

Item 1 Cover Page

A.

Dennis Michael Tender

DP Grow LLC

ADV Part 2B, Brochure Supplement
Dated March 29, 2023

Contact: J. Saunders Wiggins, Chief Compliance Officer
1640 Huguenot Road
Midlothian, Virginia 23113

B.

This Brochure Supplement provides information about Dennis Michael Tender that supplements the DP Grow LLC Brochure; you should have received a copy of that Brochure. Please contact J. Saunders Wiggins, Chief Compliance Officer, if you did *not* receive DP Grow LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Dennis Michael Tender is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Dennis Michael Tender was born in 1964. Mr. Tender graduated from West Seneca West Senior High School in 1982 and attended Erie Community College from 1982 to 1983. Mr. Tender has been employed as Vice President of DP Grow LLC since April of 2020. From March of 2018 to April of 2020, Mr. Tender was employed as a registered representative of MML Investors Services; from February of 2018 to April of 2020, he was employed as an agent of Mass Mutual Life Insurance Company; from August of 2015 to February of 2018, he was employed as a registered representative of OneAmerica Securities; and from June of 2015 to February of 2018, he was employed as a general agent of American United Life.

Item 3 Disciplinary Information - None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Registrant is a licensed insurance agency and Mr. Tender is a licensed insurance agent of Registrant. Mr. Tender, in his capacity as an insurance agent, may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Tender or Registrant to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation that a client purchase an insurance commission product through Mr. Tender and/or Registrant presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products through Mr. Tender or Registrant. Clients are reminded that they may purchase insurance products recommended by Mr. Tender through other, non-affiliated insurance agents and agencies. **The Registrant's Chief Compliance Officer, J. Saunders Wiggins, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Tender's annual compensation is based, in part, on the amount of assets under management that Mr. Tender introduces to the Registrant and the number of clients that Mr. Tender introduces to the Registrant. Accordingly, Mr. Tender has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, J. Saunders Wiggins, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Wiggins at (804) 323-1886.

Item 7 Requirements for State-Registered Advisers

Mr. Tender has not been involved in any of the events listed below:

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.

Mr. Tender has not been the subject of a bankruptcy petition.