

Dodda Advisory Services LLC

2 E. Erie Street, Apt. 3806

Chicago, IL 60611

www.dodda.com

FORM ADV PART 2A

Client Brochure

December 1, 2023

This brochure (“Brochure”) provides information about the qualifications and business practices of Dodda Advisory Services LLC (“Dodda”), a registered investment adviser. Registration does not imply a certain level of skill or training but only indicates that Dodda has registered its business with state and federal regulatory authorities, including the United States Securities and Exchange Commission (our SEC number is **TBD**). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

If you have any questions about the contents of this Brochure, please contact Dodda at 630.862.8408 or michaelsavino3@gmail.com. Additional information about Dodda is also available on the SEC’s website at www.adviserinfo.sec.gov.

Form ADV Part 2 Client Brochure

Item 2 **Material Changes**

None

Item 3 **Table of Contents**

Item 1	Cover Page	1
Item 2	Material Changes	2
Item 3	Table of Contents	2
Item 4	Advisory Business	3
Item 5	Fees and Compensation	3
Item 6	Performance-Based Fees and Side-By-Side Management	4
Item 7	Types of Clients	4
Item 8	Security, Market and General Risks	4
Item 9	Disciplinary Information	9
Item 10	Other Financial Industry Activities and Affiliations	9
Item 11	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	10
Item 12	Brokerage Practices	10
Item 13	Review of Accounts	11
Item 14	Client Referrals and Other Compensation	11
Item 15	Custody	11
Item 16	Investment Discretion	11
Item 17	Voting Client Securities	12
Item 18	Financial Information	12

Item 4 **Advisory Business**

A. General Description of the Firm

Dodda Advisory Services LLC (“Dodda”) is an investment adviser registered with the United States Securities and Exchange Commission (“SEC”). Dodda provides financial advice and access to financial products to retail clients via the internet .

Dodda was founded in 2023 and is wholly owned by Michael Savino.

Additional information about Dodda’s services, structure and officers is provided on Part 1 of Dodda’s Form ADV which is available online at <http://www.advisersinfo.sec.gov>. Please also visit www.dodda.com for additional information.

B. Summary of Dodda’s Advisory Services

Dodda will provide access to financial advice and access to financial products for retail investors across the United States of America via the internet. Dodda will focus on clients looking for long term financial planning tools and products.

C. Tailored Services and Investment Restrictions

Dodda will tailor it’s advice and product selections to each individuals willingness and ability to take risk. Dodda will gather the Client’s financial information during initial signup and asks users take a risk questionnaire. Dodda considers the user’s age, financial standing, financial goals, investment knowledge, investment comfort, and risk tolerance. Dodda places each user into a specified risk tranche and can then advise the Client on their financial situation. Clients can decide to work with and accept Dodda’s recommendations or go with a different financial institution.

D. Wrap Fee Programs

Dodda does not place Client assets into a wrap fee program.

E. Assets Under Management

Dodda does not currently manage any assets on a discretionary nor on a nondiscretionary basis. This total is calculated using the closing U.S. market prices as of December 15, 2023.

Item 5 **Fees and Compensation**

A. Advisory Fees

Dodda is compensated for its advisory services by charging commission for financial products sold and annual fees for account management on a per client or product basis (not based on AUM). Dodda reserves the right to, in its sole discretion to negotiate, reduce or waive the advisory fee for certain Client accounts for any period of time determined by Dodda. In addition, Dodda may reduce or waive its fees for the accounts of some Clients without notice to, or fee adjustment for, other Clients.

B. Other Account Fees

Dodda is a fee only investment adviser, and other than its advisory fee described above, neither Dodda nor its employees or officers receive or accept any direct or indirect compensation related to investments that are purchased or sold for Client accounts.

Clients may however pay other fees or expenses to third-parties. The issuers of some of the securities or products purchased in Client accounts, such as ETFs or Mutual Funds, or other similar packaged financial products, may charge product fees that affect Clients. Dodda does not charge these fees nor does it benefit directly or indirectly from any such fees. An ETF typically includes embedded expenses that may reduce the ETFs net asset value, and therefore directly affect the funds' performance and indirectly affect a Client's portfolio performance or an index benchmark comparison. Expenses of ETFs may include management fees, custodian fees, brokerage commissions, and legal and accounting fees. ETF expenses may change from time to time at the sole discretion of the ETF issuer.

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

Dodda does not charge performance-based fees. Advisory fees are only charged as noted in Item 5.

Item 7 **Types of Clients**

Dodda is open to all individuals, trusts and other legal entities (subject to Dodda's approval) who are legal U.S. residents over the age of 18. There is a minimum account size of \$10,000.

Item 8 **Security, Market and General Risks**

Dodda cannot guarantee any level of performance or that any Client will avoid a loss of assets. Any investment in securities involves the possibility of financial loss that Clients should be prepared to bear.

When evaluating risk, financial loss may be viewed differently by each Client and may depend on many different risk items. Each of which may affect the probability of adverse consequences and the magnitude of any potential losses. The following risks may not be comprehensive, but should be considered carefully by a prospective Client before using Dodda's services.

Management Risks

Dodda applies its investment techniques and risk analysis in making investment recommendations to its Clients. There is no guarantee that they will produce the desired results. In addition, there is no guarantee that a strategy based on historical information will produce the desired results in the future, and if market dynamics change, the effectiveness of the strategy be limited. Each investment strategy runs the risk that investment techniques will fail to produce the desired results.

Investment Risks

Investments in securities, including ETFs, mutual funds, and other securities, involve various risks, including those summarized below. In addition, each security has its own investment style, which may involve risks different from those described below. Clients and prospective Clients should be aware that investing in securities involves risk of loss that Clients should be prepared to bear.

ETF General Risks

ETFs in which may be held in Client Accounts involve certain inherent risks generally associated with investments in a portfolio of securities, including the risk that the general level of security prices may decline, thereby adversely affecting the value of each unit of the ETF. Moreover, an ETF may not fully replicate the performance of its benchmark index because of the temporary unavailability of certain index securities in the secondary market or discrepancies between the ETF and the index with respect to the weighting of the securities or the number of securities held. ETFs have their own fees and expenses as set forth in the ETF prospectuses.

ETFs may have exposures to derivative instruments, such as futures contracts, forward contracts, options and swaps. There is a risk that a derivative may not perform as expected. The main risk with derivatives is that some types can amplify a gain or loss, potentially earning or losing substantially more money than the actual cost of the derivative, or that the counterparty may fail to honor its contractual terms, causing a loss for the ETF. Use of these instruments may also involve certain costs and risks such as liquidity risk, interest rate risk, market risk, credit risk, management risk, and the risk that an ETF could not close out a position when it would be most advantageous to do so.

Market/Systematic Risks

Equity and fixed income markets rise and fall daily. The performance of Clients Accounts is tied to these markets. When markets fall, the value of a Client's Account will fluctuate, which means a client could lose money.

Investment Strategy Risks

There are risks associated with the long-term core strategic holdings for any investment strategy. The more aggressive the investment strategy selected, the more likely the portfolio will contain larger weights in riskier asset classes, such as equities.

Trading/Liquidity Risks

A particular security may be difficult to purchase or sell or may become difficult to sell after being purchased in a Client's Account. Broker may be unable to sell ETFs on behalf of a Client at an advantageous time and/or price due to then-existing trading market conditions.

SECURITIES RISKS

Equity-Related Risks

General Risks

The prices of equity securities, and the value of the ETFs that invest in them, will rise and fall. These price movements may result from factors affecting individual companies, industries, or the securities market as a whole. Individual companies may report poor results or be negatively affected by industry and/or economic trends and developments. The prices of securities issued by such companies may suffer a decline in response. In addition, the equity market tends to move in cycles, which may cause stock prices to fall over short or extended periods of time.

Large- and Mid-Cap Risks

Stocks of mid-cap companies tend to be more volatile than those of large-cap companies because mid-cap companies tend to be more susceptible to adverse business or economic events than larger, more established companies. During a period when large and mid-cap U.S. stocks fall behind other types of investments-bonds or small-cap stocks, for instance- the performance of investment strategies focused on large- and/or mid-cap stocks will lag the performance of these other investments.

Small-Cap and International Risks

Historically, small-cap and international stocks have been riskier than large- and mid-cap U.S. stocks. During a period when small-cap and /or international stocks fall behind other types of investments-U.S. large- and mid-cap stocks, for instance- the performance of investment strategies focused on small-cap or international stocks may lag the performance of these other investments.

Fixed Income-Related Risks

General Risks

Bond markets tend to rise and fall daily, and fixed income investments, which generally also include instruments with variable or floating rates, are subject to various risks. As with an investment whose performance is tied to bond markets, the value of a fixed income ETF will fluctuate, which means that you could lose money.

Interest Rate Risks

When interest rates rise, bond prices usually fall, and with them the value of an ETF holding the bonds. A decline in interest rates generally raises bond prices, and with them potentially the value of an ETF share, but could also hurt the performance of an ETF by lowering its yield. The longer the duration of the investments held by an ETF, the more sensitive to interest rate movements its value is likely to be.

Credit Risks

A decline in the credit quality of a fixed income investment could cause the value of a fixed income ETF to fall. The ETF could lose value if the issuer or guarantor of a portfolio investment fails to make timely principal or interest payments or otherwise honor its obligations. The emphasis of a fixed income strategy on quality and preservation of capital also could cause an ETF to underperform certain other types of bond investment, particularly those that take greater maturity and credit risks.

High-Yield Risks

High-yield securities and unrated securities of similar credit quality (sometimes called junk bonds) are subject to great levels of credit and liquidity risks. High-yield securities and the ETFs that invest in them may be considered speculative.

Government Securities Risks

Many U.S. government securities are not backed by the full faith and credit of the United States government, which means they are neither guaranteed by the U.S. Treasury. Certain issuers of securities, such as the Federal Home Loan Banks, maintain limited lines of credit with the U.S. Treasury. Securities issued by other issuers, such as the Federal Farm Credit Banks Funding Corporation, are supported solely by the credit of the issuer. There can be no assurance that the U.S. Government will provide financial support to securities of its agencies and instrumentalities if it is not obligated to do so under law.

State and Regional Risks

To the extent that an ETF is invested in securities from a given state or geographic region, its value and performance could be affected by local, states and regional factors, including erosion of the tax base and changes in the economic climate. National governmental actions, such as the elimination of tax-exempt status, also could affect performance. In addition, an ETF may be more sensitive to adverse economic, business or political developments if a substantial portion of it is invested in municipal securities that are financing similar projects.

Foreign Risks

Investments in securities of foreign issuers or securities with credit or liquidity enhancements provided by foreign entities may involve certain risks such as adverse changes in foreign economic, political, regulatory and other conditions; differing accounting, auditing, financial reporting, and legal standards and practices; differing securities market structures; and higher transaction costs. In addition, sovereign risk, or the risk that a government may become unwilling or unable to meet its loan obligations or guarantees, could increase the credit risk of financial institutions connected to that particular country.

FOREIGN INVESTMENT-RELATED RISKS

General Risks

Investments in securities of foreign issuers may involve certain risks that are greater than those associated with investments in securities of U.S. issuers. These include risks of adverse changes in foreign economic, political, regulatory and other conditions; changes in currency exchange rates or exchange control regulations (including limitations on currency movements and exchanges); differing accounting, auditing, financial reporting, taxes and legal standards and practices; differing securities market structures; and higher transaction costs.

Emerging Market Risks

These and other risks (e.g., nationalization, expropriation, or other confiscation of assets of foreign issuers) are greater for those ETFs investing in companies tied economically to emerging countries, the economies of which tend to be more volatile than the economies of developed countries.

Frontier Markets Risks

The risks associated with investing in foreign or emerging markets generally are magnified in frontier markets, also known as “next emerging” markets. Some frontier markets may operate in politically unstable regions of the world and may be subject to additional geopolitical/ disruption of markets risks.

Geopolitical/Disruption of Markets Risks

Geopolitical events may adversely affect global economies and markets and thereby decrease the value of and/or the ease of trading the ETFs invested in those affected markets. Those events as well as other changes in foreign and domestic economic and political conditions could adversely affect the value of the strategy’s investments.

Currency Risks

Fluctuations in exchange rates may adversely affect the value of a strategy’s foreign currency holdings and investments denominated in foreign currencies.

RISKS RELATED TO OTHER ASSET CLASSES

Commodities Risks

Commodities involve unique risks that may be distinct from those that affect stocks and bonds, including world-wide supply and demand factors, weather conditions, currency movements, and international government policies regarding commodity reserves and choice of currency for commodity pricing.

Hard Asset Risks

The production and marketing of hard assets, such as precious metals, oil and gas, real estate and/or agricultural commodities may be affected by geopolitical and environmental factors and are cyclical in nature. During periods of economic or financial instability, hard asset securities and other instruments may be subject to broad price fluctuations, reflecting volatility of energy and basic materials prices and possible instability of supply of various hard assets. Hard asset securities, hard asset companies, and other instruments may also experience greater price fluctuations than the relevant hard asset. In periods of rising hard asset prices, such securities or instruments may rise at a faster rate, and conversely, in times of falling hard asset prices, such securities may suffer a greater price decline.

Real Estate Risks

Real estate-related investments may be adversely affected by factors affecting the real estate industry, which may include changes in interest rates and social and economic trends. Real estate investment trusts (“REITS”) may also be subject to the risk of fluctuations in income from underlying real estate assets, poor performance by the REITs managers, prepayments and defaults by borrowers, adverse

changes in tax laws, and with respect to U.S. REITs, their failure to qualify for the special tax treatment granted to REITs under the Internal Revenue Code of 1986 and/or to maintain exempt status under the Investment Company Act.

Insurance Products Risks

- a. Fixed Annuities. Fixed annuities are long-term investment vehicles and include fixed and indexed accounts. Fixed indexed annuities have limited upside growth potential. Fixed indexed annuities may set limits (known as caps) on the maximum amount of interest one can gain or there may be participation rates or other calculations the insurance company employs to set the maximum rate one could achieve. Interest credited to indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed and may increase or decrease. Customers should understand these limitations prior to purchase. Fixed annuities are not securities, and commission-based fixed annuities are not managed by Dodda.
- b. Variable Annuities. Variable annuities are long-term investment vehicles, the value of which can vary based on the performance of an underlying portfolio of mutual funds. Unlike fixed annuities which grow at a fixed rate and offer a predictable rate of return, the rate of growth and the benefits of variable annuities vary according to the investment performance. Therefore, annuitants have the opportunity to gain a lot if the stock market conditions are favorable, or they stand the risk of bearing losses.
- c. General Annuity Risks. Withdrawals may be subject to federal income taxes, and a 10% IRS early withdrawal tax penalty may also apply for amounts taken prior to age 59½. Early withdrawal may result in penalties and surrender charges. These charges may result in a loss of bonus, indexed interest and fixed interest, and a partial loss of your principal. Bonus Annuities may include annuitization requirements, lower capped returns, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature. Guarantees, if any, are backed by the financial strength and claims-paying ability of the issuing insurance company. Review disclosures of the specific insurance company illustration provided for any insurance product being proposed or recommended.

Item 9 **Disciplinary Information**

Dodda or any individuals associated with Dodda do not have any legal, financial, regulatory or other disciplinary items to report.

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

Dodda has entered into an agreement with Interactive Brokers LLC ("IB", "Clearing Firm" or "Broker). IB provides trade execution, clearing and custodial services for Clients' Account transactions pursuant to the authority the Client has given under the applicable Account Agreement.

Item 11 **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Dodda maintains a code of ethics that requires all officers and employees to conduct themselves with the highest standards of conduct and business ethics in all aspects of their activities concerning Dodda and Dodda Clients. A copy of Dodda's Code of Ethics is available to Dodda Advisory clients upon request via michaelsavino3@gmail.com.

Dodda or individuals associated with Dodda may buy or sell securities identical to or different from those held in Client Accounts. In addition, any related person(s) may have an interest or position in certain securities which may be held in a Client Account or contemplated to be purchased or sold by a Client.

It is the express policy of Dodda that no person employed by Dodda may use material, non-public information obtained during the course of their work to purchase or sell any security prior to any pending transaction(s) being executed for a Client Account. This policy is intended to prevent employees from benefitting from transactions placed on behalf of Client Accounts.

Item 12 **Brokerage Practices**

Dodda is a registered investment adviser and as such will not execute securities transactions for Client Accounts. As noted in Item 10, Dodda has entered into an agreement with Interactive Brokers LLC ("IB", "Clearing Firm" or "Broker"). IB provides trade execution, clearing and custodial services for Clients' Account transactions pursuant to the authority the Client has given under the applicable Account Agreement.

Dodda, through IB, will seek the best overall execution of transactions for Client accounts consistent with its judgement as to the business qualifications of the various brokers through which Dodda Accounts are available. Dodda will obtain information as to the general level of commission rates being charged by the brokerage community from time to time, and will periodically evaluate the overall reasonableness of brokerage commissions paid on Client transactions by reference to such date to ensure competitive commission rates. "Best execution" means the best overall qualitative execution, not necessarily the lowest possible commission cost. Accordingly, the factors that Dodda considers when selecting or recommending brokers are ones that directly benefit Client accounts and are consistent with obtaining the best execution of their transactions. These factors include: execution capability and available liquidity; timing and size of particular orders; commission rates; responsiveness; trading experience; reputation; integrity and fairness in resolving disputes; quality of their application programming interfaces and technology; and other factors.

Dodda does not engage in "soft dollar" practices involving the receipt of research or other brokerage service from client commission money, nor does Dodda receive any research or other products in connection with Client transactions. Dodda does not use Client commission money to compensate or otherwise reward brokers for client referrals.

Dodda may, but is not required to, aggregate orders for a Client's account with orders of other Clients. Dodda may aggregate sale and purchase orders for Clients. In such event, the average price of securities purchased or sold in such a transaction may be determined and a Client may be charged or credited, the

average transaction price. As a result, the price may be less favorable to the Client than it would be if similar transactions were not being executed concurrently for other accounts.

Item 13 **Review of Accounts**

Dodda's investment tools are intended for Clients to utilize to review their account and better understand and manage their holdings and performance. Dodda personnel conduct only limited, non-periodic individual reviews on client accounts when flagged by certain investment activity and account settings.

Dodda will contact Clients at least once a year via electronic channels to ask them to update their information on the Dodda website if there have been any material changes. Clients who have experienced material changes to their financial circumstances or investment objectives, or which to impose or modify restrictions on the management of their accounts should promptly update their information on Dodda's platform.

Clients receive electronically a confirmation of each transaction and an account statement (at least quarterly) detailing positions and activity in their accounts. That statement includes a summary of all transactions made on the Client's behalf, all contributions and withdrawals made to or from the account, all fees and expenses charged to the account, and the account value at the beginning and end of the period. That statement may be based upon information obtained from third parties.

Item 14 **Client Referrals and Other Compensation**

Dodda currently does not pay or receive fees for Client referral, nor does it offer or receive sales awards, prizes or other forms of compensation for providing advice or investment management services to Clients.

Item 15 **Custody**

Dodda has entered into an agreement with Interactive Brokers LLC ("IB", "Clearing Firm" or "Broker"). IB provides trade execution, clearing and custodial services for Clients' account transactions pursuant to the authority the Client has given under the applicable Account Agreement.

Item 16 **Investment Discretion**

Dodda usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, Dodda observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies,

Dodda's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Investment guidelines and restrictions must be provided to Dodda in writing.

Item 17 **Voting Client Securities**

Dodda, as a matter of policy, does not vote proxies for the portfolio securities of its Clients.

Item 18 **Financial Information**

Dodda does not require or solicit the prepayment of any advisory fees and is therefore not required to include a balance sheet or its most recent fiscal year. Dodda does not have any adverse financial condition that is reasonably likely to impair its ability to continuously meet contractual commitments to our Clients. Dodda is not the subject of any bankruptcy petition, nor has it been the subject of any bankruptcy petition at any time during the past 10 years.