

# FORM ADV PART 2 DISCLOSURE BROCHURE

## Anchor Pointe Wealth Management, LLC

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This brochure provides information about the qualifications and business practices of Anchor Pointe Wealth Management, LLC. Being registered as a registered 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 573-334-0034. 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 Anchor Pointe Wealth Management, LLC (IARD#226643) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

**NOVEMBER 22, 2019**

## **Item 2: Material Changes**

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### **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.

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### **Material Changes since the Last Update**

Since the last update on March 26, 2019, minor changes were made to the Brochure, but no material changes were made.

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### **Full Brochure Available**

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

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## **Item 4: Advisory Business**

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### **Firm Description**

Anchor Pointe Wealth Management, LLC, DBA Anchor Pointe Wealth Management (Anchor Pointe) was formed as a Missouri Limited Liability Company in April of 2015. Anchor Pointe became registered as an investment adviser in May of 2015. Derieck Hodges is 100% owner.

Anchor Pointe is a fee based financial planning and investment management firm. The firm does not sell annuities, insurance, or other commissioned products. Anchor Pointe does not act as a custodian of client assets.

Although Anchor Pointe may assist with tax and legal issues, the firm does not provide legal or tax advice. Other professionals (e.g., lawyers, accountants, tax preparers, insurance agents, etc.) are engaged directly by the client on an as-needed basis and may charge fees of their own. Conflicts of interest will be disclosed to the client in the event they should occur.

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### **Types of Advisory Services**

#### **ASSET MANAGEMENT**

Anchor Pointe offers discretionary and non-discretionary direct asset management services to advisory clients. Anchor Pointe will offer clients ongoing portfolio 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. Anchor Pointe may at times recommend the use of a third-party investment platform for facilitating asset allocation and account management, and currently only recommends and uses AssetMark, Inc. (“AssetMark”) in this capacity. Information about third-party investment platforms is available in the applicable platform disclosure brochure which will also be provided to you.

#### **Discretionary**

When the client provides Anchor Pointe discretionary authority the client will sign a limited trading authorization or equivalent. Anchor Pointe will have the authority to execute transactions in the account without seeking client approval on each transaction.

#### **Non-discretionary**

When the client elects to use Anchor Pointe on a non-discretionary basis, Anchor Pointe will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, Anchor Pointe will obtain prior client approval on each and every transaction before executing any transactions.

#### **FINANCIAL PLANNING AND CONSULTING**

Anchor Pointe generally begins an engagement with a comprehensive financial planning project known as a “90-Day Success Plan” which includes meetings and a written plan. Anchor Pointe also offers hourly financial planning services. The client will compensate Anchor Pointe on an hourly or ongoing basis described in detail under “Fees and Compensation” section of this brochure.

#### **One-time financial plan:**

Anchor Pointe offers financial planning services to all clients. Clients may pay a fixed fee for a packaged service or may pay hourly for specialized advice. If financial planning services are applicable, the client will compensate Anchor Pointe as described in detail under “Fees and Compensation” section of this brochure. Financial plans will be completed and delivered

inside of ninety (90) days. Clients may terminate advisory services with thirty (30) days written notice. A comprehensive financial plan includes these elements:

1. Identification of financial goals and objectives.
2. Collection and assessment of all relevant data.
3. Identification of financial problems and formulation of solutions.
4. Preparation of a financial plan in the form of specific written recommendations.
5. Implementation of recommendations.

#### On-going services:

When ongoing consulting services are required Anchor Pointe will do a thorough financial discovery with every client (e.g. two years of tax returns, insurance policies, investments statements, bank statements, debt statements, estate documents, social security estimates, etc.) and help them form specific financial goals. Services are provided to help the client clearly identify goals, set a framework for success, and ensure that the client has an accountability partner to help keep the client on track to a successful financial future.

Clients that participate in the on-going services program can expect the following:

- A comprehensive financial plan with a prioritized action plan in each of these financial areas: cash management, debt management, risk management, investment management, social security planning, tax planning, estate preservation and identity theft prevention.

Topics, areas and issues addressing analysis and recommendations may include the following:

- 1) Cash Management
  - a. Set appropriate amounts of cash reserves.
  - b. Identify cash needs for large expenses for the next 24 months.
  - c. Identify best accounts to maximize interest for cash.
- 2) Debt Management
  - a. Review current debt levels.
  - b. Optimize the best pay off strategy for client to be debt free.
  - c. Shop current debt in the marketplace to find better options for debt financing.
- 3) Risk Management
  - a. Review all types of insurance and determine:
    - i. Determine if current insurance is needed.
    - ii. Determine what type of insurance is needed.
    - iii. Determine how much insurance is needed.
  - b. We shop insurance in the marketplace and assist clients in working with insurance agents.
- 4) Investment Management
  - a. Discretionary and non-discretionary direct asset management services.
  - b. Review current investments.
  - c. Review financial goals to determine investment requirements in order to achieve financial goals.
  - d. Determine if the client's risk tolerance matches the type of investment plan the financial plan requires to be successful.
  - e. Educate clients on financial plan results, risk tolerance results and investments risks and rewards.

- f. Construct investment plans that will help clients achieve goals.
  - g. Monitor investments and keep the financial plan updated with the investment results.
- 5) Social Security
- a. Review social security estimates.
  - b. Run social security optimizations to determine best strategy for client in electing social security benefits.
- 6) Tax Planning
- a. Review client tax returns.
  - b. Consider options for lowering income taxes.
  - c. Consider options for lowering net investment income tax with portfolio management.
- 7) Estate Preservation
- a. Create an estate binder to assist the key estate parties in the administration of estate affairs.
  - b. Create an ownership and beneficiary report to clarify how assets are owned and if they coincide with the client's estate plan.
  - c. Work with estate lawyer in modifying estate documents so client has the plan they wish and all assets flow through the plan efficiently.
- 8) Identity Theft Prevention
- a. Have clients sign opt-out letters for promotional inquiries for credit offers.
  - b. Have clients run credit reports and review them.
  - c. Look for accounts that should be closed to tighten up the credit report.

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### **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 objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

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### **Wrap Fee Programs**

Anchor Pointe does not sponsor any wrap fee programs, although third-party platform providers that are available may do so. For information about such programs provided by third party platform providers, please refer to the applicable disclosure brochure which will also be provided to you.

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### **Client Assets under Management**

As of December 31, 2018, Anchor Pointe had approximately \$54,389,859 client assets under management on a discretionary basis.

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## **Item 5: Fees and Compensation**

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### **Method of Compensation and Fee Schedule**

#### ASSET MANAGEMENT

Anchor Pointe offers discretionary and non-discretionary asset management services to advisory clients. The fees for these services for accounts managed by Anchor Pointe will be based on a percentage of Assets Under Management, and the rate which will apply will generally be based on the total asset value as follows:



Assets Under Management	Annual Management Fee	Quarterly Management Fee
Up to \$250,000	1.5%	.3750%
\$250,001 to \$500,000	1.13%	.2825%
\$500,001 to \$1,000,000	1.09%	.2725%
Over \$1,000,001	.76%	.1900%

The annual fee is negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed quarterly in arrears based on the amount of assets managed as of the close of business on the last business day of the applicable quarter if managed internally by Anchor Pointe, or are billed 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 managed on the AssetMark platform.

Clients will be subject to additional third-party investment platform fees where applicable, although such additional fees are fully disclosed in advance in applicable platform client service agreement. Information about third party investment platforms is available in the applicable platform disclosure brochure which is available upon request.

For clients using the AssetMark platform, the annual fee percentage noted on the investment advisory agreement Schedule of Fees, is the total annual fee that is shared between the Anchor Pointe, AssetMark platform and strategists (also known as “third-party managers”) and the custodian.

In computing the market value of investments of the Account, each security listed on any national securities exchange or otherwise subject to current last-sale reporting shall be valued at the last sale price on the valuation date. Such securities which are not traded nor subject to last-sale reporting shall be valued at the latest available bid price reflected by quotations furnished to Anchor Pointe by such sources as it may deem appropriate. Any other security shall be valued in such manner as shall be determined in good faith by Anchor Pointe to reflect its fair market value.

Quarterly advisory fees deducted from the clients' account by the custodian will be reflected on the account statement provided by the custodian. 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 for a full refund. After which, clients may terminate advisory services with thirty (30) days written notice. Anchor Pointe will be entitled to a pro rata fee for the days service was provided in the final quarter subject to the notice provision above. For accounts billed in advance, clients will be refunded any unearned fees for partial periods subject to the notice provision above. Client shall be given thirty (30) days prior written notice of any increase in fees.

## FINANCIAL PLANNING and CONSULTING

### One-time financial plan

The cost of the comprehensive financial planning engagement is \$2,000. The financial plan will be delivered over the course of six meetings. The fees are negotiable. The entire fee is due upon delivery of financial plan.

Additional meetings and planning services are available at the rate of \$200 per hour.

If the client cancels within five (5) business days, no fees will be due. 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 Anchor Pointe.

### Ongoing consultation

Ongoing consultations are priced according to the degree of complexity associated with the client's situation. Prior to the planning process the client is provided an estimated plan fee.

Ongoing consultation may include all or a combination of the subjects below:

- 1) Cash Management: Fees range from \$150 - \$1,000 annually
  - a. Set appropriate amounts of cash reserves.
  - b. Identify cash needs for large expenses for the next 24 months.
  - c. Identify best accounts to maximize interest for cash.
- 2) Debt Management: Fees range from \$150 - \$1,000 annually
  - a. Review current debt levels.
  - b. Optimize the best pay off strategy for client to be debt free.
  - c. Shop current debt in the marketplace to find better options for debt financing.
- 3) Risk Management: Fees range from \$200 - \$1,750 annually
  - a. Review all types of insurance and determine:
    - i. Determine if current insurance is needed.
    - ii. Determine what type of insurance is needed.
    - iii. Determine how much insurance is needed.
  - b. We shop insurance in the marketplace and assist clients in working with insurance agents.
- 4) Investment Management: Fees range from \$400 - \$3,000 annually
  - a. Discretionary and non-discretionary direct asset management services.
  - b. Review current investments.
  - c. Review financial goals to determine investment requirements in order to achieve financial goals.
  - d. Determine if the client's risk tolerance matches the type of investment plan the financial plan requires to be successful.
  - e. Educate clients on financial plan results, risk tolerance results and investments risks and rewards.
  - f. Construct investment plans that will help clients achieve goals.
  - g. Monitor investments and keep the financial plan updated with the investment results.
- 5) Social Security: Approximately \$250 annually
  - a. Review social security estimates.
  - b. Run social security optimizations to determine best strategy for client in electing social security benefits.
- 6) Tax Planning: Fees range from \$150 - \$1,000 annually
  - a. Review client tax returns.
  - b. Consider options for lowering income taxes.
  - c. Consider options for lowering net investment income tax with portfolio management.
- 7) Estate Preservation: Fees range from \$200 - \$1,800 annually

- a. Create an estate binder to assist the key estate parties in the administration of estate affairs.
  - b. Create an ownership and beneficiary report to clarify how assets are owned and if they coincide with the client's estate plan.
  - c. Work with estate lawyer in modifying estate documents so client has the plan they wish and all assets flow through the plan efficiently.
- 8) Identity Theft Prevention: Fees range from \$100 to \$200 annually
- a. Have clients sign opt-out letters for promotional inquiries for credit offers.
  - b. Have clients run credit reports and review them.
  - c. Look for accounts that should be closed to tighten up the credit report.

Anchor Pointe generally charges an ongoing monthly fee of \$500-\$1,250 per month or quarterly fee ranging from or \$1,500-\$3,750 per quarter. The balance of fees due are payable either monthly or quarterly at the beginning of the period. Services to be provided, anticipated fee range and frequency of fee are detailed in the written Financial Planning Agreement. If the client cancels within five (5) business days, no fees will be due. If a client cancels after five (5) business days, Anchor Pointe is entitled to any earned fees and will bill the client.

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### **Client Payment of Fees**

Investment management fees are billed quarterly, in arrears, meaning that Anchor Pointe will charge the client after the three-month billing period has ended, or are billed in advance at the beginning of the period. Payment in full is expected upon billing. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for one-time consultation financial plans are due upon completion of the plan, which will be completed inside of thirty (30) days.

Fees for ongoing consultations will be due upon commencement of the plan and at the beginning of each month or quarter thereafter.

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### **Additional Client Fees Charged**

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include Mutual Fund transactions fees, postage and handling and miscellaneous fees. These transaction charges are usually small and incidental to the purchase or sale of a security.

Anchor Pointe, in its sole discretion, may charge a lesser investment advisory fee 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.).

For more details on the brokerage practices, see Item 12 of this brochure.

In instances where assets are managed using a third-party platform provider, transaction fees may be covered by the applicable platform fee. For information about such programs provided by third party platform providers, please refer to the applicable disclosure brochure which will also be provided to you.

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### **Prepayment of Client Fees**

For investment management fees charged in advance, fees are charged at the beginning of the applicable billing period.

Financial planning fees will be billed half of the estimated fee at the signing of the agreement with the balance due upon delivery of the completed plan.

Initial set-up fees for ongoing financial plans are billed in advance.

If the client cancels after five (5) business days, any unearned fees will be refunded to the client subject to the notice provision of the applicable contract, and any unpaid earned fees will be due to Anchor Pointe.

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### **External Compensation for the Sale of Securities to Clients**

Neither Anchor Pointe nor any of its investment advisor representatives receive any external compensation for the sale of securities to clients

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### **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.

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

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### **Item 7: Types of Clients**

#### **Description**

Anchor Pointe primarily provides investment advice to individuals and high net worth individuals. Client relationships vary in scope and length of service.

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#### **Account Minimums**

Anchor Pointe requires a minimum of \$100,000 to open an account, but the firm does have the discretion to accept accounts with less assets. Accounts with fewer assets are accepted as an accommodation to clients with multiple accounts, and/or for those making regular additions to their account(s).

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

#### **Methods of Analysis**

Security analysis methods may include fundamental analysis, technical analysis, 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.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

When creating a financial plan, Anchor Pointe utilizes fundamental analysis to provide review of insurance policies for economic value and income replacement. Technical analysis is used to review mutual funds and individual stocks. The main sources of information include Morningstar, client documents such as tax returns and insurance policies.

In developing a financial plan for a client, Anchor Pointe's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate preservation.

Based on the information gathered, a detailed strategy is tailored to the client's specific situation. The firm does not however provide legal or tax advice.

The main sources of information include outside investment platforms, Morningstar, financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

For information about methods of analysis used by third party platform providers, please refer to the applicable provider's disclosure brochure which will also be provided to you.

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### **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. Each client executes a Risk Tolerance Questionnaire that documents their objectives and their desired investment strategy.

Anchor Pointe's investment strategy is primarily long-term focused, but Anchor Pointe may buy, sell or re-allocate positions that have been held less than one (1) year to meet the objectives of the client or due to market conditions. Anchor Pointe will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the client. Each client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by Anchor Pointe.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

For information about investment strategies used by third party platform providers, please refer to the applicable provider's disclosure brochure which will also be provided to you.

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### **Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Anchor Pointe:

- *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.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *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.
- *Business Risk*: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *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.
- *Financial Risk*: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

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## **Item 9: Disciplinary Information**

### **Criminal or Civil Actions**

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

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### **Administrative Enforcement Proceedings**

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

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### **Self-Regulatory Organization Enforcement Proceedings**

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

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

### **Broker-Dealer or Representative Registration**

Neither the firm nor any of its employees are affiliated with a broker-dealer.

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### **Futures or Commodity Registration**

Neither Anchor Pointe nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

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### **Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Mr. Hodges is the Founder of DMH Property Services, LLC, a property rental company. Advisory clients of Anchor Pointe Wealth Management, LLC are not solicited to invest in or rent property from DMH Property Services, LLC.

Mr. Hodges is also a board member for Hope for One More in Jackson, MO.

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## **Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

As mentioned in Item 4 above, Anchor Pointe may at times recommend the use of a third-party investment platform for facilitating asset allocation and account management, and currently only recommends and uses AssetMark in this capacity. Although we believe that our recommendations are in the best interests of our clients and consistent with their needs, clients are under no obligation to use AssetMark. Information about any third-party investment platform used is made available in the applicable platform disclosure brochure which will also be provided to you.

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

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### **Code of Ethics Description**

The employees of Anchor Pointe have committed to a Code of Ethics (“Code”). The purpose of our Code is to set forth standards of conduct expected of Anchor Pointe employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of Anchor Pointe. The Code reflects Anchor Pointe and its supervised persons’ responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. Anchor Pointe does not allow any employees 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.

Anchor Pointe’s policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Anchor Pointe 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 advisory representative possesses material, non-public information regarding the security.

Anchor Pointe’s Code is based on the guiding principle that the interests of the client are the top priority. Anchor Pointe’s officers, directors, advisors, and other employees have a fiduciary duty to the clients and must diligently perform that duty to maintain the trust and confidence of the clients. When a conflict arises, it is Anchor Pointe’s obligation to put the client’s interests over the interests of either employees or the company.

The Code applies to “access” persons. “Access” persons are employees 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.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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## **Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

Anchor Pointe and its employees do not recommend to clients securities in which we have a material financial interest.

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

Anchor Pointe and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Anchor Pointe with copies of their brokerage statements.

The Chief Compliance Officer of Anchor Pointe is Derieck Hodges. He reviews all employee trades quarterly. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

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

Anchor Pointe does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees 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, employees are required to disclose all reportable securities transactions as well as provide Anchor Pointe with copies of their brokerage statements.

The Chief Compliance Officer of Anchor Pointe is Derieck Hodges. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

## **Item 12: Brokerage Practices**

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### **Factors Used to Select Broker-Dealers for Client Transactions**

Anchor Pointe may recommend the use of a particular broker-dealer, such as Fidelity Investments or may utilize a broker-dealer of the client's choosing. Not all advisers required their clients to use a particular broker. Anchor Pointe will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Anchor Pointe 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 Anchor Pointe.

- *Directed Brokerage*

In circumstances where a client directs Anchor Pointe to use a certain broker-dealer, Anchor Pointe still has a fiduciary duty to its clients. The following may apply with Directed Brokerage: Anchor Pointe's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among clients and conflicts of interest arising from brokerage firm referrals.

- *Best Execution*

Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. 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 effected, 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. The firm does not receive any portion of the trading fees.

- *Soft Dollar Arrangements*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by Anchor Pointe from or through a broker-dealer in exchange for directing client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934, Anchor Pointe receives economic benefits as a result of commissions generated from securities transactions by the broker-dealer from the accounts of Anchor Pointe. These benefits include both proprietary research from the broker and other research written by third parties.

A conflict of interest exists when Anchor Pointe receives soft dollars. This conflict is mitigated by the fact that Anchor Pointe has a fiduciary responsibility to act in the best interest of its clients and the services received are beneficial to all clients.

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### **Aggregating Securities Transactions for Client Accounts**

Anchor Pointe 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 Anchor Pointe. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

### **Item 13: Review of Accounts**

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

Account reviews are performed quarterly by Investment Advisor Representatives of Anchor Pointe. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client and a review is done only upon request of client.

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#### **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.

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#### **Content of Client Provided Reports and Frequency**

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by Anchor Pointe's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs. Clients on the AssetMark platform receive performance reports quarterly and upon client request.

### **Item 14: Client Referrals and Other Compensation**

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#### **Economic benefits provided to the Advisory Firm from External Sources and Conflicts of Interest**

Anchor Pointe may receive economic benefits from our custodian in the form of products and services that are made available to us and other independent advisers. These products and services, how they benefit us, and the related conflicts of interest are described in Item 12 above. The availability to us of our custodian's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Anchor Pointe may also receive certain allowances, reimbursements or services from platform providers such as reimbursement of qualified marketing/practice development expenses incurred by the firm, access to conferences, discounted pricing for practice management and marketing related tools and services, etc.

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#### **Advisory Firm Payments for Client Referrals**

Anchor Pointe does not compensate for client referrals.

#### **Item 15: Custody**

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##### **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 compare the account statements received directly from their custodians to the performance report statements prepared by Anchor Pointe.

Although we do not hold assets, we may have limited control in some instances to trade on your behalf, to deduct our advisory fees from your account with your authorization, or to request disbursements on your behalf (although various types of written authorizations are required depending on the type of disbursements).

#### **Item 16: Investment Discretion**

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##### **Discretionary Authority for Trading**

Anchor Pointe accepts discretionary authority to manage securities accounts on behalf of clients. Anchor Pointe 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. Any restrictions are noted on the advisory agreement. However, Anchor Pointe consults with the client prior to each trade to obtain approval if a blanket trading authorization has not been given.

Anchor Pointe clients may also delegate discretionary authority to third party platform providers.

#### **Item 17: Voting Client Securities**

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##### **Proxy Votes**

Anchor Pointe 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, Anchor Pointe will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

For information about proxy voting practices of third-party platform providers, please refer to the applicable third-party provider's disclosure brochure which will also be provided to you.

## **Item 18: Financial Information**

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### **Balance Sheet**

A balance sheet is not required to be provided because Anchor Pointe does not serve as a custodian for client funds or securities and Anchor Pointe does not require prepayment of fees of more than \$500 per client and six (6) months or more in advance.

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

Anchor Pointe has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

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### **Bankruptcy Petitions during the Past Ten Years**

Neither Anchor Pointe nor its management has had any bankruptcy petitions.

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## **Item 19: Requirements for State Registered Advisors**

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### **Principal Executive Officers and Management Persons**

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

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### **Outside Business Activities**

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

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### **Performance Based Fee Description**

Mr. Hodges does not receive any performance based fees.

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

Mr. Hodges does not have any disclosures to report.

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### **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.

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Item 1 Cover Page  
**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Jon “Derieck” Hodges, CFP®

**Anchor Pointe Wealth Management, LLC**

**Office Address:**  
5303 Old Cape Road East  
Jackson, MO 63755

Tel: 573-334-0034

derieck@anchorpointewealth.com  
www.AnchorPointeWealth.com

This brochure supplement provides information about Derieck Hodges and supplements the Anchor Pointe Wealth Management, LLC’s brochure. You should have received a copy of that brochure. Please contact Derieck Hodges if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Derieck Hodges (CRD#1656173) is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**NOVEMBER 22, 2019**

**Brochure Supplement (Part 2B of Form ADV)  
Supervised Person Brochure**

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**Principal Executive Officer**

**Jon “Derieck” Hodges, CFP®**

- Year of birth: 1965
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**Item 2 Educational Background and Business Experience**

**Educational Background**

05/1991 Tarkio College; Bachelors of Science; Management

**Business Experience**

05/2015-Present	Anchor Pointe Wealth Management, LLC Managing Member/Chief Compliance Officer
07/2016-Present	Hope for One More Board Member
05/2014-Present	J. Derieck Hodges, sole proprietor Instructor at Cape Girardeau Career & Technology Center
01/2012-Present	DMH Property Services, LLC Sole Member
06/2008-12/2016	J. Derieck Hodges/Sole Proprietor Insurance Agent
05/1983-06/2008	Albrecht/Hodges Insurance Agency Insurance Agent
01/2003-06/2015	Financial Planning Advisors, Inc. Investment Advisor Representative
01/2002-12/2014	Triad Advisors, Inc. Registered Representative

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**Professional Certifications**

Employees have earned certifications and credentials that are required to be explained in further detail.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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### **Item 3 Disciplinary Information**

None to report.

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### **Item 4 Other Business Activities**

Mr. Hodges is the Founder of DMH Property Services, LLC, a property rental company. Advisory clients of Anchor Pointe Wealth Management, LLC are not solicited to invest in or rent property from DMH Property Services, LLC.

Mr. Hodges is also a board member for Hope for One More in Jackson, MO.

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### **Item 5 Additional Compensation**

Mr. Hodges does not receive any performance based fees.

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### **Item 6 Supervision**

Since Mr. Hodges is the Chief Compliance Officer of Anchor Pointe Wealth Management, LLC, he is solely responsible for all supervision and formulation and monitoring of investment

advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

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**Item 7 Requirements for State-Registered Advisors**

*Arbitration Claims:* None to report.

*Self-Regulatory Organization or Administrative Proceeding:* None to report.

*Bankruptcy Petition:* None to report.