



**A1A Wealth Management, Inc.**  
**Client Brochure**

*This brochure provides information about the qualifications and business practices of A1A Wealth Management, Inc.. If you have any questions about the contents of this brochure, please contact us at (904) 491-1889 or by email at: [info@A1Awealthmanagement.com](mailto:info@A1Awealthmanagement.com). 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 A1A Wealth Management, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A1A Wealth Management, Inc.'s CRD number is: 153977*

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*Registration does not imply a certain level of skill or training.*

Version Date: 12/3/2010

## **Item 2: Material Changes**

A1A Wealth Management, Inc. has not yet filed an annual updating amendment using the ADV Form 2A. Therefore there are no material changes to report.

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## Item 4: Advisory Business

### A. Description of the Advisory Firm

This firm has been in business since August 19, 2010, and the principal owner is Mark Alan Dennis.

### B. Types of Advisory Services

A1A Wealth Management, Inc. (hereinafter "A1A") offers the following services to advisory clients:

#### *Investment Supervisory Services*

A1A offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. A1A creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client's specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

A1A evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. A1A will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

#### *Selection of Other Advisors*

A1A may direct clients to the third party money managers SEI or Capital Market Consultants. A1A will be compensated via a fee share from these advisors to which it directs those clients. This relationship will be disclosed in each contract between A1A and each third party advisor. The fees shared will not exceed any limit imposed by any regulatory agency. Before selecting other advisors for clients, A1A will always ensure those other advisors are properly licensed or registered as investment advisor.

## ***Financial Planning***

Financial plans and financial planning may include, but are not limited to: investment planning, life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. These services are based on fixed fees or hourly fees and the final fee structure is documented in Exhibit II of the Financial Planning Agreement.

## ***Services Limited to Specific Types of Investments***

A1A limits its investment advice and/or money management to mutual funds, equities, bonds, fixed income, debt securities, ETFs, real estate, third party money managers, REITs, insurance products including annuities, private placements, government securities. A1A may use other securities as well to help diversify a portfolio when applicable.

## **C. Client Tailored Services and Client Imposed Restrictions**

A1A offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent A1A from properly servicing the client account, or if the restrictions would require A1A to deviate from its standard suite of services, A1A reserves the right to end the relationship.

## **D. Wrap Fee Programs**

A1A does not participate in any wrap fee programs.

## **E. Amounts Under Management**

A1A is a newly formed investment advisory firm, as such; its current assets under management are not yet reported.

## Item 5: Fees and Compensation

### A. Fee Schedule

#### *Investment Supervisory Services Fees*

Total Assets Under Management	Annual Fee
First \$250,000	1.50%
Next \$250,000	1.00%
Next \$750,000	0.75%
Next \$1,750,000	0.50%
Next \$2,000,000	0.35%
Over \$5,000,000	Negotiable

These fees are negotiable and the final fee schedule is attached as Exhibit II of the Investment Advisory Contract. Fees are paid quarterly in arrears, and clients may terminate their contracts with thirty days' written notice. Because fees are charged in arrears, no refund policy is necessary. Clients may terminate their accounts without penalty within 5 business days of signing the advisory contract. Advisory fees are withdrawn directly from the client's accounts with client written authorization.

#### *Selection of Other Advisors Fees*

A1A will direct clients to third party money managers; SEI or Capital Market Consultants. A1A will be compensated via a fee share from the advisors to which it directs those clients. This relationship will be disclosed in each contract between A1A and each third party advisor. The fees shared will not exceed any limit imposed by any regulatory agency. The fee schedule is as follows:

AUM	A1A's Fee Split	Third Party's Split
First \$500,000	1.0%	1.0%
Next \$1,000,000	0.75%	1.0%
Next \$3,500,000	0.50%	1.0%
Over \$5,000,000	0.35%	1.0%

Fees are paid quarterly in arrears, and clients may terminate their contracts with ten days' written notice. Because fees are charged in arrears, no refund is necessary.

## ***Financial Planning Fees***

### ***Fixed Fees***

Depending upon the complexity of the situation and the needs of the client, the rate for creating client financial plans is between \$150 and \$2,500. Fees are paid in arrears upon completion. Because fees are charged in arrears, no refund is necessary. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

### ***Hourly Fees***

The hourly fee for these services is \$250. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement. Fees are paid in arrears upon completion. Because fees are charged in arrears, no refund is necessary. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

## **B. Payment of Fees**

### ***Payment of Investment Supervisory Fees***

Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly in arrears.

Advisory fees are also invoiced and billed directly to the client with payments due at the end of the calendar quarter. Clients may select the method in which they are billed.

### ***Payment of Financial Planning Fees***

Hourly Financial Planning fees are paid via check in arrears upon completion. Because fees are charged in arrears, no refund is necessary.

Fixed Financial Planning fees are paid via check in arrears upon completion. Because fees are charged in arrears, no refund is necessary.

### ***Payment of Selection of Other Advisors Fees***

Selection of Other Advisors fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly in arrears.

### **C. Clients Are Responsible For Third Party Fees**

Clients are responsible for the payment of all third party fees (i.e. custodian fees, mutual fund fees, transaction fee etc.). Those fees are separate and distinct from the fees and expenses charged by A1A. Please see Item 12 of this brochure regarding broker/custodian.

### **D. Prepayment of Fees**

A1A collects its fees in arrears. It does not collect fees in advance.

### **E. Outside Compensation For the Sale of Securities to Clients**

Neither A1A nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

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

A1A does not accept performance-based fees or other fees based on a share of capital gains or capital appreciation of the assets of a client.

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

A1A generally provides investment advice and/or management supervisory services to the following Types of Clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals
- ❖ Pension and Profit Sharing Plans
- ❖ Trusts, Estates, or Charitable Organizations
- ❖ Corporations or Business Entities
- ❖ State or municipal government entities

### ***Minimum Account Size***

There is no account minimum.

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

### **A. Methods of Analysis and Investment Strategies**

A1A's methods of analysis include fundamental analysis and technical analysis.

**Fundamental analysis** involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

**Technical analysis** involves the analysis of past market data; primarily price and volume.

**Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

### **B. Material Risks Involved**

A1A uses Long Term Trading, Short Term Trading, Margin Transactions, and Options Writing (including covered options, uncovered options, or spreading strategies).

A1A utilizes investment strategies that are designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. Margin transactions and options writing generally hold greater risk and clients should be aware that there is a chance of material risk of loss using any of those strategies.

**Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

### **C. Risks of Specific Securities Utilized**

A1A generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets.

**Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

## **Item 9: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business or the integrity of our management.

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

### **A. Registration as a Broker/Dealer or Broker/Dealer Representative**

Neither A1A nor its representatives are registered as a broker/dealer or as representatives of a broker/dealer.

### **B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor**

Neither A1A nor its representatives are registered as a FCM, CPO, or CTA.

### **C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests**

Mark Alan Dennis is a licensed insurance agent and owner of A1A Insurance Network LLC. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. A1A always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of A1A in their capacity as an insurance agent.

Mark Alan Dennis also owns a small business consulting firm, A1A Business Consultants LLC, d.b.a. Compound Profit® of Northeast Florida from which he may receive fee income for advising business owners on issues related to cash flow, financing, and staffing.

### **D. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections**

A1A will direct clients to the third party money managers, SEI or Capital Market Consultants. A1A will be compensated via a fee share from the advisors to which it directs those clients. This relationship will be disclosed in each contract between A1A and each third party advisor. The fees shared will not exceed any limit imposed by any regulatory agency. This creates a conflict of interest in that A1A has an incentive to direct clients to the third party money managers that provide A1A with a larger fee split. A1A will always act in the best interests of the client, including when determining which third party manager to recommend to clients.

## **Item 11: Code of Ethics, Participation in Transactions, Personal Trading**

### **A. Code of Ethics**

We have a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Clients may request a copy of our Code of Ethics from management.

### **B. Recommendations Involving Material Financial Interests**

A1A does not recommend that clients buy or sell any security in which a related person to A1A has a material financial interest.

### **C. Investing Personal Money in the Same Securities as Clients**

From time to time, representatives of A1A may buy or sell securities for themselves that they also recommend to clients. A1A will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

### **D. Trading Securities At/Around the Same Time as Clients' Securities**

From time to time, representatives of A1A may buy or sell securities for themselves at or around the same time as clients. A1A will not trade non-mutual fund or non-ETF securities 5 days prior to or 5 days after trading the same security for clients.

## Item 12: Brokerage Practices

### A. Factors Used to Select Custodians and/or Broker/Dealers

The Custodian, Trade-PMR Inc, Member FINRA SIPC, was chosen based on their relatively low transaction fees and access to mutual funds and ETFs. A1A will never charge a premium or commission on transactions, beyond the actual cost imposed by Custodian.

#### 1. *Research and Other Soft-Dollar Benefits*

A1A receives no research, product, or service other than execution from a broker-dealer or third-party in connection with client securities transactions (“soft dollar benefits”).

#### 2. *Brokerage for Client Referrals*

A1A receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

#### 3. *Clients Directing Which Broker/Dealer/Custodian to Use*

A1A allows clients to direct brokerage. A1A may be unable to achieve most favorable execution of client transactions if clients choose to direct brokerage. This may cost clients money because without the ability to direct brokerage A1A may not be able to aggregate orders to reduce transactions costs resulting in higher brokerage commissions and less favorable prices.

### B. Aggregating (Block) Trading for Multiple Client Accounts

A1A maintains the ability to block trade purchases across accounts but will rarely do so. While block trading may benefit clients by purchasing larger blocks in groups, we do not feel that the clients are at a disadvantage due to the best execution practices of our custodian.

## **Item 13: Reviews of Accounts**

### **A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews**

Client accounts are reviewed at least quarterly only by Mark Alan Dennis, President. Mark Alan Dennis is the chief advisor and is instructed to review clients' accounts with regards to their investment policies and risk tolerance levels. All accounts at IA are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Mark Alan Dennis, President. There is only one level of review and that is the total review conducted to create the financial plan.

### **B. Factors That Will Trigger a Non-Periodic Review of Client Accounts**

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

### **C. Content and Frequency of Regular Reports Provided to Clients**

Each client will receive at least quarterly a written report detailing the clients account performance, which may come from the custodian.

Clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

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

### **A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)**

A1A does not receive any economic benefit, directly or indirectly from any third party for advice rendered to A1A clients.

### **B. Compensation to Non –Advisory Personnel for Client Referrals**

A1A does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

## **Item 15: Custody**

A1A does not take custody of client accounts at any time. Custody of client's accounts is held primarily at the custodian, Trade-PMR Inc, Member FINRA SIPC. Clients will receive account statements from the custodian and should carefully review those statements.

## **Item 16: Investment Discretion**

For those client accounts where A1A provides ongoing supervision, A1A maintains limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought and sold. All buying and selling of securities is explained to clients in detail before an advisory relationship has commenced.

## **Item 17: Voting Client Securities (Proxy Voting)**

A1A will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

## **Item 18: Financial Information**

### **A. Balance Sheet**

A1A does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

### **B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients**

Neither A1A nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.

### **C. Bankruptcy Petitions in Previous Ten Years**

Neither A1A nor its management have been the subject of a bankruptcy petition in the last ten years.

## **Item 19: REQUIREMENTS FOR STATE REGISTERED ADVISERS**

### **A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background**

A1A currently has only one management person and only one executive officer; Mark Alan Dennis. Mark Alan Dennis's education and business background can be found on the Supplemental ADV Part 2B form.

### **B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)**

Mark Alan Dennis's other business activities can be found on the Supplemental ADV Part 2B form.

### **C. How Performance Based Fees are Calculated and Degree of Risk to Clients**

A1A does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

### **D. Material Disciplinary Disclosures for Management Persons of this Firm**

No management person at A1A has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding

### **E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)**

Neither A1A, nor its management persons, has any relationship or arrangement with issuers of securities.

*This brochure supplement provides information about Mark Alan Dennis that supplements the A1A Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Mark Alan Dennis, President if you did not receive A1A Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.*

*Additional information about Mark Alan Dennis is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **A1A Wealth Management, Inc.**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Mark Alan Dennis**

Investment Adviser Representative

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UPDATED: 12/3/2010

## Item 2: Educational Background and Business Experience

**Name:** Mark Alan Dennis

**Born:** 1964

### Education Background and Professional Designations:

#### Education:

MS Personal Financial Planning, College for Financial Planning- 2009

BS Computer Science, University of Southern Mississippi- 1986

#### Designations:

##### CFP® - Certified Financial Planner

##### CFP® MINIMUM QUALIFICATIONS:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university
- Minimum 15-hour curriculum necessary to prepare for the CFP exam (you may challenge the educational requirements if you are a licensed attorney or are hold any of the following certifications or degrees: Certified Public Accountant, Chartered Financial Analyst, Chartered Financial Consultant, Chartered Life Underwriter, Doctor of Business Administration or PhD in business or economics).
- Apply for and achieve a passing score on the Certified Financial Planner exam.
- Possess at least 3 years of work experience in the financial planning industry - teaching, assisting, supervising or delivering financial planning services to a client base for a minimum of 3 years prior to certification.
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

#### Business Background:

2010 - Present

President  
A1A Wealth Management, Inc.

2004 - 2010

Registered Principal  
CUSO Financial Services, L.P.

2002 - 2010

Investment Services Director  
Community First Credit Union of Florida

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

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

Mark Alan Dennis is a licensed insurance agent and owner of the life insurance Agency A1A Insurance Network LLC. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. A1A always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of A1A in their capacity as an insurance agent.

Mark Alan Dennis also owns the small business consulting firm A1A Business Consultants LLC, d.b.a. Compound Profit® of Northeast Florida which advise business owners on issues related to cash flow, financing, and staffing.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, regular bonuses, insurance commissions, or compensation from his consulting firm, Mark Alan Dennis does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through A1A Wealth Management, Inc..

### **Item 6: Supervision**

As the only owner and representative of A1A Wealth Management, Inc., Mark Alan Dennis supervises all duties and activities of the firm. Mark Alan Dennis's contact information is on the cover page of this disclosure document.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Florida securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Mark Alan Dennis has **NOT** been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Mark Alan Dennis has **NOT** been the subject of a bankruptcy petition at any time.