

SUMMARY OF MATERIAL CHANGES

This Summary of Material Changes is a requirement under the “Amendments to Form ADV” which the SEC published on July 28, 2010. Under the Amendments to the Form ADV, we may provide you with this Summary of Material Changes dated March 29, 2018, detailing any material changes that we made to our Part 2A of Form ADV (the “Brochure”) and the Part 2A Appendix 1 (the “Wrap Fee Brochure”) since the last annual update we provided to clients dated March 17, 2017, in lieu of sending all of our clients a full copy of our Brochure and Wrap Fee Brochure.

MKD Wealth Strategies

We made changes to our available investment strategies, which included eliminating some strategies, changing the methodology of some strategies, and adding some new strategies. Overall, we continue to offer both active and passive strategies, which are combined into a client’s portfolio based upon our conversations with clients regarding their individual goals and preferences. These investment strategy changes resulted in changes to our clients’ portfolios, including replacing strategies that are no longer utilized, and in some cases adding strategies to a portfolio.

Item 15: Custody

On February 21, 2017, the Securities and Exchange Commission (“SEC”) released a “no-action” letter that provided additional guidance on how the SEC’s “Custody Rule” applies to advisers when a client establishes a standing letter of instruction (“SLOAs”) or other asset transfer authorization arrangement with their qualified custodian. The SEC guidance clarified that SLOAs granting authority to disburse client funds or securities to third parties, specifically designated by the client, is deemed to be custody. We have updated our disclosures to reflect the SEC’s position.

Additional Information

You may request a copy of our Brochure at no cost to you, by contacting Lori Williams, our Chief Compliance Officer, at (248) 418-5100 or lori@mkdwealthcoach.com.

Additional information about us is also available via the SEC's website www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with us who are registered, or are required to be registered, as one of our investment adviser representatives of our firm.