

## TMD WEALTH MANAGEMENT, LLC

June 11, 2024

### Item 1. Introduction.

TMD Wealth Management, LLC (“TMD”) is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at <https://www.Investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers and investing.

### Item 2: What investment services and advice can you provide to me?

The principal service offered by TMD is wealth management services. Additionally, we offer topic-specific consultation and administrative services regarding investment, retirement, tax, estate, and/or other financially-related needs of our clients. We tailor our advice to meet your specific needs and concerns. For investment management, we monitor the holdings and performance of your portfolio/accounts on a periodic basis and encourage regularly scheduled reviews with our financial professionals on at least an annual basis. For one-time consultation or administrative services, we do not engage in any ongoing review or service unless you choose to hire us to provide ongoing wealth management services. We provide investment management services on a discretionary basis pursuant to authority granted to us in your client agreement. Pursuant to this discretionary authority we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be affected. We do not limit the provision of investment management services or consultation/administrative services to proprietary products. In addition, we generally do not limit the types of investments we utilize for clients, but regularly utilize exchange-traded funds, no-load and load-waived mutual funds, third party managers, individual securities, and various alternative investments/private funds. We generally impose an account minimum of \$750,000 for new clients. Regardless, we reserve the right to accept or decline a potential client for any reason in our sole discretion.

For additional information, please refer to our Form [ADV Part 2A Brochure](#), especially [Item 4 Advisory Business](#), [Item 7 Types of Clients](#), [Item 13 Review of Accounts](#) and [Item 16 Investment Discretion](#).

### Questions to Ask Us:

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose the investments that you recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

### Item 3 (part 1): What fees will I pay?

For our wealth management services we charge an asset-based fee. For an asset-based fee, the more assets that are in a client’s advisory portfolio, the more a client will pay in fees. Therefore, we have an incentive to encourage clients to increase the assets in his or her account. For consultation/administrative services we charge a fixed or hourly fee, which is billed pursuant to the terms of our agreement with you.

In addition to our fees, you will be responsible for other fees and expenses, such as transaction charges and fees/expenses charged by any custodian, subadvisor, mutual fund, exchange traded fund, or separate account manager, as well as any taxes or fees required by federal or state law.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, see [Item 5 Fees and Compensation](#) of our Form [ADV Part 2A Brochure](#).

### Question to Ask Us:

*Help me to understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**Item 3 (part 2): What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we charge for some of our services creates conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. As an example, we receive various benefits and services from the custodians that we recommend to you. We recommend certain products or services offered by our affiliates. We and our affiliates receive revenue from the services and recommendations from our financial professionals. For additional information, please refer to our Form [ADV Part 2A Brochure](#), specifically [Item 12 Brokerage Practices](#).

### Question to Ask Us:

*How might your conflicts of interest affect me, and how will you address them?*

**Item 3 (part 3): How do your financial professionals make money?** Our financial professionals are paid pursuant to a combination of salary and a percentage of the revenue earned from clients serviced by the specific financial professional. The total amount earned by our financial professionals often varies depending upon a number of factors related to your relationship with our firm, including the financial professional who introduced you to our firm. Also, some financial professionals don't participate in the percentage of revenue compensation structure, but receive a bonus dependent upon various factors, including the financial performance of the firm. Our senior financial advisors may be eligible for additional compensation from our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), depending on the performance of TMD Wealth. Eligibility will be determined based on all or a portion of TMD Wealth's annual revenues and/or revenue our affiliates generate from the professional's services or recommendations. This potential for increased compensation provides an incentive for these financial advisors to encourage you to maintain and even increase the size of your investment account with us or recommend certain products or services offered by our affiliates. See Item 5 of your financial advisor's Form ADV Part 2B Brochure Supplement for more information on your advisor's compensation. In addition, certain of our financial professionals are also licensed insurance agents and in that capacity earn commissions for the sale of insurance products occurring before their affiliation with TMD. As part of providing wealth management service and financial planning services to clients our financial professionals will make recommendations regarding the purchase and sale of insurance products. However, for any of these recommendations our financial professionals will not act as the selling agent or receive commissions. We and our affiliates refer to third-party service providers and are eligible to receive additional compensation for those referrals.

**Item 4: Do you or your financial professionals have a legal or disciplinary history?**

Firm-no. Financial professionals-yes. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### Questions to Ask Us:

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Item 5: Additional Information**

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact us at 602-279-2020 or [tdouma@tmdwealth.com](mailto:tdouma@tmdwealth.com).

### Questions to Ask Us:

*Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how a person is treating me?*