

Item 1 – Cover Page



PEDICORD WEALTH MANAGEMENT, LLC

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Rocklin, California 95765

(916) 596-6433

December 10, 2021

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 info@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

Since our initial brochure, we have the following material changes to report:

- ◇ We have sought registration with the State of California, Department of Financial Protection and Innovation (“DFPI”) and made minor changes to this brochure to reflect the same.
- ◇ We have made updates to Items 4 to better describe our service offering.

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.

PEDICORD WEALTH MANAGEMENT, LLC

Form ADV Part 2A – Firm Brochure

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Item 4 – Advisory Business

Pedicord Wealth Management, LLC (“Pedicord,” “advisor” “we” or “us”) is an investment advisor located in Rocklin, California and seeking registration with DFPI, having previously been granted temporary registration with the SEC. Pedicord Wealth Management, LLC’s founder and owner is Dawn Pedicord.

Our firm provides continuous advice to clients regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we create and manage a portfolio based on those goals and objectives. During our data-gathering process, we determine the client’s individual objectives, time horizons, risk tolerance, and liquidity needs. We manage these advisory accounts on a discretionary or non-discretionary basis.

When you engage us for portfolio management services, we will consult with you to discuss your financial circumstances and objectives and to assist you in determining (a) an appropriate set of financial goals, (b) a time horizon for your investments, and (c) your level of risk tolerance. Based on our evaluation of your financial situation, we will provide you with recommendations as to investment programs that are most appropriate for management of your assets and as to which particular investments, asset allocation models, and/or underlying third party managed investment programs is suited for your unique investment profile. Our investment advice is tailored to meet our clients' needs and investment objectives.

We may offer you the opportunity to work with professional third-party asset managers ("TPAMs") to individually manage or provide portfolio recommendations to your account. The TPAMs made available through our firm may include SEI, Assetmark, and others.

Once selected, the TPAM will invest the client's assets, typically on a discretionary basis, in accordance with their stated investment discipline and strategy and without soliciting the client's consent prior to engaging in portfolio transactions. You will have the ability to impose reasonable restrictions on the investments made in suchs accounts, contribute or withdraw securities and/or cash, and/or to request the sale of individual securities for tax planning purposes. Our role in connection with these accounts is to consult with you and select and adjust (or assist you in selecting and adjusting) the particular TPAMs to be engaged for management of the assets. The goal of working with TPAMs is to provide our clients with flexibility in developing a customized portfolio diversified across multiple investment disciplines or one which is targeted to an individual or more concentrated investment discipline through the use of a diverse set of available TPAMs.

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. These services are further addressed in your agreement, and may include pre-retirement planning, post-retirement planning, general planning, risk management, tax strategies, estate transitions, cash flow and net worth updates, as well as other related services. 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 are entirely at the client's discretion. California Code of Regulations, Section 260.235.2 requires us to disclose that:

- a. a conflict exists between the interests of the investment advisor and the interests of the client,
- b. the client is under no obligation to act upon the investment advisor's recommendation, and
- c. if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment advisor.

In accordance with California Code of Regulations, Section 260.238(k), along with the CFP® Code of Ethics, we disclose in writing, prior to entering or renewing an advisory agreement, any material conflicts of interest regarding the our firm, representatives, or employees.

Our firm may also provide educational seminars and workshops for participants in retirement plans we manage. We generally do not charge for such services.

See Item 8 for a description of our investment strategy.

We do not participate in any wrap fee programs.

In the event of significant business interruption, such as the COVID-19 pandemic, our firm is equipped with a business continuity plan to help create procedures for continuity of service to our clients. Our plan establishes safeguards to continue to provide access to funds and advisory services to clients in the event of natural disasters, personal emergencies, and other disruptions.

We manage \$92,780,953 of Client assets on a discretionary basis and \$4,634,686 of Client assets on a non-discretionary basis. This amount was calculated as of November 3, 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 the industry average of 3%. While we have discretion to choose subadvisors, we generally discuss those options with you on an individual basis. Subsection (j) of Rule 260.238, California Code of Regulations requires that all investment advisors disclose to their clients that lower fees for comparable services may be available from other sources. Our fee schedule is generally as follows:

| Market Value of Account(s) | Annual Advisory Fee |
|-----------------------------------|----------------------------|
| \$0 - \$500,000.99 | 1.25% |
| \$500,001 - \$2,000,000.99 | 1.00% |
| \$2,000,001 - \$4,000,000.99 | 0.75% |
| \$4,000,001 - \$10,000,000.99 | 0.50% |
| \$10,000,001 – and up | negotiable |

- 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 and may range from \$1,000 to \$10,000 for fixed fees and up to \$250/hour for hourly fees. Planning fees are generally due upon completion of the project and are generally collected by check. In the event of a contract termination for financial planning services and prepaid but unearned fees will be returned to the advisor based upon the services performed.

Our firm may also provide educational seminars and workshops for participants in retirement plans we manage. We generally do not charge for such services.

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.

D Pedicord Wealth Management, LLC and our team do not accept compensation for the sale of securities or investment products based upon commissions.

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 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.

Principal Investment Risks:

Fundamental and Technical Analysis. We may use fundamental and technical analysis to determine whether an asset class is over or under valued.

Fundamental analysis is subjective and carries the risk that our judgment may prove incorrect. In addition, our analysis cannot predict future events that may affect any given asset class. The risk of technical analysis is that it does not take into consideration underlying fundamentals or economic conditions that may affect the value of an asset class.

Qualitative Analysis. We subjectively evaluate non-quantifiable factors such as the quality of management, investment philosophy, investment process, research / support team and additional factors not readily subject to measurement.

A risk in using qualitative analysis is that our subjective judgment may prove incorrect.

Asset Allocation. Rather than focusing primarily on securities selection, we attempt to identify an appropriate ratio of securities, fixed income, and cash suitable to the client's investment goals and risk tolerance.

A risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry, or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals.

Mutual Fund and/or ETF Analysis. We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in other fund(s) in the client's portfolio. We also monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy. Pedicord Wealth Management uses return based style analysis to help determine manager skill.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to decline in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the holding(s) less suitable for the client's portfolio.

Risks for all forms of analysis. Our methods of analysis rely on the assumption that the companies whose funds we purchase and sell, the rating agencies that review these funds, and other publicly available sources of information about these funds, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

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 and neither the firm or any management persons have been subject to any criminal or civil actions, administrative proceedings, or self-regulatory organization proceedings.

Item 10 – Other Financial Industry Activities and Affiliations

A. Pedicord Wealth Management, LLC and our management persons are not registered, and do not have any application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

B. Pedicord Wealth Management, LLC and our management persons are not registered and do not have any application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

C. Pedicord Wealth Management, LLC and our management persons do not have an arrangement with any related persons (e.g., broker-dealer, municipal securities dealer, or government securities dealer or broker, investment company or other pooled investment vehicle including a mutual fund, closed-end investment company, unit investment trust, private investment company or hedge fund and offshore fund), other investment adviser or financial planner, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, real estate broker or dealer, and/or sponsor or syndicator of limited partnerships.

D. Pedicord Wealth Management, LLC and our management persons may recommend or select other investment advisers for clients; however, we do so only where appropriate. Specifically, we

may recommend that you use a third-party money manager ("TPAM") based on your needs and suitability. We do not receive direct compensation from the TPAM for recommending that you use their services, but you may pay an additional fee to them for such services. You are not obligated, contractually or otherwise, to use the services of any TPAM we recommend. We do not have any other business relationships with the recommended TPAM, and we will ensure that any TPAMs you are referred to are properly licensed and/or registered as an investment advisor prior to recommending their services.

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 related persons do not recommend to clients, or buys or sells for client accounts, securities in which you or a related person has a material financial interest.

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. We also ensure to minimize and avoid such conflicts by having the following policy:

1. No principal or employee of our firm may put his or her own interest above the interest of an advisory client.

2. No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their decision is a result of information received as a result of his or her employment unless the information is also available to the investing public.

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 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. We do not receive any “soft dollar benefits” from custodians. Additionally, we do not receive client referral from broker-dealers or third parties.

You may request to direct your assets to a specific broker-dealer. However, you should be aware that directing brokerage may cost you more money. For example, in a directed brokerage account, the client may pay higher brokerage commissions because we are unable to aggregate orders to reduce transaction costs, and you may receive less favorable prices.

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. This means that non-clients do not provide any economic benefits to us for providing advisory services.

Item 15 – Custody

With the exception of Pedicord Wealth Management, LLC's ability to debit fees, 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 determine the type and amount of securities to be bought or sold for a client's account and the broker or dealer to be used for a purchase or sale of securities for a client's account.

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. When we use TPAM relationships, we seek the client's approval prior to entering into such arrangements; however, we may change models or allocations without authorization, for accounts 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.

Item 19 – Requirements for State Registered Advisers

- A** Dawn Pedicord is the sole owner and Chief Compliance Officer of our firm. She provides investment advisory services to clients and is responsible for the day to day management and operations of the firm. Ms. Pedicord's education and background are separately detailed in her Form ADV Part 2B, Item 2.
- B** Dawn Pedicord's outside business activities are separately detailed in their respective Form ADV Part 2Bs, Item 2. Pedicord Wealth Management is not actively engaged in any other business activities outside of providing investment advisory and financial planning services.
- C** Pedicord Wealth Management and its supervised persons do not receive performance-based fees.
- D** Pedicord Wealth Management and its supervised persons have not been subject to any arbitration claims or any other proceedings (civil, self-regulatory organization or

administrative).

- E** Apart from those arrangements listed in Item 10 above, Pedicord Wealth Management and its supervised persons have no arrangements or other financial industry affiliations to disclose which would be considered material to their business or to their clients, or which would present any material conflicts of interests with Clients, including any issues of securities/

DAWN C. PEDICORD

PEDICORD WEALTH MANAGEMENT, LLC

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Rocklin, California 95765

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December 10, 2021

www.yourwealthlife.com

This ADV Part 2B (“Brochure Supplement”) provides information about Dawn C. Pedicord that supplements Pedicord Wealth Management, LLC’s (“PWM”) Form ADV Part 2A (“Brochure”). You should have received a copy of that Brochure. Please contact us at (916) 596-6433 or dawn@yourwealthlife.com if you did not receive a copy of the Firm’s Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Dawn Pedicord is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Ms. Pedicord is 3193741.

Item 2 – Educational Background and Business Experience

Name of IAR: Dawn C. Pedicord

Year of Birth: 1970

Education:

Bachelors Degree in Finance and Insurance, CSU Sacramento.

Relevant Employment:

08/2021 – Present: President – Pedicord Wealth Management, LLC

03/1999 – 12/2021: Investment Advisor Representative – Foord, Van Bruggen & Pajak Financial Services

09/2014 – 08/2021: Registered Representative – LPL Financial, LLC

Designations:

Ms. Pedicord is a Certified Financial Planner Professional™ (CFP®). Ms. Pedicord received her CFP® designation from the Certified Financial Planner Board of Standards in 2005. CFP® professionals must develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by the CFP® Board and pass a comprehensive 10-hour test covering various financial planning topics, and have at least 3 years of experience in the field.

Item 3 – Disciplinary Information

PWM 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. There are no material facts to disclose for Ms. Pedicord as Ms. Pedicord has not been subject to any criminal or civil actions, administrative proceedings, self-regulatory organization proceedings, revocations, or suspensions.

Item 4 – Other Business Activities

Ms. Pedicord has no outside business activities to disclose.

Item 5 – Additional Compensation

Ms. Pedicord does not receive any additional compensation (or other economic benefit) for providing investment advisory services, including no economic benefits from non-clients.

Item 6 – Supervision

Ms. Pedicord is the Chief Compliance Officer and supervises the firm in the areas of client services and advice, investment policies, forms and procedures, day to day operations, general management of the firm and compliance related matters. Ms. Pedicord can be reached at (916) 596-6433.

Item 7 – Requirements for State-Registered Advisers

Ms. Pedicord has not been subject to:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - (a) an investment or an investment-related business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - (a) an investment or an investment-related business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.
3. The subject of a bankruptcy petition.