

Item 1 – Cover Page



PEDICORD WEALTH MANAGEMENT, LLC

6520 Lonetree Blvd.
Suite 124
Rocklin, California 95765

(916) 596-6433

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www.yourwealthlife.com

This Brochure provides information about the qualifications and business practices of Pedicord Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at (916) 596-6433 or dawn@yourwealthlife.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Additional information about Pedicord Wealth Management, LLC is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Pedicord Wealth Management, LLC is 314931.

Item 2 – Material Changes

This is our initial brochure. There are no material changes.

We will ensure that all current clients receive a Summary of Material Changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. A Summary of Material Changes is also included with our Brochure on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Pedicord Wealth Management, LLC is 314931. We may further provide other ongoing disclosure information about material changes as necessary and will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Dawn Pedicord, Chief Compliance Officer of Pedicord Wealth Management, LLC at (916) 596-6433 or dawn@yourwealthlife.com. Our Brochure is provided free of charge.

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Item 4 – Advisory Business

Pedicord Wealth Management, LLC (“Pedicord,” “advisor” “we” or “us”) is a registered investment advisor located in Rocklin, California and registered with the SEC since 2021. Pedicord Wealth Management, LLC’s founder and owner is Dawn Pedicord.

We provide continuous advice to clients regarding the investment of client funds based on the individual needs of the client. Through personal discussions, we come to understand the client’s goals and objectives. Based upon those particular circumstances, we create and manage a portfolio based on those goals and objectives.

We manage these advisory accounts on a discretionary or non-discretionary basis. Account supervision is guided by the client's stated objectives, as well as tax considerations. Clients may impose reasonable restrictions involving liquidity needs, investing in certain securities, types of securities, or industry sectors.

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 and recommendations regarding mutual funds and exchange traded funds (“ETF”). We may also advise certain clients on individual securities and legacy positions in certain circumstances.

Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity, and suitability. We may also recommend that part or all of a client’s assets be placed with a subadvisor or third-party asset manager, when appropriate. Please see information regarding the fees in Item 5, below.

We also provide financial planning services encompassing one or more aspects of a client's overall financial situation. We gather the information, as required, to provide consulting services requested of us by the client. We carefully review documents supplied by the client. As appropriate, we will introduce clients to unaffiliated, outside professionals (attorneys, accountants, third party administrators, insurance agents, realtors, etc.), or coordinate with existing professionals, to help clients carry out their desired financial plan. Implementation of financial plan recommendations is entirely at the client's discretion.

See Item 8 for a description of our investment strategy.

We manage \$0 of Client assets on a discretionary basis and \$0 of Client assets on a non-discretionary basis. This amount was calculated as of June 2021.

Item 5 – Fees and Compensation

A Pedicord Wealth Management, LLC charges annual fees for managing Clients' portfolios. The fees charged generally vary between .25% and 1.25% of assets under management according to the amount of assets under management and the specific needs of the client; however, fees may be negotiable. Pedicord Wealth Management, LLC has an account balance minimum of \$250,000. We will make exceptions to this minimum under certain circumstances. When appropriate, we may suggest that some or all of your assets be placed with subadvisors or third-party asset managers who charge their own advisory and/or platform fees. Those fees, which are in addition to our advisory fees listed above, generally range from .09% to 1.05%. Your total advisory fee will not exceed 2%. While we have discretion to choose subadvisors, we generally discuss those options with you on an individual basis.

B We bill Client quarterly fees in arrears, though in certain instances we may bill clients in advance, to correspond to any subadvisor or client request. Our fees are either paid upon notice to the custodian of the amount of the fee to be deducted from the Client's account, or automatically calculated by the custodian and deducted, based upon a fee schedule. Payment of fees may result in the liquidation of Client's securities if there is insufficient cash in the account. The fee is based on the market value of the assets on the last trading day of the preceding quarter.

Financial planning services may be billed at an hourly or fixed fee, which is listed in your planning agreement. Planning fees are generally due upon completion of the project.

C Clients pay brokerage transaction costs and other charges directly to the custodian. See Item 12 – Brokerage Practices. Clients may be required to pay, in addition to Pedicord Wealth Management, LLC's fee, a proportionate share of any exchange traded fund's or mutual fund's fees and charges. For example, Mutual fund operating expenses are paid out of the fund and are an additional expense incurred by the Client.

D Clients pay all advisory fees quarterly in arrears.

Fees for partial quarters at the commencement or termination of this Agreement will be billed on a pro-rated basis contingent on the number of days the account was open during the quarter. Additionally, all service agreements may be terminated at any time by providing us with 30 days written notice. Any compensation paid for services beyond the time the agreement was terminated in writing will be refunded to the Client.

If Pedicord Wealth Management, LLC has provided the Client a copy of its Form ADV Part 2 less than forty-eight hours prior to entering into any investment advisory contract or if Pedicord Wealth Management, LLC provided the Client a copy of its Form ADV Part 2 at the time of entering into the investment advisory agreement, then the Client may terminate the investment advisory agreement without penalty within five business days after entering into the contract.

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

Pedicord Wealth Management, LLC does not charge any performance-based fees for its services or perform side by side management. Accordingly, this item is not applicable to our firm.

Item 7 – Types of Clients

We provide investment advice to individuals, high net worth individuals, businesses, and ERISA plans. Because each Client is unique, they must be willing to be involved in the planning and ongoing processes. Such involvement does not have to be time consuming, however we want our Clients to remain informed and have a sense of security about their investments. Pedicord Wealth Management, LLC has a \$250,000 minimum account size for opening to open an account. We will make exceptions to this minimum under certain circumstances.

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

Our Firm investment philosophy, strategy and research methods include a belief that:

- Financial planning is foundational to creating and maintaining the appropriate investment strategy
- Asset allocation and diversification help reduce overall portfolio risk
- Minimizing taxes is a critical component of portfolio planning and management
- Compensation is derived from our Clients and not from investments recommended
- A client's time horizon and their risk tolerance are a key factor in portfolio construction

We will identify model portfolios, or managers for asset classes and portfolio objectives. This process may incorporate passive investments (ETF's or Indexes) and/or active styles of investing (mutual funds or institutional money managers).

Our analysis considers investment philosophy, strategy transparency, consistency, expertise, research capabilities, track record and overall expenses. Our evaluation is not only as a single holding within a portfolio but also the overall portfolio risk and performance matrix. Ongoing, we monitor and evaluate the portfolio as a whole as well as the underlying managers using these criteria and in light of the economic environment.

The main sources of information that we rely upon when researching and analyzing third-party asset managers and mutual fund managers include traditional research materials such as financial periodicals and journals, prospectuses and research materials prepared by others.

We use our best judgment and good faith efforts in rendering services to Client. We cannot warrant or guarantee any particular level of account performance, or that an account will be profitable over

time. Not every investment recommendation we make will be profitable. Investing in securities involves risk of loss that Clients should be prepared to bear. Clients assume all market risk involved in the investment of account assets. Investments are subject to various market, currency, economic, political, and business risks.

Except as may otherwise be provided by law, we are not liable to Clients for:

- any loss that Clients may suffer by reason of any investment recommendation we made with that degree of care, skill, and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; or
- any independent act or failure to act by a custodian of Client accounts.

It is the responsibility of the Client to give us complete information and to notify us of any changes in financial circumstances or goals.

Item 9 – Disciplinary Information

Pedicord Wealth Management, LLC is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of our firm, or the integrity of our management. No principal or person associated with Pedicord Wealth Management, LLC has any information to disclose which is applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

We have no activities and affiliations to report.

Item 11 – Code of Ethics, Participation or Interest in Client Transaction & Personal Trading

A Pedicord Wealth Management, LLC has a Code of Ethics which all employees are required to follow. The Code of Ethics outlines our high standard of business conduct, and fiduciary duty to Clients. The Code of Ethics includes provisions relating to the confidentiality of Client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts, the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things.

A copy of the code of ethics is available to any upon request by contacting Dawn Pedicord at (916) 596-6433 or dawn@yourwealthlife.com.

B, C, D We do not own or manage any companies or investments that we advise our Clients to

buy.

Pedicord Wealth Management, LLC or individuals associated with our firm may buy and sell some of the same securities for their own account that Pedicord Wealth Management, LLC buys and sells for its Clients. When appropriate, we will purchase or sell securities for Clients before purchasing the same for our account or allowing representatives to purchase or sell the same for their own account. In some cases, Pedicord Wealth Management, LLC or representatives may buy or sell securities for their own account for reasons not related to the strategies adopted for our Clients. Our employees are required to follow the Code of Ethics when making trades for their own accounts in securities which are recommended to and/or purchased for Clients. The Code of Ethics is designed to assure that the personal securities transactions will not interfere with decisions made in the best interest of advisory Clients while at the same time, allowing employees to invest their own accounts.

Pedicord Wealth Management, LLC will disclose to advisory Clients any material conflict of interest relating to us, our representatives, or any of our employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

As any advisory situation could present a conflict of interest, we have established the following restrictions to ensure our fiduciary responsibilities:

1. A director, officer, associated person, or employee of Pedicord Wealth Management, LLC shall not buy or sell securities for his personal portfolio where his decision is substantially derived, in whole or in part, by reason of his employment unless the information is also available to the investing public on reasonable inquiry. No person of Pedicord Wealth Management, LLC shall prefer his or her own interest to that of the advisory Client.
2. Pedicord Wealth Management, LLC maintains a list of all securities holdings for itself and for anyone associated with its advisory practice that has access to advisory recommendations. An appropriate officer of Pedicord Wealth Management, LLC reviews these holdings on a regular basis.
3. Any individual not in observance of the above may be subject to termination.

Item 12 – Brokerage Practices

- A** Our Clients' assets are held by independent third-party custodians. Except to the extent that the Client directs otherwise, Pedicord Wealth Management, LLC may use its discretion in selecting or recommending the broker-dealer. The Client is not obligated to effect transactions through any broker-dealer recommended by Pedicord Wealth Management, LLC. In recommending broker-dealers, Pedicord Wealth Management, LLC will comply with its fiduciary duty to seek best execution and with the Securities Exchange Act of 1934 and will take into account such relevant factors as:

- Price;
- The custodian’s facilities, reliability and financial responsibility;
- The ability of the custodian to effect transactions, particularly with regard to such aspects as timing, order size and execution of order; and
- Any other factors that we consider to be relevant.

Generally speaking, we will recommend that Clients establish brokerage accounts with SEI Investment Distribution Company (“SEI”), so long as SEI continues to meet the above criteria. We work primarily with SEI for administrative convenience and also because SEI offers a good value to our Clients for the transaction costs and other costs incurred.

B Pedicord Wealth Management, LLC may aggregate trades for Clients. The allocations of a particular security will be determined by SEI before the trade is placed with the broker. When practical, Client trades in the same security will be bunched in a single order (“block”) in an effort to obtain best execution at the best security price available. When employing a block trade:

- SEI will make reasonable efforts to attempt to fill Client orders by day-end.
- If the block order is not filled by day-end, SEI will allocate shares executed to underlying accounts on a pro rata basis, adjusted as necessary to keep Client transaction costs to a minimum.
- If a block order is filled (full or partial fill) at several prices through multiple trades, an average price and commission will be used for all trades executed.
- All participants receiving securities from the block trade will receive the average price.
- Only trades executed within the block on the single day may be combined for purposes of calculating the average price.

It is expected that this trade aggregation and allocation policy will be applied consistently. However, if application of this policy results in unfair or inequitable treatment to some or all of our Clients, we may deviate from this policy.

Item 13 – Review of Accounts

- A** Accounts are reviewed by Dawn Pedicord who is responsible for overseeing all investment advisory activities for the firm. The frequency of reviews is determined based on the Client’s investment objectives. Accounts are generally reviewed quarterly, but in any event, no less than annually.
- B** More frequent reviews may be triggered by a change in Client’s investment objectives; tax considerations; large deposits or withdrawals; large sales or purchases; loss of confidence in corporate management; or, changes in the economic climate.

- C** Investment advisory Clients receive standard account statements from the custodian of their accounts on a monthly basis. Pedicord Wealth Management, LLC also provides Clients with a written report summarizing the account activity generally quarterly, but in any event, no less than annually.

Item 14 – Client Referrals and Other Compensation

Pedicord Wealth Management, LLC neither compensates, nor receives compensation from, any third parties in connection with client referrals.

Item 15 – Custody

With the exception of Pedicord Wealth Management, LLC’s ability to debit fees and Standing Letter of Authorization, Pedicord Wealth Management, LLC does not otherwise have custody of the assets in the account. Clients provide written authority to have fees debited from their accounts when they review and sign Pedicord Wealth Management, LLC’s Investment Advisory Agreement. They also provide the Custodian the authority to release fee payments from their accounts when they sign the custodial account application. Clients shall receive account statements no less than quarterly from the Custodian. Clients also receive quarterly statements from Pedicord Wealth Management, LLC that include notification of advisory fee calculations and the debiting from of these fees from client accounts. We urge clients to review the Pedicord Wealth Management, LLC statements carefully and compare these accounts statements with the account statements from the Custodian.

Pedicord Wealth Management, LLC shall have no liability to the Client for any loss or other harm to any property in the account, including any harm to any property in the account resulting from the insolvency of the custodian or any acts of the agents or employees of the custodian and whether or not the full amount or such loss is covered by the Securities Investor Protection Corporation (“SIPC”) or any other insurance which may be carried by the custodian. The Client understands that SIPC provides only limited protection for the loss of property held by a custodian.

Item 16 – Investment Discretion

Clients may grant Pedicord Wealth Management, LLC ongoing and continuous discretionary authority to execute its investment recommendations in accordance with Pedicord Wealth Management, LLC’s Statement of Investment Policy (or similar document used to establish each Client’s objectives and suitability), without the Client’s prior approval of each specific transaction. Under this discretionary authority, Client allows Pedicord Wealth Management, LLC to purchase and sell securities and instruments in their account(s), arrange for delivery and payment in connection with the foregoing, select and retain sub-advisors, and act on behalf of the Client in matters necessary or incidental to the handling of the account, including monitoring certain assets.

Clients may also grant Pedicord Wealth Management, LLC non-discretionary authority to execute

its investment recommendations. Non-discretionary authority requires Pedicord Wealth Management, LLC to obtain a Client's prior approval of each specific transaction prior to executing the investment recommendations.

A majority of clients choose to provide us with discretionary authority.

Item 17 – Voting Client Securities

- A** Pedicord Wealth Management, LLC will not vote proxies on behalf of Clients and will not provide advice to Clients on how the Client should vote.
- B** Pedicord Wealth Management, LLC does not have authority to vote Client securities unless authorized by the Client. Most Clients will receive proxies and other solicitations directly from the custodian or transfer agent. If any proxy materials are received on behalf of a Client, they will be sent directly to the Client or a designated representative of the Client, who is responsible to vote the proxy.

Item 18 – Financial Information

- A** Pedicord Wealth Management, LLC does not require or solicit prepayment of more than \$500/\$1,200 in fees per client, six months or more in advance.
- B** Pedicord Wealth Management, LLC does have discretionary authority over some Client funds and securities, but we have no financial commitments that would impair our ability to meet contractual and fiduciary commitments to Clients.
- C** Neither Pedicord Wealth Management, LLC, nor any of the principals, have been the subject of a bankruptcy petition at any time in the past.