

**Part 2A of Form ADV: Firm Brochure**

Item 1 Cover Page

**Ward Wealth Management Services, Inc.  
110 W. Hall of Fame Ave  
Stillwater, OK 74075  
(405) 372-8440  
May 3, 2012**

This Brochure provides information about the qualifications and business practices of Ward Wealth Management Services, Inc. If you have any questions about the contents of this Brochure, please contact us at (405) 372-8440 or [jwwwealth@sbcglobal.net](mailto:jwwwealth@sbcglobal.net). 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.

Ward Wealth Management Services, Inc. is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Ward Wealth Management Services, Inc. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Material Changes

The date of our last annual update was February 24, 2011.

Due to new legislation, Ward Wealth Management Services, Inc. is switching from federal registration, to state registration and will be registered with the states of Oklahoma and Texas pursuant to their state laws. Primary state registration will be with the state of Oklahoma.

Currently, our Brochure may be requested by contacting James Ward, President at (405) 372-8440 or [jwwealth@sbcglobal.net](mailto:jwwealth@sbcglobal.net).

Additional information about Ward Wealth Management Services, Inc. is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with Ward Wealth Management Services, Inc. who are registered, or are required to be registered, as investment adviser representatives of Ward Wealth Management Services, Inc.

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#### Item 4 Advisory Business

Ward Wealth Management Services was established January 1, 1989 and later incorporated as Ward Wealth Management Services, Inc. ("WWMS") April 1, 1998. James C. Ward is the principal owner and president of WWMS since its establishment in 1989. James was born in 1946 and has a Bachelors of Science Degree in Agricultural Economics from Oklahoma State University in 1968. He received his Chartered Life Underwriter (CLU) certification also from American College in 1980 and also received his Chartered Financial Consultant (ChFC) certification from American College in 1992.

WWMS' primary place of business is Oklahoma, though clients do reside in multiple states.

WWMS is a 'fee only' firm providing investment advisory and portfolio management services to its clients through the following programs: Investment Advice and Portfolio Management, Investment Performance Monitoring and Reporting, and Fee Based Asset Management, a discretionary mutual fund asset allocation plan. In addition, model portfolios developed by WWMS are utilized for small accounts in retirement plans such as SIMPLE IRA, 401(k), 403(b), and other similar plans.

Clients of WWMS will work with Investment Advisor Representative James C. Ward to tailor an investment program that reflects the client's individual goals and risk tolerance and other relevant information. Mr. Ward will select investments on the client's behalf from mutual funds available at TD Ameritrade Institutional Services ("TD"), 1 Plaza Four A, Jersey City, NJ and the investment program will be implemented by placing orders on behalf of the client through TD.

WWMS provides investment advice regarding primarily mutual funds, and occasionally certificates of deposit. Investment advice is limited to these types of investments.

WWMS manages client assets totaling \$32,800,000. Discretionary accounts total \$32,800,000 while non-discretionary accounts total \$0. These amounts reflect totals from March 19, 2012.

## Item 5 Fees and Compensation

Clients of Ward Wealth Management Services, Inc. ("WWMS") who participate in a Fee Based Asset Management account will be charged a fee based on a percentage of assets held in their accounts. The maximum account fee schedule appears below.

PORTFOLIO VALUE	ANNUAL ADVISORY FEE
Minimum Annual Fee	\$750.00
Under \$100,000	1.50%
\$100,000 - \$249,999	1.25%
\$250,000 - \$749,999	1.00%
\$750,000 - \$1,249,999	0.85%
\$1,250,000 - \$1,999,999	0.75%
\$2,000,000 and Above	Negotiable

WWMS sends a quarterly invoice for our advisory fee at the beginning of each quarter. Account fees are payable quarterly, in advance, based on the value of the account on the last day of the quarter. Clients may elect to directly debit account fees from client account, or be billed directly for fees incurred. In the event that an account is terminated during a quarter, fees will be prorated and a refund issued to the client; such accounts may be terminated at any time upon written notice. In addition to the asset-based fee schedule shown above, clients participating in Fee Based Asset Management may be subject to additional charges or mutual fund expenses in connection with certain transactions at TD including internal trading/transaction fees, wire transfer and electronic funds fees, and any other fees or taxes incurred. These charges and fees are imposed by the broker-dealer or custodian through whom your account transactions are executed. WWMS does not share in any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian.

WWMS also provides investment management services to participants in qualified plans – 401(k), 403(b), and 457 – where the client enters into an investment advisory agreement directly with WWMS for the management of the client's portfolio in the qualified plan. In these programs, the client pays a fee directly to WWMS, and the fee is generally one-half of the scheduled Annual Advisory Fee.

**FINANCIAL PLANNING AND ESTATE PLANNING SERVICES:** From time to time, WWMS provides both financial planning and estate planning services. These services, which may but do not necessarily involve advice with respect to investment in securities, are available at an hourly fee of \$200 per hour. Portfolio monitoring services are also available.

## Item 6 *Performance-Based Fees and Side-By-Side Management*

Ward Wealth Management Services, Inc. does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7      Types of *Clients*

Ward Wealth Management Services, Inc. provides portfolio management services to individuals, high net worth individuals, trusts, estates, and corporate pension and profit-sharing plans.

In general, we require a Household minimum of \$100,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size. We may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum. WWMS may also occasionally work with less if a client has a special situation, or wants to retain our services.

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

Ward Wealth Management Services, Inc. ("WWMS") uses two methods of analysis to determine which mutual funds best fit a client's portfolio. Included in these security analysis methods are Fundamental and Technical analysis.

Fundamental analysis evaluates a securities' intrinsic value by examining related economic and financial factors. Using this methodology, the financial condition of the security, the management team of the security, and the overall economic and industry attractiveness are considered when making an investment decision. The risks of using fundamental methods of analysis are the information obtained may be incorrect and the analysis may not provide an accurate picture of a security. Also, if security prices adjust rapidly to new information, utilizing fundamental analysis may result in unfavorable performance.

Technical analysis is used to predict the future profitability of a security by looking at past price and market data. One technique used with technical analysis is Cyclical Analysis, or attempting to determine cyclical market cycles to help predict future trends. Charting Analysis is also used for Technical analysis and involves the gathering and processing of price and volume information for a particular security. The price and volume information is analyzed and the resulting data is used to predict future price movements based on price patterns and trends. The risks associated with technical analysis are the charts and past data may not predict the future direction of the market or security. Day to day changes in the market prices may follow random patterns and may not be predictable with any reliable degree of accuracy. Also, economic/business cycles may not be predictable and the lengths of these cycles may vary as well.

WWMS attempts to minimize the risks associated with fundamental and technical analysis by using a combination of both methods to determine security selection.

The main source of information WWMS uses to gather information is research materials prepared by others such as Morningstar, Lipper, Standard and Poors, and the Mutual Fund Report. In addition WWMS may use financial newspapers and magazines, annual reports, prospectuses, or industry contacts. The main risk with using these sources of information

regards the integrity of the information provided and the relevance of the information.

WWMS invests primarily in mutual funds. The material risks of investing in mutual funds include Principle Risk, Market Risk, Manager Risk, and Inflation Risk. Principle Risk is when the value of the fund decreases from the time of purchase; Market Risk is when the overall market value goes down from the time of purchase; Manager Risk occurs when the fund manager's investment strategy either underperforms the market, or profits are altogether lost; Inflation Risk is when a cost of living increase with decrease/eliminate a fund's real inflation-adjusted returns.

Investment strategies can be tailored to a specific client based on their investment goals and risk tolerance. James C. Ward meets with each client at the time of account setup to determine the goals and risk tolerance of each client, to better help determine an appropriate investment strategy. A diligent effort is made to keep current with each client's situation, goals, and risk tolerance.

Investing in securities involves a risk of loss that clients should be prepared to bear.

#### Item 9      Disciplinary Information

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ward Wealth Management Services, Inc. or the integrity of Ward Wealth Management Services, Inc.'s management. Ward Wealth Management Services, Inc. has no information applicable to this item.

#### Item 10      Other Financial Industry Activities and Affiliations

Ward Wealth Management Services, Inc.'s ("WWMS") principal owner, James C. Ward, is primarily engaged in Fee Based Asset Management. In addition, Mr. Ward has an insurance license and services traditional life and annuities products, disability income, and long term care insurance with a variety of companies. Mr. Ward may receive commissions in connection with sales of financial products recommended. WWMS does not have an insurance license, and is not involved in these insurance transactions. Mr. Ward spends less than 10 hours per week on insurance issues.

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

Ward Wealth Management Services, Inc. ("WWMS") has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, and personal securities trading procedures. All supervised persons at WWMS must acknowledge the terms of the Code of Ethics upon hire and sign a form agreeing to adhere to the Code.

WWMS recommends to clients that they buy or sell securities or investment products in which WWMS or a related person has some financial interest. In addition, WWMS buys and sells securities it also recommends to its clients.

WWMS anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which WWMS has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which WWMS, its affiliates and/or clients, directly or indirectly, have a position of interest. WWMS's employees and persons associated with WWMS are required to follow WWMS's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of WWMS may trade their own accounts in securities which are recommended to and/or purchased for WWMS's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities, and interest of the employees of WWMS will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code pre-clearance of many transactions is required. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between WWMS and its clients.

WWMS's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting James Ward.



Ward Wealth Management Services, Inc. ("WWMS") conducts business through TD Ameritrade Institutional Services ("TD") to provide custodian and brokerage services for its clients. WWMS receives no compensation from TD but is provided transaction information and trading services that benefit its clients at no cost.

TD provides a host of brokerage services including trade executions, low commissions, custody of assets, recordkeeping, and free investment information. Factors considered in selecting TD include their financial strength and stability, their wide range of mutual funds, and in particular the large number of funds that may be purchased without commissions and/or transaction fees.

By using TD as custodian, WWMS receives benefits, but there is no direct affiliation or fee sharing arrangement between the two entities. Economic benefits are received by WWMS that would not be received without this established relationship, but these benefits do not depend on the number of transactions directed by WWMS to TD. These benefits may include: a dedicated trading desk to service the WWMS clients, a dedicated service group and account services manager dedicated to WWMS accounts, access to real time order matching system, ability to block client trades, electronic download of trades, portfolio management software, access to electronic interface, duplicate and batched client statements, confirmations, and year-end summaries, the ability to have advisory fees debited directly from client accounts (per Federal and State requirements), access to mutual funds, ability to have loads waived for WWMS clients who invest in certain loaded funds when certain conditions are met and maintained, and the ability to have custody fees waived.

WWMS does not receive, or intend to use soft dollar benefits, namely mutual fund research tools, from a broker/dealer in exchange for directing client commissions.

WWMS has the authority to determine, without obtaining specific client consent, the broker or dealer to be used, and the commission rates to be paid.

Item 13      Review of Accounts

With respect to Ward Wealth Management Services, Inc. (“WWMS”) accounts, recommendations are made on a discretionary basis. All account assets are held in custody of TD Ameritrade Institutional Services (“TD”), who executes all transactions. Account information is downloaded daily from TD into the proprietary management system of WWMS for review. All client accounts are reviewed at least quarterly and normally more often to verify that allocation is consistent with established objective and risk of clients. Reviews may be triggered by market movements or clients’ cash positions. Firm Principal James C. Ward performs all account reviews and recommendations.

Reports showing clients’ portfolio performance against a standard along with portfolio holdings reports are provided quarterly to clients. These reports are generated by WWMS’s portfolio management system, and are mailed to each client.

Item 14      *Client Referrals and Other Compensation*

Registered Investment Advisors are required to disclose any compensation paid or received for Client Referrals. Ward Wealth Management Services, Inc. does not receive compensation for client referrals, nor does Ward Wealth Management Services, Inc. pay any compensation for client referrals.

Item 15      *Custody*

Clients should receive monthly statements from TD Ameritrade Institutional Services (“TD”). Ward Wealth Management Services, Inc. urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

As paying agent for our firm, TD can directly debit your accounts for the payment of our advisory fees. This ability to deduct our advisory fee from your account causes our firm to exercise limited custody over your funds or securities. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with TD. The account statements from TD will indicate the amount of our advisory fee deducted from your account each billing period. You should carefully review account statements for accuracy. We will also provide statements to you reflecting the amount of any advisory fees deducted from your account.

Item 16 Investment Discretion

Ward Wealth Management Services, Inc. ("WWMS") must have a signed Client Management Agreement to provide discretionary authority the client at the outset of an advisory relationship to select the identity and amount of securities to be bought and sold. WWMS must have signed client management agreements granting investment authority discretion on file for each client. Discretionary authority is granted by the client when the Fee Based Asset Management Agreement is signed, as well as Limited Power of Attorney is granted when the client's account application is signed. In all cases, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, WWMS observes the investment policies, limitations, and restrictions of the clients for which it advises. For registered investment companies, WWMS authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Investment guidelines and restrictions must be provided to WWMS in writing.

Item 17 Voting *Client* Securities

As a matter of firm policy and practice, Ward Wealth Management Services, Inc. does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Ward Wealth Management Services, Inc. may provide advice to clients regarding the clients' voting of proxies in person, or by telephone at (405) 372-8440.

Item 18 Financial Information

We are not required to provide financial information to our clients because we do not:

- require prepayment of more than \$500 in fees and six or more months in advance, or
- take custody of client funds or securities, or
- have a financial condition that is reasonably likely to impair our ability to meet our commitments to you

Item 19 Requirements for State Registered Advisors

All requirements for State Registered Advisors regarding Executive Officers and their backgrounds or other business activities Ward Wealth Management Services, Inc. is engaged in have been answered in other parts of this brochure.

**Your Privacy**

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to nonpublic personal information about you to employees, who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

**Trade Errors**

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account. If a trade error results in a profit, the trade error will be corrected in the trade error account of the executing broker-dealer and you will not keep the profit.

**Class Action Lawsuits**

We do not determine if securities held by you are the subject of a class action lawsuit or whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf for injuries as a result of actions, misconduct, or negligence by issuers of securities held by you.