if you did not receive DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Brett M. Detterbeck is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Brett M. Detterbeck, CFA, CFP® Born in 1971

Formal education: University of California at Santa Barbara, CA, BA, 1993

Business background:

DWM Financial Group, Inc. (d/b/a Detterbeck Wealth Management)
Positions: President, Chief Compliance Officer, Head Portfolio Manager.
Employment: 09/2000 to Present.

DWM Wealth Vehicles, LLC (formerly Midwest Financial Center, LLC)
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ABN Amro Asset Management (USA), Inc.
Positions: Portfolio Manager, Trader.
Employment: 08/1994 to 08/2000.

Bloom Securities
Position: Trader.
Employment: 08/1993 to 07/1994.

In addition to the above business background, Brett M. Detterbeck has achieved the Certified Financial Planner, CFP® designation in 2003 and the Chartered Financial Analyst “CFA” designation in 2001.

DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management does have a general business standard for those supervised persons involved in determining or giving investment advice to clients. It is important to note that all Investment Advisor Representatives must be in agreement with the ethical tenets espoused by the International Association of Financial Planner (IAFP), must have a college degree plus an MBA or CFP and five years of industry experience.

DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management is providing an explanation of the minimum qualifications required for the Certified Financial Planner, CFP® designation and the Chartered Financial Analyst “CFA” designation to allow clients to understand the value of the designation.

CFP® Certification Explanation Statement

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.

CFA Institute Financial Adviser Statement

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 90,000 CFA charter holders 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 charter holders 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 charter holders - often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 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.

Item 3: Disciplinary Information

Brett M. Detterbeck does not have any reportable legal events or disciplinary history to disclose.

Item 4: Other Business Activities

Brett M. Detterbeck is not actively engaged in any other investment-related business or occupation. His time is solely spent providing advisory services through DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management.

Item 5: Additional Compensation

Brett M. Detterbeck does not have any additional compensation for other business matters. Additionally, there are not any economic benefits to disclose relative to sales awards and other prizes based on the number or amount of sales, client referrals, or new accounts achieved.

Item 6: Supervision

Brett M. Detterbeck is lead supervisor for monitoring advice given by Lester G. Detterbeck and Charles D. Capasso. Constant communication takes place within this advisor team to make sure advice is of sound quality and consistent. Policies and procedures are in place to ensure no client receives preferential treatment and no client is disadvantaged. Furthermore, we employ workflows to ensure things are done efficiently and in a consistent manner. Before giving any advice to clients, supervised persons adhere to these workflows. If anything unusual arises, these items are discussed with Brett M. Detterbeck immediately and a course of action is agreed upon. Our CRM (Contact Relationship Manager) keeps tracks of workflows and documents our actions.

Name, Title and Telephone Number of Supervisor

Brett M. Detterbeck, President (847) 934-6262

Item 7: Requirements for State-Registered Advisers

Brett M. Detterbeck has not been involved in the following events:

- An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.
- An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding, involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Brett M. Detterbeck has not been the subject of a bankruptcy petition.

Item 1: Cover Page

Lester G. Detterbeck, CPA, CFA, CFP®

**DWM Financial Group, Inc.
D/B/A Detterbeck Wealth Management**

4 North Atlantic Wharf
Suite 203
Charleston, SC 29401

Telephone: (843) 577-2463
Fax: (843) 937-9407

April 24, 2012



This brochure supplement provides information about Lester G. Detterbeck that supplements the DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management brochure from which you will be relying on for investment advice. You should have received a copy of that brochure. Please contact Brett M. Detterbeck, President, if you did not receive DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Lester G. Detterbeck is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Lester G. Detterbeck, CPA, CFA, CFP® Born in 1947

Formal education: University of Illinois, BA, 1969; Roosevelt University, MBA, 1978

Business background:

DWM Financial Group, Inc. (d/b/a Detterbeck Wealth Management)
Positions: Chairman of the Board, Secretary, Treasurer, Advisory Representative.
Employment: 01/1999 to Present.

DWM Wealth Vehicles, LLC (formerly Midwest Financial Center, LLC)
Position: President.
Employment: 01/2003 to 12/2009.

Quantum Investment Management, LLC
Position: Principal.
Employment: 07/2004 to 12/31/2007.

Detterbeck, Johnson & Monsen, a Certified Public Accounting firm
Position: Chairman of the Board.
Employment: 08/1976 to Present

Detterbeck Investment Advisers, Inc.
Positions: President, Secretary, Treasurer.
Employment: 04/1988 to 12/31/1998.

Terra Securities Corporation
Position: Registered Representative.
Employment: 05/1993 to 05/1999.

In addition to the above business background, Lester G. Detterbeck has achieved the Certified Financial Planner, CFP® designation in 1987 and the Chartered Financial Analyst “CFA” designation in 2002.

DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management does have a general business standard for those supervised persons involved in determining or giving investment advice to clients. It is important to note that all Investment Advisor Representatives must be in agreement with the ethical tenets espoused by the International Association of Financial Planner (IAFP), must have a college degree plus an MBA or CFP and five years of industry experience.

DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management is providing an explanation of the minimum qualifications required for the Certified Financial Planner, CFP® designation and the Chartered Financial Analyst “CFA” designation to allow clients to understand the value of the designation.

CFP® Certification Explanation Statement

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.

CFA Institute Financial Adviser Statement

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 90,000 CFA charter holders 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 charter holders 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 charter holders - often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 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.

Item 3: Disciplinary Information

Lester G. Detterbeck does not have any reportable legal events or disciplinary history to disclose.

Item 4: Other Business Activities

Lester G. Detterbeck is not actively engaged in any other investment-related business or occupation, however, Lester G. Detterbeck is a Certified Public Accountant, and may engage in the business of providing CPA services through Detterbeck, Johnson & Monsen. Lester G. Detterbeck is a 20% owner of Detterbeck, Johnson & Monsen, an accounting firm. Lester G. Detterbeck spends approximately 20% of his time working as a Certified Public Accountant for Detterbeck, Johnson &

Monsen. The remainder of his time is spent providing advisory services through DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management, where he is a majority owner. There is not a material conflict of interest for DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management clients that need accounting services who are referred to Detterbeck, Johnson & Monsen.

Item 5: Additional Compensation

As mentioned in “Other Business Activities” in section (Item 4), Lester G. Detterbeck spends approximately 20% of his time working as a Certified Public Accountant for Detterbeck, Johnson & Monsen. Accordingly, he is compensated by Detterbeck, Johnson & Monsen for his time spent on those accounting business matters. Otherwise, there are not any economic benefits to disclose relative to sales awards and other prizes based on the number or amount of sales, client referrals, or new accounts achieved while providing advisory services through DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management.

Item 6: Supervision

Brett M. Detterbeck is lead supervisor for monitoring advice given by Lester G. Detterbeck and Charles D. Capasso. Constant communication takes place within this advisor team to make sure advice is of sound quality and consistent. Policies and procedures are in place to ensure no client receives preferential treatment and no client is disadvantaged. Furthermore, we employ workflows to ensure things are done efficiently and in a consistent manner. Before giving any advice to clients, supervised persons adhere to these workflows. If anything unusual arises, these items are discussed with Brett M. Detterbeck immediately and a course of action is agreed upon. Our CRM (Contact Relationship Manager) keeps tracks of workflows and documents our actions.

Name, Title and Telephone Number of Supervisor

Brett M. Detterbeck, President (847) 934-6262

Item 7: Requirements for State-Registered Advisers

Lester G. Detterbeck has not been involved in the following events:

- An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.
- An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding, involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Lester G. Detterbeck has not been the subject of a bankruptcy petition.

Item 1: Cover Page

Charles D. Capasso, CFP®

**DWM Financial Group, Inc.
D/B/A Detterbeck Wealth Management**

4 North Atlantic Wharf
Suite 203
Charleston, SC 29401

Telephone: (843) 577-2463
Fax: (843) 937-9407

April 24, 2012



This brochure supplement provides information about Charles D. Capasso that supplements the DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management brochure from which you will be relying on for investment advice. You should have received a copy of that brochure. Please contact Brett M. Detterbeck, President, if you did not receive DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Charles D. Capasso is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Charles D. Capasso, CFP® Born in 1981

Formal education: University of Vermont School of Business, BA, 2004

Business background:

DWM Financial Group, Inc. (d/b/a Detterbeck Wealth Management)
Position: Relationship Manager.
Independent Contractor: 08/2011 to Present.

Morris Financial Concepts, Inc.
Position: Senior Financial Planner.
Employment: 08/2006 to 08/2011.

Maverick Southern Kitchens
Employment: 12/2005 to 01/2008.

Longhorn Steakhouse - South Carolina / Vermont
Employment: 09/2003 to 12/2005.

Secure Financial Services
Position: Financial Analyst.
Employment: 11/2004 to 03/2005.

Cactus Pete's Steakhouse
Employment: 01/2003 to 09/2003.

Outback Steakhouse
Employment: 02/2001 to 01/2003.

In addition to the above business background, Charles D. Capasso has achieved the Certified Financial Planner, CFP® designation in 2009.

DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management does have a general business standard for those supervised persons involved in determining or giving investment advice to clients. It is important to note that all Investment Advisor Representatives must be in agreement with the ethical tenets espoused by the International Association of Financial Planner (IAFP), must have a college degree plus an MBA or CFP and five years of industry experience.

DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management is providing an explanation of the minimum qualifications required for the Certified Financial Planner, CFP® designation and the Chartered Financial Analyst "CFA" designation to allow clients to understand the value of the designation.

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- 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

Charles D. Capasso does not have any reportable legal events or disciplinary history to disclose.

Item 4: Other Business Activities

Charles D. Capasso is not actively engaged in any other investment-related business or occupation. His time is solely spent providing advisory services through DWM Financial Group, Inc. d/b/a Detterbeck Wealth Management.

Item 5: Additional Compensation

Charles D. Capasso does not have any additional compensation for other business matters. Additionally, there are not any economic benefits to disclose relative to sales awards and other prizes based on the number or amount of sales, client referrals, or new accounts achieved.

Item 6: Supervision

Brett M. Detterbeck is lead supervisor for monitoring advice given by Lester G. Detterbeck and Charles D. Capasso. Constant communication takes place within this advisor team to make sure advice is of sound quality and consistent. Policies and procedures are in place to ensure no client receives preferential treatment and no client is disadvantaged. Furthermore, we employ workflows to ensure things are done efficiently and in a consistent manner. Before giving any advice to clients, supervised persons adhere to these workflows. If anything unusual arises, these items are discussed with Brett M. Detterbeck immediately and a course of action is agreed upon. Our CRM (Contact Relationship Manager) keeps tracks of workflows and documents our actions.

Name, Title and Telephone Number of Supervisor

Brett M. Detterbeck, President (847) 934-6262

Item 7: Requirements for State-Registered Advisers

Charles D. Capasso has not been involved in the following events:

- An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.
- An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding, involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

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