

## **Item 1 Cover Page**

A.

**James Patrick Dew**

Dew Wealth Management

ADV Part 2B, Brochure Supplement  
Dated: December 8, 2017

Contact: James P. Dew, Chief Compliance Officer  
8888 E. Raintree Drive, Suite 120  
Scottsdale, Arizona 85260

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**This brochure supplement provides information about James Patrick Dew that supplements the Dew Wealth Management brochure; you should have received a copy of that brochure. Please contact James P. Dew, Chief Compliance Officer if you did *not* receive Dew Wealth Management's brochure or if you have any questions about the contents of this supplement.**

**Additional information about James Patrick Dew is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Education Background and Business Experience**

James Patrick Dew was born in 1965. Mr. Dew graduated from University of Arizona with a Bachelor of Science degree in Education and Mathematics and from Arizona State University with a MBA. Mr. Dew has been Managing Member and an investment adviser representative of Dew Wealth Management since July of 1999.

Mr. Dew has been a CERTIFIED FINANCIAL PLANNER™ since 1999. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (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 76,000 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 6 hours, 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*, 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.

Mr. Dew has held the designation of Chartered Financial Consultant (ChFC®) since November 2001. ChFC® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Dew became a Certified Divorce Financial Analyst (CDFA™) on July 9, 2010. CDFA™ professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts. CDFA™ professionals must have two years minimum experience in a financial or legal capacity prior to earning the right to use the CDFA™ certification mark.

Mr. Dew has held the designation of Certified Private Wealth Advisor (CPWA®) since March 2, 2016. The CPWA designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on management topics and strategies for high-net-worth clients. Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC® or CPA license; acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements; five years of professional client-centered experience in financial services or a related industry; and two letters of reference from an IMCA member, professional supervisor, or currently licensed professional in financial services or a related industry. CPWA designees must complete a six-month pre-class educational component and a five-day classroom education program through The University of Chicago Booth School of Business. CPWA designees are required to adhere to IMCA's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA®).

### **Item 3 Disciplinary Information**

Dew Wealth Management is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of James Patrick Dew. No events have occurred that are applicable to this Item.

### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any investment-related business or occupation.
- B. **Licensed Insurance Agent.** Mr. Dew, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Dew to purchase insurance products on a commission basis. In addition, one of the insurance brokerage firms through which Mr. Dew offers insurance-related products pays a media company to secure television placements for Mr. Dew. During these television placements, Mr. Dew provides general education about finance and related issues. **Conflict of Interest:** The recommendation by Mr. Dew that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions received, rather than on a particular client's need.

Mr. Dew also has an incentive to recommend insurance commission products for the particular brokerage firm that pays a media company to secure television placements on his behalf, so that Mr. Dew may continue to benefit from that arrangement. No client is under any obligation to purchase any insurance commission products from Mr. Dew. Clients are reminded that they may purchase insurance products recommended by Mr. Dew through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, James P. Dew, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**

#### **Item 5 Additional Compensation**

James Patrick Dew does not receive economic benefit including sales awards, other prizes, or any bonus that is based at least in part on the number or amount of sales, client referrals, or new accounts for providing advisory services over than his regular salary.

#### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). The Registrant's Chief Compliance Officer, James P. Dew, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Dew at (480) 614-9119.