

**Form ADV Part 2A**  
**Dynamic Ideas Financial LLC**

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This Form ADV Part 2A (the “Brochure”) provides information about the qualifications and business practices of Dynamic Ideas Financial LLC (“Firm”). If you have any questions about the contents of this Brochure, please contact us at 781-583-7011 or at [cco@dynamicideasfinancial.com](mailto:cco@dynamicideasfinancial.com). The information in this Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”), by the Massachusetts Securities Authority or by any state securities authority.

Additional information about Dynamic Ideas Financial is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s web site also provides information about any persons affiliated with Dynamic Ideas Financial who are registered, or are required to be registered, as investment adviser representatives of Dynamic Ideas Financial.

Although Dynamic Ideas Financial is registered as an investment adviser under the Investment Advisers Act of 1940, such registration does not imply that Dynamic Ideas Financial or our personnel have a certain level of skill or training.

## **Item 2 – Material Changes**

On July 28, 2010, the SEC published Release No. IA-3060, “Amendments to Form ADV”, which significantly changed the form and content of the Brochure that we must provide to our advisory clients. This Brochure has been drafted in accordance with the new format mandated by the SEC.

In the future, this Item 2 may include the date of the Brochure’s last annual/interim update and a summary of specific material changes that have been made to the Brochure since the time of that update.

September 11, 2011 – First Version of this brochure.

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## **Item 4 – Advisory Business**

Dynamic Ideas Financial LLC ("Firm") provides investment advice exclusively through interactive websites, except as permitted by the SEC through the de-minimis exception. Dynamic Ideas Financial's interactive websites employ computer software-based models and applications to provide investment advice to clients based on personal information provided by each client through the websites. Dynamic Ideas Financial does not manage client portfolios and does not have discretion or custody over client accounts. Dynamic Ideas Financial does provide its clients with assistance in the technical aspects of accessing and using the interactive websites.

Dynamic Ideas Financial was established in September 2013. Dynamic Ideas Financial currently has approximately 6 employees working in the Firm's Waltham, MA office.

### **Principal Ownership**

Dynamic Ideas Financial partners hold 100% of the equity interest in the Firm, with Dimitris Bertsimas holding more than 25%.

### **Advisory Services**

Dynamic Ideas Financial is an internet investment management firm specializing in offering online investment advice and financial advice for the totality of a family's financial situation, using optimization-based computer algorithms.

The Firm provides two types of investment advisory service to its clients. The first is our basic service, RetireSavvi. This service provides advice on retirement accounts for funding a retirement savings goal or a retirement income goal. RetireSavvi clients receive a personalized strategy which includes advice on asset location, asset allocation, contributions/withdrawals, Roth conversion, Social Security election, retirement age, debt payoff, required minimum distributions (RMD), etc. The second service is our standard service, MoneySavvi. MoneySavvi clients receive all the services describe in the first level, expanded to include all account types, multiple financial goals and financing advice.

Dynamic Ideas Financial's services are customized to the individual needs of its clients. In order to obtain recommendations, users are required to provide certain information. This is achieved by directing users to answer various questions and to provide basic information, including, among other things, their age, income, assets and spending goals. Based on the answers provided, Dynamic Ideas Financial makes recommendations that are tailored to the user's profile. Dynamic Ideas Financial employs its own proprietary methodology and technology in making its recommendations.

Dynamic Ideas Financial does not manage client assets and does not have custody over the assets of any user, nor does it exercise discretionary authority over any user's account. Dynamic Ideas Financial does not execute trades for users. Users must make an independent determination of whether to follow any recommendation made by the website, and must make their own arrangements for execution of any desired trades.

Although Dynamic Ideas Financial systems carefully consider the investment objectives and goals of each client, their investment advice is based and restricted by the information provided by the client. Clients sign an online contract with Dynamic Ideas Financial and after this they are requested to enter their financial information into the Dynamic Ideas Financial automated system. This information is not reviewed for accuracy by any Dynamic Ideas Financial personnel. Therefore the burden of providing valid accurate information lies with the client.

### **Assets Under Management**

Dynamic Ideas Financial does not manage individual client accounts, but rather provides asset allocation advice. Assets under management are \$0.

## **Item 5 – Fees and Compensation**

### **Standard Fee Schedule**

Dynamic Ideas Financial currently offers two levels of service, Basic (RetireSavvi) and Standard (MoneySavvi). For these services Dynamic Ideas Financial charges the following fees:

<b>Type of Service</b>	<b>Single Plan</b>	<b>Annual Subscription</b>
Basic (RetireSavvi)	\$50	\$250
Standard (MoneySavvi)	\$100	\$500

Notwithstanding this fee schedule, and subject to applicable laws and regulations, Dynamic Ideas Financial retains discretion over the fees that it charges to its clients, as well as any changes in its fee schedules. Fees may be negotiated or modified at Dynamic Ideas Financial sole discretion in light of a client's special circumstances. Dynamic Ideas Financial may agree to offer clients a fee schedule that is lower than that of any other comparable clients in the same investment style or a fee that is higher than other clients. For comparable services, other investment advisers may charge higher or lower fees than those charged by Dynamic Ideas Financial. Advisory fees may be subject to specified minimums; however, Dynamic Ideas Financial reserves the right to waive all or a portion of its fee. The standard fee schedule above may be modified from time to time.

Fees are generally billed at the time of the service. Fees are paid in advance, prior to the Firm providing services covering the period. No fees are deducted from the user's account. Users who wish to purchase these services are billed online by a third party unaffiliated with Dynamic Ideas Financial. Dynamic Ideas Financial may run promotions or introduce discounts and special offers from time to time.

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

Dynamic Ideas Financial does not charge performance-based fees.

## **Item 7 – Types of Clients**

As noted in Item 4, Alpha Dynamics provides online investment management services to individuals, including high net worth individuals. There is no minimum or maximum net worth for Dynamic Ideas Financial services.

To access our services (both basic and standard services) the user is required to set up an account so that we can maintain privacy and security in relation to the user's confidential information and save the user's profile for future visits to the website.

In order to register an account with Dynamic Ideas Financial, a user is required to provide Dynamic Ideas Financial with the following information:

- Name
- E-mail address
- Password (created by the user)

The user is also required to acknowledge agreement with our Terms of Use and Investor Agreement which are available on the website.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

Our method of investment management utilizes quantitative methods and optimization for providing long-term multi-period account transfers and asset allocation advise. Quantitative methods and optimization formulations are based on models that we have developed and researched extensively. We use models that we find have produced attractive returns in the past (either on an absolute and or/risk-adjusted bases) to make future asset allocation selections. The models are based on characteristics that have historically indicated strong potential asset classes.

Asset allocation advise should be recalculated periodically, but Dynamic Ideas Financial does not do this automatically. It is the client's responsibility to engage our services whenever they believe their situation or prevailing circumstances have changed. Data for our models comes from industry leading data providers.

### **Certain Risk Considerations**

Investments in financial instruments and products are subject to many types of risk that can cause the permanent loss of capital. The asset allocation strategies proposed by Dynamic Ideas Financial carry different levels and types of risk. All asset classes include a risk of loss of principal and any profits that have not been realized. The stock and bond markets fluctuate

substantially over time and, as recent global and domestic economic events have indicated, performance of any investment is not guaranteed. As a result, there is a risk of loss of assets, and such a loss may not have been predicted by our models. We cannot guarantee any level of performance and cannot guarantee that clients will not experience a loss of value in their accounts. In addition, poor investment selection could cause our asset allocation suggestions to underperform other investment accounts or products managed by other firms.

Equity investments are subject to certain risks. Market prices of equity securities may fall rapidly or unpredictably and will rise and fall due to changing economic, political or market conditions or in response to events that affect particular industries or companies. Equity investments generally have greater price volatility than fixed-income investments. Because their prices tend to reflect future investor expectations, growth stocks may be more sensitive to change in current or expected earnings than other types of stocks and tend to be more volatile than the market in general. Growth stocks also may underperform value stocks and other investments during given periods.

As noted above, each of Dynamic Ideas Financial investment suggestions has the potential for clients' assets to decline in value. Some of the specific risks to which client assets may be susceptible include sector risk, concentration risk, geopolitical risk, small- and mid-capitalization company risk, and large-cap stock risk.

**Sector Risk** Investment strategies focused on or concentrated in a single sector may be affected by particular economic or market events and could be more volatile than a strategy with securities across industry sectors.

**Concentration Risk** Concentrated portfolios that invest in a relatively small number of securities may have more risk because changes in the value of a single security or the impact of a single economic, political or regulatory occurrence may have a greater adverse impact on the strategy's performance.

**Geopolitical risk** The change in political status of any country can have profound effects on the value of investments exposed to that country.

**Small- and Mid-Capitalization Company Risk** The stocks of small- and mid-capitalization companies often have greater price volatility, lower trading volume and less liquidity than the stocks of larger, more established companies.

**Large-Cap Stock Risk** Investment strategies focusing on large-cap companies may underperform other equity investment strategies as large-cap companies may not experience sustained periods of growth in the mature product markets in which they operate.

**Foreign Currency Risk** Foreign currency risk results from constantly changing exchange rate between local currency and the US dollar.

## **Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Dynamic Ideas Financial or the integrity of Dynamic Ideas Financial management. Dynamic Ideas Financial has no information applicable to this Item.

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

Dynamic Ideas Financial is cooperating with Dynamic Ideas LLC and Alpha Dynamics LLC, a registered Investment Adviser. Any product offered by these two companies is not and will not be in the future offered as a condition for supplying services to Dynamic Ideas Financial clients.

## **Item 11 – Code of Ethics**

Dynamic Ideas Financial has established a variety of restrictions, procedures and disclosures designed to address conflicts of interest. All Dynamic Ideas Financial personnel must act in accordance with the fiduciary standard.

### **Code of Ethics**

Dynamic Ideas Financial has a fiduciary duty to its clients, and accordingly has adopted a Code of Ethics (the “Code”) that applies to all employees. The Code describes the standard of conduct Dynamic Ideas Financial requires of its employees and sets forth restrictions on certain activities, including personal trading in accounts owned, managed or beneficially owned by the employee. The Code’s provisions also include requirements relating to areas such as gifts and business entertainment, confidentiality of information, and certain contributions. By setting forth the regulatory and ethical standards to which Dynamic Ideas Financial employees must adhere, the Code supports our efforts to promote a high level of professional ethical conduct in furtherance of our fiduciary duty to our clients.

### **Personal Trading**

Dynamic Ideas Financial employees are permitted to buy, sell or hold securities for their personal accounts, subject to the restrictions and reporting obligations contained in Dynamic Ideas Financial Code. Among other things, the Code limits and monitors the personal trading activity of our employees, including members of our employees’ households. These limitations seek to further Dynamic Ideas Financial efforts to prevent employees from personally benefiting from Dynamic Ideas Financial investment suggestions for its. Specifically, the Code requires employees and certain members of their households to “pre-clear” their personal securities transactions with our firm’s Compliance Department prior to execution, with some exceptions. Limitations also exist for such persons on the participation in initial public offerings and private placements. These restrictions and requirements of the Code apply to all accounts over which employees have investment discretion, or in which they have a direct or indirect beneficial



ownership interest.

### **Participation or Interest in Client Transactions**

Certain principals of Dynamic Ideas Financial and certain employees may invest their own or the firm's assets in accounts managed by Dynamic Ideas Financial, including our private funds. These accounts may follow the same investment suggestions given to our clients. Given that Dynamic Ideas Financial does not have discretion, and in fact does not even know its clients' holdings, we do not impose any restrictions on trading timing to employee's or company's accounts.

Dynamic Ideas Financial does not engage in principal trades with our clients, that is, Dynamic Ideas Financial does not buy a security from, or sell a security to, any client account from its own account.

### **Insider Trading/Material Non-Public Information**

All employees of Dynamic Ideas Financial are subject to Dynamic Ideas Financial Insider Trading Policy, which includes policies and procedures prohibiting the use of material non-public information that are designed to prevent insider trading by an officer, principal or employee of Dynamic Ideas Financial.

In accordance with these policies, to prevent trading of public securities based on material, non-public information, Dynamic Ideas Financial, from time to time, identifies securities that cannot be purchased for employee, client, or firm-owned accounts because material, non-public information may have been received by an employee of the Firm. These securities are coded as "prohibited" in Dynamic Ideas Financial trading and portfolio compliance system, thus blocking Dynamic Ideas Financial from trading in these securities without the consent of Dynamic Ideas Financial Chief Compliance Officer.

### **Gifts and Business Entertainment**

Dynamic Ideas Financial Code includes policies and procedures regarding giving or receiving gifts and business entertainment between the Firm's employees and certain third parties (e.g., vendors, broker/dealers, consultants, etc.) to help mitigate the potential for conflicts of interest surrounding these practices. In general, Dynamic Ideas Financial limits the amount of gifts and business entertainment that may be provided by employees to these parties, and requires the pre-approval of certain items by our Compliance Department. Dynamic Ideas Financial specifically monitors for any potential conflicts of interest with respect to individual instances of gifts or entertainment, as well as patterns of the same over time, to prevent the interests of Dynamic Ideas Financial and its employees from being placed ahead of the interests of our clients.

### **Charitable Contributions**

From time to time, Dynamic Ideas Financial may donate to charitable enterprises that are clients, are supported by clients, and/or are supported by an individual employed by one of our clients. In general, those donations are made in response to requests from clients and/or their personnel. Members of Dynamic Ideas Financial management team approve charitable contributions to be made by the Firm. Management may take into consideration the importance of the client

relationship as one factor in determining whether to approve a charitable contribution.

### **Political Contributions**

Dynamic Ideas Financial prohibits its employees from making political contributions on behalf of the Firm or to be reimbursed for personal political contributions, or from making political contributions for the purpose of securing or retaining business. Dynamic Ideas Financial maintains policies and procedures that set forth specific limitations as to whom employees may make contributions and the amounts of such contributions, as well as preclearance requirements for certain political contributions.

### **Distribution of Code**

We are firmly committed to making our employees and clients (both current and prospective) aware of the requirements within our Code. All of our employees are provided with a copy of our Code at the time of hire and annually thereafter, and each employee must affirm that they have received a copy of the Code, and that they have read and understand its provisions. Additionally, we conduct periodic compliance training that addresses the requirements of the Code and the other policies described in this Item. A copy of Dynamic Ideas Financial Code is also available to clients or prospective clients upon request, and may be obtained by contacting Dynamic Ideas Financial at the contact information listed on the cover sheet.

## **Item 12 – Brokerage Practices**

Dynamic Ideas Financial does not manage, does not have discretion, and does not have custody of any client accounts. Therefore we do not have any connection with Brokers on behalf of our clients.

## **Item 13 – Review of Accounts**

Dynamic Ideas Financial does not manage, does not have discretion, and does not have custody of any client accounts.

Dynamic Ideas Financial may from time to time send alerts, emails and other notifications to clients if our system detects particular conditions that may be relevant to the client based on the client's preferences as indicated to us via the website.

## **Item 14 – Client Referrals and Other Compensation**

Dynamic Ideas Financial may have referral agreements with third-party firms. When and if we utilize a solicitor under such arrangement, we disclose the nature of this relationship and compensation, as required under Rule 206(4)-3 of the Investment Advisers Act of 1940 ("The Act").

### **Item 15 – Custody**

Dynamic Ideas Financial does not manage, does not have discretion, and does not have custody of any client accounts. Clients must make their own arrangements for custody of securities in their accounts. Such custodians may be broker/dealers, banks, trust companies, or other qualified institutions. Each client should carefully review the qualified custodian's statement upon receipt to determine that it completely and accurately states all holdings in the client's account and all account activity over the relevant period.

### **Item 16 – Investment Discretion**

Dynamic Ideas Financial does not manage, does not have discretion, and does not have custody of any client accounts.

### **Item 17 – Voting Client Securities**

Dynamic Ideas Financial does not manage, does not have discretion, and does not have custody of any client accounts.

### **Item 18 – Financial Information**

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Dynamic Ideas Financial financial condition. Dynamic Ideas Financial has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.