Item 1 Cover Page

DISCLOSURE BROCHURE

FORM ADV PART 2A

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This brochure provides information about the qualifications and business practices of Dean Davis Wealth LLC. Being registered as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 405-504-3633. 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.

ADDITIONAL INFORMATION ABOUT DEAN DAVIS WEALTH LLC (CRD #340949) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Since the last filing of this brochure on June 5, 2026 the following has been changed:

- Firm phone number updated throughout.
- Item 19 updated as Mr. Dean (previously a non-registered owner) is now becoming registered.
- Added a Part 2B Brochure for Mr. Dean.

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

Item 4: Advisory Business

Firm Description

Dean Davis Wealth LLC ("DDW") was founded in 2026 by Scotty Dean, who is 100% owner. DDW has engaged Stonecrest Advisory Solutions, LLC pursuant to a consulting agreement to provide compliance administration and operational support services. Through this arrangement, Julie Mahanay serves as the Chief Compliance Officer of DDW. Ms. Mahanay is also an Investment Adviser Representative of DDW.

Types of Advisory Services

ASSET MANAGEMENT

DDW offers discretionary asset management services to advisory Clients. DDW will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The Client will authorize DDW discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

When deemed appropriate for the Client, DDW may recommend to hire Sub-Advisers to manage all or a portion of the assets in the Client account. Sub-Advisers will maintain the models or investment strategies agreed upon between Sub-Adviser, Client and DDW. Sub-Advisers execute trades on behalf of DDW in Client accounts. DDW will be responsible for the overall direct relationship with the Client and review of Sub-Adviser's management in its fiduciary capacity. Such arrangements are done under separate management agreements with the engaged Sub-Adviser.

ERISA PLAN SERVICES

DDW provides service to qualified retirement plans including 401(k) plans, 403(b) plans, pension and profit-sharing plans, cash balance plans, and deferred compensation plans as a 3(21) adviser:

***Limited Scope ERISA 3(21) Fiduciary*.** DDW may serve as a limited scope ERISA 3(21) fiduciary that can advise, help and assist plan sponsors with their investment decisions. As an investment adviser DDW has a fiduciary duty to act in the best interest of the Client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using DDW can help the plan sponsor delegate liability by following a diligent process.

1. Fiduciary Services are:
    - Provide investment advice to the Client about asset classes and investment options available for the Plan in accordance with the Plan's investment policies and objectives. Client will make the final decision regarding the initial selection, retention, removal and addition of investment options. DDW acknowledges that it is a fiduciary as defined in ERISA section 3 (21) (A) (ii).
    - Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the IPS.
    - Provide investment advice to the Plan Sponsor with respect to the selection of a qualified default investment option for participants who are automatically enrolled

in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5) and 404(a)-5.

- Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove or replace investment options.
- Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

2. Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment options available to them under the Plan. Client understands DDW's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, DDW is not providing fiduciary advice as defined by ERISA 3(21)(A)(ii) to the Plan participants. DDW will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

DDW may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between DDW and Client.

3. DDW has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

- Employer securities;
- Real estate (except for real estate funds or publicly traded REITs);
- Stock brokerage accounts or mutual fund windows;
- Participant loans;
- Non-publicly traded partnership interests;
- Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
- Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to DDW on the ERISA Agreement. Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

FINANCIAL PLANNING AND CONSULTING

DDW offers the following financial planning and consulting services as outlined below:

Full Financial Plan

Financial planning services include a complete evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. DDW will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals**: Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.
- **Personal net worth statement**: A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- **Cash flow analysis**: An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- **Retirement strategy**: A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Comprehensive risk management plan**: Identify all risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. The risk management plan includes a full review of life and disability insurance, personal liability coverage, property and casualty coverage, and catastrophic coverage.
- **Long-term investment plan**: Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.
- **Tax reduction strategy**: Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation**: Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.

If a conflict of interest exists between the interests of DDW and the interests of the Client, the Client is under no obligation to act upon DDW's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through DDW. Financial plans will be completed and delivered inside of sixty (60) days contingent upon timely delivery of all required documentation.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

Wrap Fee Programs

DDW does not sponsor any wrap fee programs.

Client Assets Under Management

DDW has the following Client assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
$0	$0	June 5, 2026

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

DDW offers discretionary direct asset management services to advisory Clients.

DDW generally utilizes two portfolios, MIDAS and Custom Core. The MIDAS portfolio is an aggressive portfolio focused on capital appreciation. A proprietary screening tool is utilized to identify potential opportunities and then manually screened and reviewed by DDW before executing. Trading frequency tends to be more frequent.

The Custom Core portfolio utilizes an individually tailored allocation which is actively monitored and risk-managed and uses more standard analysis and tools. Trading frequency tends to be less frequent.

DDW charges an annual investment advisory fee based on the total assets under management as follows:

MIDAS Portfolio	
	Annual Fee
All Assets	2.95%

Custom Core Portfolio	
	Annual Fee
Up to $100,000	1.50%
$100,000.01 to $1,000,000	1.35%
$1,000,000.01 to $5,000,000	1.25%
Over $5,000,000	1.00%

This is a flat rate/breakpoint fee schedule, the entire portfolio is charged the same asset management fee, according to the tier reached by the entire portfolio value.

Advisory fees are billed quarterly in advance. The fee for each billing period is calculated as follows:

Annual Fee Rate × Account Value × (Actual Calendar Days in the Current Billing Quarter ÷ 365, or ÷ 366 in a leap year)

The account value used is the market value of assets under management as of the close of business on the last business day of the preceding calendar quarter.

Q2 example (Apr 1 – Jun 30 = 91 days): $500,000 × 1.35% × (91 ÷ 365) = $1,682.88

For partial billing periods (new accounts, terminations, or mid-period events), the numerator is adjusted to reflect only the actual days of service within that quarter, using the same denominator (actual days in the current billing cycle).

The annual fee is negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.). DDW considers cash to be an asset class, and as such is included in fee calculations. Also, to be noted, at times fees will exceed the money market yield. Fees are billed quarterly in advance based on the amount of assets managed as of the close of business on the last business day of the previous quarter. If margin is utilized, the fees will be billed based on the gross of margin balance.

DDW may also recommend the services of a Sub-Adviser to manage Clients' investment portfolios. If implemented, Client will execute a Sub-Adviser agreement with the other registered investment adviser firm. When using a Sub-Adviser, the Client will pay additional fees. Sub-Adviser directly deducts their portion of the fee from Client Account, separately from DDW.

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement without obligation and without penalty.

After the initial five (5) business days, this Agreement may be terminated by DDW upon thirty (30) days' prior written notice to Client and by the Client upon thirty (30) days' prior written notice to DDW. The termination effective date is the final billable day. If the Client provides the required thirty (30) days' written notice, advisory fees will be prorated based on the number of days services are provided during the applicable billing period, and any unearned prepaid fees will be refunded to the Client. The refund is calculated as:

Annual Fee Rate × Account Value × (Actual Days Unearned ÷ 365, or ÷ 366 in a leap year)

"Actual Days Unearned" is the number of calendar days from the day after the termination effective date through the last day of the prepaid billing quarter. The account value used is the market value of assets as of the close of business on the last business day of the preceding quarter — the same value used to calculate the original bill.

If the Client does not provide the required thirty (30) days' prior written notice of termination, no prorated refund of prepaid advisory fees will be issued and fees through the end of the billing quarter are fully earned.

No fee adjustment will be made for account deposits and/or withdrawals during a billing period; however, DDW reserves the right to assess advisory fees on cumulative new capital contributions of $25,000 or more received during a billing period. Such additional fees will be calculated on a prorated basis from the date the additional assets are received through the end of the billing period and will be assessed at the Client's applicable advisory fee rate.

For accounts opened mid-billing period, fees will be prorated based on the number of days services are provided during the applicable period. All unpaid earned fees will be due to DDW.

Client shall be given thirty (30) days' prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before such increase becomes effective.

<u>ERISA PLAN SERVICES</u>

The annual fees are based on the market value of the Included Assets and will not exceed 1%. The annual fee is negotiable and is charged as a percentage of the Included Assets. Fees will be charged quarterly or monthly in arrears or in advance based on the assets, as outlined in signed advisory agreement and as calculated by the custodian or record keeper of the

Included Assets (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets). The fee for each billing period is calculated as follows:

Annual Fee Rate × Account Value × (Actual Calendar Days in the Current Billing Month or Quarter ÷ 365, or ÷ 366 in a leap year)

The account value used is the market value of assets under management as of the close of business on the last business day of the preceding calendar month or quarter.

Monthly example for April (Apr 1 – Apr 30 = 30 days): $500,000 × 1.00% × (30 ÷ 365) = $410.96

Quarterly example for Q2 (Apr 1 – Jun 30 = 91 days): $500,000 × 1.00% × (91 ÷ 365) = $1,246.58

For partial billing periods (new accounts, terminations, or mid-period events), the numerator is adjusted to reflect only the actual days of service within that month or quarter, using the same denominator (actual days in the current billing cycle).

If the services to be provided start any time other than the first day of a quarter or month, the fee will be prorated based on the number of days remaining in the quarter or month. If this Agreement is terminated prior to the end of the billing cycle, DDW shall be entitled to a prorated fee based on the number of days during the fee period services were provided or Client will be due a prorated refund of fees for days services were not provided in the billing cycle. This Agreement may be terminated by either party upon thirty (30) days' prior written notice. The termination effective date is the date thirty (30) days after the written notice is received by DDW. The termination effective date is the final billable day.

If the Client provides the required thirty (30) days' written notice, any unearned prepaid fees will be refunded. The refund is calculated as:

Annual Fee Rate × Account Value × (Actual Days Unearned ÷ 365, or ÷ 366 in a leap year)

"Actual Days Unearned" is the number of calendar days from the day after the termination effective date through the last day of the prepaid billing period. The account value used is the market value of assets as of the close of business on the last business day of the preceding billing period — the same value used to calculate the original bill.

If written notice is not provided, no refund will be issued and fees through the end of the billing period are fully earned.

The fee schedule, which includes compensation of DDW for the services is described in detail in Schedule A of the ERISA Plan Agreement. The Plan is obligated to pay the fees, however the Plan Sponsor may elect to pay the fees. Client may elect to be billed directly or have fees deducted from Plan Assets. DDW does not reasonably expect to receive any additional compensation, directly or indirectly, for its services under this Agreement. If additional compensation is received, DDW will disclose this compensation, the services rendered, and the payer of compensation. DDW will offset the compensation against the fees agreed upon under the Agreement.

<u>FINANCIAL PLANNING AND CONSULTING</u>

DDW charges a negotiable fixed fee based on complexity and unique Client needs for financial planning. Prior to the planning process the Client will be provided an estimated plan fee.

FIXED FEES

Financial Planning Services are offered based on a flat fee between $500 and $5,000.

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery.

Services are completed and delivered inside of sixty (60) days contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to DDW.

Client Payment of Fees

Fees for asset management services are deducted from the designated Client account. The Client must consent in writing, in advance to direct debiting of their investment account.

Fees for ERISA services will be deducted from Plan assets or paid directly to DDW, according to signed investment advisory agreement. The Client must consent in writing, in advance to direct debiting of their investment account.

Fees for financial plans are invoiced and may be paid via:

- Check – to be remitted by Client to DDW
- Electronic Payment via ACH, Debit Card, or Credit Card (fees will be paid via a third party payment processor in which the client will securely input payment information and pay the advisory fee through a secure portal. DDW will not have continuous access to the Client's banking information.)

Additional Client Fees Charged

Custodians may charge transaction fees and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. Margin interest may also apply for Client electing to utilize margin on their account(s). DDW does not receive any compensation from these fees. All of these fees are in addition to the management fee you pay to DDW. For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

DDW does not require any prepayment of fees of more than $500 per Client and six months or more in advance.

Investment management fees are billed quarterly in advance.

Fees for ERISA 3(21) services are either billed from Plan assets or paid directly to DDW.

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, and any unpaid earned fees will be due to DDW.

External Compensation for the Sale of Securities to Clients

DDW does not receive any external compensation for the sale of securities to Clients, nor do any of the investment adviser representatives of DDW.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

DDW does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for DDW to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients

Description

DDW generally provides investment advice to individuals, high net worth individuals, charitable organizations, corporations or business entities. Client relationships vary in scope and length of service.

Account Minimums

DDW requires a minimum of $50,000 to open and maintain an account. In certain instances, the minimum account size may be lowered or waived.

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

Methods of Analysis

Security analysis methods may include Monte Carlo, fundamental analysis, technical analysis, charting, and cyclical analysis. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Monte Carlo planning technique is used to calculate the percentage probability of specific scenarios that are based upon a set group of assumptions and standard deviations. This method of calculation has often been used in investment and retirement planning to project the likelihood of achieving one's financial or retirement goals and whether or not a retiree will have enough income to live on for life, given a wide range of possible outcomes in the markets. While there are no absolute parameters for this type of projection, the underlying assumptions for these calculations typically include such factors as interest rates, the client's age and projected time to retirement, the amount of the investment portfolio that is spent or withdrawn each year and the portfolio allocation.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Charting analysis involves using and comparing various charts to predict long and short term performance or market trends. The risk involved in using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Cyclical analysis assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are twofold: 1) the markets do not always repeat cyclical patterns; and 2) if too many investors begin to implement this strategy, then it changes the very cycles these investors are trying to exploit.

Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to DDW. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, and option writing (including covered options, uncovered options or spreading strategies) when appropriate and within the Client's stated investment objectives and risk tolerance.

Security Specific Material Risks

All investment programs involve certain risks that are borne by the investor. Our investment approach is designed to evaluate and manage risk, consistent with Client's financial circumstances, risk tolerance and investment objectives. While risk cannot be eliminated, we seek to mitigate risk through disciplined portfolio construction and periodic monitoring. Investors face the following investment risks and should discuss these risks with DDW before investing:

- *Market Risk*: The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk*: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk*: When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk*: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk*: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk*: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

- *Management Risk:* The adviser's investment approach may fail to produce the intended results. If the adviser's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a client invests in open end mutual funds or ETFs, the client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which client invests.
- *Cash and Cash Equivalents Risk:* Cash and cash equivalents consist of investments like money market funds, certificates of deposit (CDs), Treasury bills, and short-term government bonds. They are generally considered low-risk compared to other asset classes. While they offer safety, liquidity, and stability, they come with certain risks, such as inflation, interest rate fluctuations, and opportunity costs.
- *Long-term purchases*: Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- *Short-term purchases*: Short-term investments are typically held for one year or less. Generally there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal

protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment's return will not keep up with inflation.

- *Trading risk*: Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.
- *Options Trading*: The risks involved with trading options are that they are very time sensitive investments. An options contract is generally a few months. Clients should be aware that the use of options involves additional risks. The risks of covered call writing include the potential for the market to rise sharply. In such case, the security may be called away and the account will no longer hold the security. When purchasing options there is the risk that the entire premium paid for the option can be lost if the option is not exercised or otherwise sold prior to the option's expiration date. When selling ("writing") options, the risk of loss can be much greater if the options are written uncovered ("naked"). The risk of loss can far exceed the amount of the premium received for an uncovered option and in the case of an uncovered call option the potential loss is unlimited.
- *Trading on Margin:* In a cash account, the risk is limited to the amount of money that has been invested. In a margin account, risk includes the amount of money invested plus the amount that has been loaned. As market conditions fluctuate, the value of marginable securities will also fluctuate, causing a change in the overall account balance and debt ratio. As a result, if the value of the securities held in a margin account depreciates, the client will be required to deposit additional cash or make full payment of the margin loan to bring account back up to maintenance levels. Clients who cannot comply with such a margin call may be sold out or bought in by the brokerage firm.
- *Non-Diversified Fund Risk:* An index fund may become non-diversified if a single underlying stock within the fund exceeds 5% of the fund's total assets. When a single stock's weighting in an index fund's portfolio exceeds 5%, it can increase the portfolio's volatility.

The risks associated with utilizing a Sub-Adviser include:

- Manager Risk
  - Sub-Adviser fails to execute the stated investment strategy
- Business Risk
  - Sub-Adviser has financial or regulatory problems
- The specific risks associated with the portfolios of any chosen Sub-Adviser are disclosed in the Sub-Adviser's Form ADV Part 2.

Item 9: Disciplinary Information

Criminal or Civil Actions

DDW and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

DDW and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

DDW and its management have not been involved in any self-regulatory organizational enforcement proceedings that are material to a Client's or prospective Client's evaluation of DDW or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

DDW is not registered as a broker-dealer and no affiliated representatives of DDW are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither DDW nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Julie Mahanay is the CEO of Stonecrest Advisory Solutions, LLC ("Stonecrest"), a consulting firm that provides compliance administration and operational consulting services to investment advisory firms, including DDW. Because Stonecrest receives consulting compensation from DDW for these services and from other advisory firms, this arrangement presents potential conflicts of interest, including economic incentives and considerations related to time allocation and professional responsibilities.

Ms. Mahanay is also registered as an Investment Adviser Representative with another advisory firm. She devotes approximately 10% of her professional time to advisory activities with the other firm. The majority of her professional time is devoted to compliance administration, operational support, and business management activities conducted through Stonecrest.

DDW has adopted policies and procedures designed to address and mitigate such conflicts. Ms. Mahanay remains subject to a fiduciary duty to act in the best interests of DDW's Clients in connection with any advisory or supervisory services provided. DDW maintains separate books and records, advisory agreements, billing processes, and client communications from any other advisory firm or business activity with which Ms. Mahanay is associated.

There are currently no shared advisory clients between DDW and any other advisory firm with which Ms. Mahanay is affiliated. Any future overlap would be addressed in accordance with the Firm's fiduciary obligations and compliance policies.

Recommendations or Selections of Other Investment Advisers and Conflicts of Interest

DDW may also utilize the services of a Sub-Adviser to manage Clients' investment portfolios. Sub-Advisers will maintain the models or investment strategies agreed upon between Sub-Adviser and DDW. Sub-Advisers execute all trades on behalf of DDW in Client accounts. DDW will be responsible for the overall direct relationship with the Client.

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

Code of Ethics Description

The affiliated persons (affiliated persons include employees and/or independent contractors) of DDW have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of DDW affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of DDW. The Code reflects DDW and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

DDW's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No adviser representative or other affiliated person, officer or director of DDW may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the adviser representative possesses material, non-public information regarding the security.

DDW's Code is based on the guiding principle that the interests of the Client are our top priority. DDW's officers, directors, advisers, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either affiliated persons or the company.

The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

DDW will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

DDW and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

DDW and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide DDW with copies of their brokerage statements.

The Chief Compliance Officer of DDW reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

DDW does not have a material financial interest in any securities being recommended. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide DDW with copies of their brokerage statements.

The Chief Compliance Officer of DDW reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

DDW will recommend the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. DDW will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees, reporting ability, execution capability (speed and accuracy), financial stability and reputation, access to markets, technology and reporting platforms, quality of client service and availability of investment research and other brokerage services. DDW relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by DDW. DDW does not receive any portion of the trading fees.

DDW will recommend the use of Charles Schwab.

- *Research and Other Soft Dollar Benefits*

  The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by DDW from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. Although DDW has no formal soft dollar arrangements, DDW may receive products, research and/or other services from custodians or broker-dealers connected to client transactions or "soft dollar benefits". As permitted by Section 28(e) of the Securities Exchange Act of 1934, DDW receives economic benefits as a result of commissions generated from securities transactions by the custodian or broker-dealer from the accounts of DDW. DDW cannot ensure that a particular client will benefit from soft dollars or the client's transactions paid for the soft dollar benefits. DDW does not seek to proportionately allocate benefits to client accounts to any soft dollar benefits generated by the accounts.

  A conflict of interest exists when DDW receives soft dollars which could result in higher commissions charged to Clients. This conflict is mitigated by the fact that DDW has a fiduciary responsibility to act in the best interest of its Clients and the services received are beneficial to all Clients.

- *Brokerage for Client Referrals*

DDW does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.

- *Directed Brokerage*
  Clients who direct brokerage outside our recommendation may be unable to achieve the most favorable execution of client transactions as client directed brokerage may cost clients more money. For example, in a directed brokerage account, you may pay higher brokerage commissions because we may not be able to aggregate orders to reduce transaction costs, or you may receive less favorable prices. Not all advisers require their clients to direct brokerage.

Aggregating Securities Transactions for Client Accounts

DDW is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of DDW. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis. If aggregation is not allowed or infeasible and individual transactions occur (e.g., withdrawal or liquidation requests, odd-lot trades, etc.) an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of DDW, Julie Mahanay. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, DDW suggests updating at least annually.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by DDW's custodian. Client receives confirmations of each transaction in account from custodian and an additional statement during any month in which a transaction occurs. Performance reports will be provided by DDW at least quarterly to Clients with assets under management.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

DDW receives additional economic benefits from external sources as described above in Item 12.

Advisory Firm Payments for Client Referrals

DDW does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to carefully compare the account statements received directly from their custodians to any documentation or reports prepared by DDW.

DDW is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of DDW.

If DDW is authorized or permitted to deduct fees directly from the account by the custodian:

- DDW will provide the Client with an invoice concurrent to instructing the custodian to deduct the fee stating the amount of the fee, the formula used to calculate the fee, the amount of assets under management the fee is based on and the time period covered by the fee;
- DDW will obtain written authorization signed by the Client allowing the fees to be deducted; and
- The Client will receive quarterly statements directly from the custodian which disclose the fees deducted.

Item 16: Investment Discretion

Discretionary Authority for Trading

DDW requires discretionary authority to manage securities accounts on behalf of Clients. DDW has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Client will authorize DDW discretionary authority as stated within the Investment Advisory Agreement.

DDW allows Clients to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. These restrictions must be provided to DDW in writing.

The Client approves the custodian to be used. DDW does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

DDW does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, DDW will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client. If the Client requires assistance or has questions, they can reach out to the investment adviser representatives of the firm at the contact information on the cover page of this document.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided to Clients because DDW does not serve as a custodian for Client funds or securities and DDW does not require prepayment of fees of more than $500 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

DDW has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

DDW has not had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisers

Principal Executive Officers and Management Persons

The education and business background for all executive officers and management persons can be found in the Part 2B of this Brochure.

Outside Business Activities

The outside business activities for all executive officers and management persons can be found in the Part 2B of this Brochure.

Performance Based Fee Description

Neither DDW nor its management receive performance-based fees. Please see Item 6 of the ADV 2A for more information.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

Neither DDW nor its management have been involved in any of the following:

1. An award or otherwise been 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;
   e. Dishonest, unfair or unethical practices.

2. An award or otherwise been 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;
   e. Dishonest, unfair or unethical practices.

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

There are no material relationships with issuers of securities to disclose.

Item 1 Cover Page

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Julie Mahanay

Dean Davis Wealth LLC

Office Address:
6814 Cypress Hollow
Edmond, Oklahoma 73034

Tel: 405-496-2501
Fax: 405-888-8708

Email: julie@deandaviswealth.com

July 1, 2026

This brochure supplement provides information about Julie Mahanay and supplements the Dean Davis Wealth LLC (CRD #340949) brochure. You should have received a copy of that brochure. Please contact Julie Mahanay if you did not receive the brochure or if you have any questions about the contents of this supplement.

ADDITIONAL INFORMATION ABOUT JULIE MAHANAY (CRD #5434412) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Chief Compliance Officer – Julie Mahanay

- Year of birth: 1986

Item 2 - Educational Background and Business Experience

Educational Background:

- University of Phoenix; Bachelor of Science in Finance; 2011

Business Experience:

- Dean Davis Wealth LLC; Investment Adviser Representative & Chief Compliance Officer; 03/2026-Present
- LIG Capital Management, LLC; Investment Adviser Representative; 07/2024-Present
- Stonecrest Advisory Solutions, LLC; CEO; 06/2024-Present
- BOK Financial; Registered Client Service Specialist; 10/2019-06/2024
- T.S. Phillips Investments, Inc.; Registered Client Service & Operations Specialist; 03/2010-10/2019

Item 3 - Disciplinary Information

A. Ms. Mahanay has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which she:

1. Was convicted of, or pled guilty or nolo contender ("no contest") to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. Was found to have been involved in a violation of an investment-related statute or regulation; or
4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, her from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.

B. Ms. Mahanay never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which she:

1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority

   (a)denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending her association with an investment-related business; (c) otherwise significantly limiting her investment-related activities; or (d) imposing a civil money penalty of more than $2,500 on her.

C. Ms. Mahanay has never been the subject of a self-regulatory organization (SRO) proceeding in which she:

    1. Was found to have caused an investment-related business to lose its authorization to do business; or
    2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than $2,500.

D. Ms. Mahanay has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Ms. Mahanay serves as Chief Compliance Officer and Investment Adviser Representative of DDW. In addition, she is the CEO of Stonecrest Advisory Solutions, LLC ("Stonecrest"), a business operations and consulting firm providing non-securities-related services to investment advisory firms.

Approximately 75% of Ms. Mahanay's professional time is devoted to operations administration and compliance consulting activities conducted through Stonecrest. Approximately 25% of her time is devoted to IAR activities performed by herself, not Stonecrest.

Stonecrest does not provide investment advisory services or receive advisory fee compensation.

These outside business activities present potential conflicts of interest relating to time allocation and economic incentives. Such conflicts are mitigated through separate contractual arrangements, distinct compensation structures, and independent compliance oversight within each firm.

Item 5 - Additional Compensation

Ms. Mahanay receives additional compensation as an Investment Adviser Representative with another advisory firm but she does not receive any performance-based fees or solicitor fees.

Item 6 - Supervision

Ms. Mahanay serves as Chief Compliance Officer and the sole Investment Adviser Representative of DDW. She is responsible for supervising and monitoring the investment advice provided to clients.

The firm maintains written compliance policies and procedures designed to prevent and detect violations of applicable securities laws. Ms. Mahanay conducts periodic compliance reviews and testing in accordance with the firm's compliance program.

She can be reached at julie@deandaviswealth.com or 405-496-2501.

Item 7 - Requirements for State-Registered Advisers

A. Ms. Mahanay has not been involved in any of the following:

1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of $2,500 involving any of the following:

    i. An investment or an investment-related business or activity;
    ii. Fraud, false statement(s) or omissions;
    iii. Theft, embezzlement or other wrongful taking of property;
    iv. Bribery, forgery, counterfeiting, or extortion;
    v. Dishonest, unfair or unethical practices.

2. An award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

    i. An investment or an investment-related business or activity;
    ii. Fraud, false statement(s) or omissions;
    iii. Theft, embezzlement or other wrongful taking of property;
    iv. Bribery, forgery, counterfeiting, or extortion;
    v. Dishonest, unfair or unethical practices.

B. Ms. Mahanay has never been the subject of a bankruptcy petition.

Item 1 Cover Page

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Scotty V. Dean

Dean Davis Wealth LLC

Office Address:
6814 Cypress Hollow
Edmond, Oklahoma 73034

Tel: 405-504-3633
Fax: 405-888-8708

Email: scott@deandaviswealth.com

July 1, 2026

This brochure supplement provides information about Scotty V. Dean and supplements the Dean Davis Wealth LLC (CRD #340949) brochure. You should have received a copy of that brochure. Please contact Scotty V. Dean if you did not receive the brochure or if you have any questions about the contents of this supplement.

ADDITIONAL INFORMATION ABOUT SCOTTY V. DEAN (CRD #4459542) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer – Scotty V. Dean

- Year of birth: 1974

Item 2 - Educational Background and Business Experience

Educational Background:

- Oklahoma Christian University; Master of Business Administration in Finance; 2019
- Southern Nazarene University; Bachelor of Science; 2001

Business Experience:

- Dean Davis Wealth LLC; Investment Advisor Representative; 07/2026-Present
- Dean Davis Wealth LLC; Owner; 01/2026-Present
- LPL Financial LLC; Investment Adviser Representative/Registered Representative; 10/2019-07/2026
- Phillips Capital Advisors, Inc.; Investment Adviser Representative; 02/2016-11/2019
- T.S. Phillips Investments, Inc.; Registered Representative; 02/2016-11/2019

Item 3 - Disciplinary Information

A. Mr. Dean has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:

1. Was convicted of, or pled guilty or nolo contender ("no contest") to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. Was found to have been involved in a violation of an investment-related statute or regulation; or
4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, his from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.

B. Mr. Dean never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:

1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority

   (a)denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than $2,500 on him.

C. Mr. Dean has never been the subject of a self-regulatory organization (SRO) proceeding in which he:

   1. Was found to have caused an investment-related business to lose its authorization to do business; or

   2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than $2,500.

D. Mr. Dean has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Mr. Dean has outside business activities as an independent insurance agent and as owner of CDSD Group, LLC, an entity used for rental properties. A minimal amount of his time is spent in these activities.

These outside business activities present potential conflicts of interest relating to time allocation and economic incentives. Such conflicts are mitigated through separate contractual arrangements, distinct compensation structures, and independent compliance oversight within each firm.

Item 5 - Additional Compensation

Mr. Dean receives commission on the insurance products he sells. He does not receive performance-based fees.

Item 6 - Supervision

Julie Mahanay is the Chief Compliance Officer of DDW. Ms. Mahanay reviews Mr. Dean's work through Client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions. Julie Mahanay can be reached at julie@deandaviswealth.com or 405-496-2501.

Item 7 - Requirements for State-Registered Advisers

A. Mr. Dean has not been involved in any of the following:

   1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of $2,500 involving any of the following:
      i. An investment or an investment-related business or activity;
      ii. Fraud, false statement(s) or omissions;
      iii. Theft, embezzlement or other wrongful taking of property;
      iv. Bribery, forgery, counterfeiting, or extortion;
      v. Dishonest, unfair or unethical practices.

   2. An award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
      i. An investment or an investment-related business or activity;
      ii. Fraud, false statement(s) or omissions;
      iii. Theft, embezzlement or other wrongful taking of property;
      iv. Bribery, forgery, counterfeiting, or extortion;
      v. Dishonest, unfair or unethical practices.

B. Mr. Dean has never been the subject of a bankruptcy petition.