



OVER COFFEE FINANCIAL

Simple Financial Advice Over Coffee

*ADV 2A
Firm Brochure*

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[HTTPS://WWW.TRINITYWM.COM](https://www.trinitywm.com)

June 04, 2020

This brochure provides information about the qualifications and business practices of Over Coffee Financial. If you have any questions about the contents of this brochure, please contact us at 806-584-8418 and/or at brent@OverCoffeeFinancial.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 Over Coffee Financial is also available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes

The Firm is required to advise you of material changes to our Firm Brochure (“Firm Brochure”) since our last filing. Over Coffee Financial has made the following changes to the Wrap Brochure:

- We have updated our Assets Under Management and Account information.
- We have updated our Brokerage practices section 12 to remove the custodian SSG and add the custodian Betterment Securities.
- The above change also required changes to wording in portions of sections 13, 14, 15, and 16.
- OCF had previously sponsored a Wrap-Fee program, but we felt this change of custodian conflicted with the wrap-fee program, so we have eliminated that program and removed the Appendix 1 information.
- These changes listed above, subsequently required that we modify our fee schedule. This information too was updated.

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Advisory Business

Advisory Firm Description

Over Coffee Financial (“OCF” or the “Firm”) began in October, 2018 after having previously been known as Trinity Wealth Management and previously registered from 2014 to 2018 by the states of Texas and Ohio. The principal owner and founder is Brent Douglas Dickerson. OCF provides its clients with financial advisory services, which may be limited to simple investment management or an one-time retirement review, or may extend to wealth management services and a comprehensive financial plan.

Types of Advisory Services

Wealth Management Services

Wealth Management is a term used to indicate the inclusion of comprehensive financial planning and investment management, and on-going financial advice under one all-encompassing expression.

Investment Management Services

We offer ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. Investment Management Services include, but are not limited to, the following:

- Investment strategy
- Security selection
- Regular and/or continuous portfolio monitoring
- Rebalancing
- Asset allocation and location

We evaluate the current investments of each client with respect to their risk tolerance levels and time horizon, among other factors specific to each client. Risk tolerance levels are determined through qualitative and quantitative measurements which may include a Risk Tolerance Questionnaire as well as client interviews throughout the discovery and planning process, as well as, on an ongoing basis throughout the relationship term. Clients can make reasonable requests regarding their investments, such as, the indication of the desire to avoid certain types of investments or to make clear the need to earmark certain investment dollars for certain purposes, among other things.

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Financial Planning Services

Financial Planning is a comprehensive evaluation of a client's current and future financial state through the use of known variables to make informed decisions about possible financial needs in the future. This is accomplished through the evaluation of cash flows, asset values, potential asset withdrawals, and other factors. The key aspect of financial planning is that through the financial planning process, all questions, information and analysis are considered as they impact, and are impacted, by the entire financial and life situation of an individual or family. Clients employing OCF as a financial planner will receive a written and/or electronic report. This report is known as the Financial Plan and it is designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas:

- Personal: Family records, budgeting and cash flow analysis, personal liability, estate information, and other financial needs and goals.
- Death & Disability: cash needs at death, income needs of surviving dependents, estate planning and disability income analysis.
- Retirement: Analysis of current strategies and investment plans to help the client achieve his or her retirement goals.
- Investments: often in conjunction with a retirement analysis or savings plan, we will help a client to define and maintain a portfolio constructed for their individual needs and to create a well-diversified portfolio.
- Insurance: Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, auto, and others as needed.

Retirement Review (Check-up)

Some clients do not want, nor do they feel the need, for a comprehensive financial plan and all the additional work (i.e. – Budgeting, estate planning, investment management, insurance review, etc.) that come along with a comprehensive plan. OCF offers limited scope retirement review check-ups to those who want a short-term look at where they stand at a given moment and what their retirement at that point in time may reasonably look like.

In general, the retirement review involves the following services:

- An end of year review of the client's retirement goals.
- Retirement projections, Monte Carlo simulations, and stress testing.
- Retirement plan investment option review and contribution rate recommendations.
- Retirement plan investment selection, allocation, and review.
- Mid-Year Check-in and review (typically in June or July.)
- Review of annuities and investment options, if applicable.
- Medicare and Social Security Enrollment analysis, as needed.

The Retirement Review Check-up is an annual service. The fee paid for this service will entitle the client to a specified calendar of services for one year and is renewable on an annual basis.

Tax Preparation

In conjunction with many of our other services, clients find it helpful that we are able to review, prepare, and file their annual tax returns as well. We prepare and file Individual Federal, State, and local income tax returns. For more complex returns such as corporate or trust returns, we work with clients to find a reputable and competent third-party preparer with which to work.

Insurance Product Sales

In conjunction with many of our other services, clients find it helpful that we are able to analyze and sale insurance products such as term or whole life insurance policies. While we believe in a fee-only fiduciary planning experience for our clients, we acknowledge the existence of a conflict of interest in product sales and clearly state to clients that they are free to purchase insurance from us, or from another trusted source. We make recommendations for products based solely on need and never on our ability to make a commission.

Qualified Retirement Plan Services

OCF offers services to retirement plan sponsors as an investment advisor and section 3(38) fiduciary. We work with small business owners, as well as self-employed individuals, to construct qualified retirement plans that meet their needs. Establishing a retirement plan for a business can be an overwhelming task and can create bureaucratic hassles, and expose you to certain fiduciary risks. Over Coffee Financial, and our third-party affiliates, can help to make a business's retirement plan efficient and well-run. We can offer a larger universe of investment options on our open-architecture platforms, freeing businesses from the constraints of proprietary fund options. We can act as a section 3(38) fiduciary to relieve the stress and burden of financial responsibility from businesses.

Additionally, we offer investment selection, model portfolios, employee education and enrollment support, as well as, advice on selection of custodian and plan recordkeeper.

Our QRP service fees are as follows:

Plan Assets Under Management	Annual Fee
\$2,000,000 or Less	\$6,000 Minimum \$8,000 Maximum
\$2,000,001 or more	0.40%

Client Assets under Management

As of June 4, 2020, the Firm had \$257,738.66 of discretionary assets under management.

Fees and Compensation

OCF utilizes the following fee schedules, not subject to negotiation. The fees listed may increase or decrease, at the discretion of the advisor, depending on the nature, complexity and time involved in providing the client with requested services. The following fees are meant to be separate from any investment management fees and are fees for services of limited duration as opposed to an ongoing investment management relationship:

Limited Engagement Fees

Fixed Fees

OCF will charge a fixed fee, which ranges between \$1,000 and \$10,000 for comprehensive financial planning services. The fee is determined at the onset of the engagement and depends upon the complexity of the client's needs and the scope of the financial planning services required to meet those needs. This fee may be charged partially up-front and upon completion of the plan, with initial financial plans generally being completed within 90 days, but depending on complexity may require additional time. The amount charged up-front and at completion is negotiable, but the up-front charge will never exceed 50% of the total cost of fees for service and is recommended to be 40% of the total fee. In limited circumstances, the total cost could potentially exceed this fixed amount, which is directly dependent upon the complexity of the contracted service. In such cases, OCF will notify the client and may request that the client pay an additional fee.

All ongoing engagements requesting wealth management services (financial planning + investment management) will be charged under this fixed fee schedule for the initial financial plan, and ongoing services will be billed according to the [Managed Asset Fee](#), following.

Hourly Fees

OCF may charge an hourly consultation fee, which ranges between \$100 and \$300 per hour depending on the nature of the contracted services. These consultation fees are due upon completion of the consultation.

Percentage of Retirement Assets

OCF may charge a percentage fee based on client retirement assets as calculated during the Retirement Analysis service. This will include the sum of all retirement assets included in the retirement analysis.

That is, the sum of all employer sponsored retirement plans (401(k)s, 403(b)s, 457s, Cash Balance Plans, and other accounts specified for retirement purposes;) Individual Retirement Arrangements (Traditional or Roth IRAs, SIMPLE IRAs, SEP IRAs, Keogh Plans, or other IRS designated retirement accounts specified for retirement purposes;) and other accounts designated for retirement purposes that may include, but is not limited to, Annuities, Reverse

Any Reference to the term "Registered" or "Registered Investment Advisor" (RIA) does not imply a certain level of skill or training.

Mortgages, Health Savings Accounts, CDs, Treasury securities, taxable accounts, etc.

The fee is then calculated as one-fourth-of-one-percent (0.25%) of the Total. For any client with accounts typically below \$260,000, the minimum fee for service will be \$649. As stated previously, this fee is annual and requires the client to re-engage the advisor annually for continued service.

Example of the percentage fee is as follows:

$$\text{Total} = \$500,000 \times (0.25\%) = \underline{\$1,250}$$

$$\text{Total} = \$150,000 \times (0.25\%) = \underline{\$375} = \text{Minimum Fee of } \$649$$

Typical Fee Schedule for Ongoing Financial Planning + Investment Management Services

Fixed Fees for Financial Planning

See Fixed Fees Above

Managed Asset Fee

OCF offers investment management services to clients who engage us for financial planning services. These services are typically tied together, and one is not available without the other. Our investment Management services are of an ongoing basis and will continue until terminated by either the client or advisor. There are no minimum requirements for our investment management services. The investment management fees and financial planning fees are quoted separately and may be charged concurrently.

OCF charges a percentage of assets under management fee for investment management. The percentage fee is 0.70% annually of assets under our management regardless of client, or household, net worth, account values, income, or other means of determining rates. Our rate is in conjunction with any rate that may be charged by Betterment, the custodian and securities broker. Their fee is typically 0.25% annually, which brings an account's total cost for management to 0.95% annually of assets under management.

For assets under management, fees will typically be deducted from the client's account(s) under management by the custodian of client account(s). Other methods of payment can be arranged to accommodate a client's need to pay in a method other than stated above. Clients can choose to pay their fee by account deduction, bank draft, check, or credit/debit card transaction, if available.

Our investment Management fee is as follows:

Assets Under Management	Quarterly Rate	Annualized Rate
Any Asset Level	0.1750%	0.70%
Betterment Fee	0.0625%	0.25%
Total Management Fee	0.2375%	0.95%

Example of the percentage fee is as follows:

$$AUM = \$500,000 \times (0.2375\%) = \underline{\$1,188 \text{ per quarter } (\$4,750 \text{ annually})}$$

$$AUM = \$50,000 \times (0.2375\%) = \underline{\$119 \text{ per quarter } (\$475 \text{ annually})}$$

Termination

The typical financial planning agreement OCF enters into with clients allows for either party to terminate the agreement immediately upon receipt of written notice. The client may terminate a financial planning agreement without penalty within (5) business days after entering the agreement. Otherwise, at the date of termination, the client agrees to pay fees due the Firm on a pro rata basis or the Firm will refund any prepaid fees which have not yet been earned (e.g. if a client chooses not to go through with the plan after paying OCF's initial portion of the fee, the Firm will refund that portion which has not been earned of the fee to the client.) The earned portion of the fee will be calculated at the highest hourly rate stated in this document multiplied by the number of hours spent on plan development to that point.

Performance-Based Fees and Side-by-Side Management

OCF does not charge any performance-based fees or engage in side-by-side management.

Types of Clients

OCF may provide investment advisory services, and financial planning services to:

- Individuals
- High Net Worth Individuals
- Trusts, Estates, or Charitable Organizations
- Corporations and other businesses

Methods of analysis, Investment Strategies and Risk of Loss

OCF does not invest for clients in its financial planning role, please refer to the Wrap-fee Program for information regarding OCF's role as an investment manager.

The financial planning process will involve the collection, organization and assessment by OCF of all relevant client data, as well as, identification of the client's financial concerns, goals, and objectives. The primary objective of this process is to allow OCF to assist the client in developing a strategy for the successful management of income, assets and liabilities, along with other financial related matters to help meet the client's long-term financial goals and objectives.

Financial plans are based on the client's financial situation at the time the plan is presented and are based on financial information disclosed by the client to OCF. OCF cannot offer any guarantees or promises that the client's financial goals and objectives will be met. As the client's financial situation, goals, objectives or needs change, the client must notify OCF promptly.

Clients are advised that financial plans do not guarantee investment results. Investment assumptions included in a financial plan are not guaranteed and should be monitored based on each client's individual risk temperament, time horizon and portfolio allocation.

Disciplinary Information

There have been no disciplinary actions against OCF or Mr. Dickerson.

Other Financial Industry Activities and Affiliations

OCF, through owner Brent Dickerson, offers tax advisory and preparation services to both current clients of OCF and individuals not a client of the firm. This tax advisory and preparation activity is administered through Over Coffee Financial.

Brent Dickerson also owns an Insurance Agency, known as Dickerson Agency, LLC, whereby he routinely sells insurance related products as an exclusive agent for Farmers Insurance Group. The insurance products may include, but not limited to, life, health, property and casualty insurances, as well as, annuities not requiring any FINRA Series licenses, such as the Series 7 or 6. Insurance related products may be sold, and commissions may be earned, to clients and non-clients of OCF.

OCF and Brent Dickerson have no other Financial Industry Activities and Affiliations beyond the tax advisory and preparation service and insurance agency.

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

Code of Ethics

OCF has adopted a Code of Ethics which describes the general standards of conduct that the Firm expects of all Firm personnel (collectively referred to as “employees”) and focuses on three specific areas where employee conduct has the potential to adversely affect the client:

1. Misuse of nonpublic information,
2. Personal securities trading, and
3. Outside business activities.

Failure to uphold the Code of Ethics may result in disciplinary sanctions, including termination with the Firm. Any client or prospective client may request a copy of the Firm’s Code of Ethics which will be provided at no cost.

The following basic principles guide all aspects of the Firm’s business and represent the minimum requirements to which the Firm expects employees to adhere:

- Client’s interests come before employees’ personal interests and before the Firm’s interests.
- The firm must fully disclose all material facts about conflicts of interest of which it is aware between itself and clients as well as between Firm employees and clients.
- Employees must operate on the Firm’s behalf and on their own behalf consistently with the Firm’s disclosures and to manage the impacts of those conflicts.
- The Firm and its employees must not take inappropriate advantage of their positions of trust with or responsibility to clients.
- The Firm and its employees must always comply with all applicable securities laws.

Misuse of Nonpublic Information

The Code of Ethics contains a policy against the use of nonpublic information in conducting business for the Firm. Employees may not convey nonpublic information nor depend upon it in placing personal or recommending clients’ securities trades.

Personal Securities Trading

OCF or individuals associated with the Firm may buy, sell, or hold in their personal accounts the same securities the Firm recommends to its clients. This creates a potential conflict of interest with the possibility of Firm personnel obtaining a better price than clients obtain. To mitigate this conflict, such trades may occur on the same day at the same time receiving average pricing or after the client with the client receiving the same or better pricing. The purchase of IPOs or private placements is allowed with prior permission from Mr. Dickerson, the Firm’s Chief Compliance Officer. The Firm does not allow front running.

Employees are required to submit reports of personal securities trades on a quarterly basis, and securities holdings annually. These are reviewed by the Chief Compliance Officer to ensure compliance with the Firm's policies.

Outside Business Activities

Employees are required to report any outside business activities generating revenue. If any are deemed to be in conflict with clients, such conflicts will be fully disclosed or the employee will be directed to cease this activity.

Professional Designation Policy and Procedures

The following Profession Designations (PDs) are approved for use by investment adviser representatives (IARs) of this firm:

- The CFA Institute's Chartered Financial Analyst (CFA)
- The Certified Financial Planner Board of Standards, Inc.'s Certified Financial Planner (CFP)
- American institute of Certified Public Accountant's accredited Personal Financial Specialist (PFS)
- Investment Adviser Association's Chartered Investment Counselor (CIC) or
- American College, Bryn Mawr Pennsylvania designation Chartered Financial Consultants (ChFC)
- The American Institute of CPA's Certified Public Accountant (CPA)

These PDs may only be used in a manner commensurate with the requirements of the Texas Securities Act and the Board Rules and the rules and guidelines of the designating organization.

Before an IAR may use a PD, the IAR must request approval in writing (include evidence of right to use the PD) from the CCO. The CCO will review the request. If the CCO approves the use of the PD, the approval may be documented by the CCO's written notation "Approved" and his initials with the date upon IAR's written request.

If an IAR would like to use a PD, not on this list, the IAR may make a written request to the CCO which includes the name of the designating or certifying organization including where and when this organization was accredited. It is preferred that the designating or certifying organization be accredited by the American National Standards Institute (ANSI); the National Commission for Certifying Agencies, or an agency on the U.S. Department of Education's list of "Accrediting Agencies Recognized for Title IV Purposes".

The CCO will approve or deny the request in writing. The decision is solely within the discretion of the CCO.

An IAR may NOT use a senior specific certification or designation that indicates or implies that the user has special certification in advising or servicing senior citizens or retirees, in such a way as to mislead any person.

Additional prohibitions include:

- Use of a PD that was not earned or for which the IAR is ineligible;
- Use of a nonexistent or self-conferred PD;
- Use of a PD that implies a level of qualifications that the IAR using the PD does not have; and
- Use of a PD that was obtained from an organization that:
 - Is primarily a sales/marketing training organization;
 - Does not have reasonable standards for assuring the competency of its designees;
 - Does not have reasonable procedures for monitoring and disciplining its designees; or
 - Does not have reasonable continuing education requirements.

Brokerage Practices

In its financial planning role, OCF may recommend brokers for clients and does not receive any compensation for such recommendations.

In its role as an investment manager, however, OCF recommends that clients utilize MTG, LLC dba Betterment Securities (“Betterment”), a registered broker- dealer and member of the SIPC, as the qualified custodian. OCF is independently owned and not associated with Betterment. The determining factor in the selection of a custodian to execute transactions for your accounts is not necessarily the lowest possible transaction cost, but whether they can provide what is in our view the best qualitative execution for your account.

Betterment Securities will hold your assets in a brokerage account and buy and sell securities when we instruct them. While we recommend that you use Betterment Securities as custodian/broker, you will decide whether to do so and will open your account with Betterment Securities by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Betterment Securities, then we cannot manage your account on Betterment for Advisors.

For our clients' accounts that Betterment Securities maintains, Betterment Securities does not charge you separately for custody/brokerage services, but is compensated as part of the Betterment for Advisors platform fee, which is charged for a suite of platform services, including custody, brokerage, and sub-advisory services provided by Betterment and access to the Betterment for Advisors platform. The platform fee is an asset-based fee charged as a percentage of assets in your Betterment account. Clients utilizing the Betterment for Advisors platform may pay a higher aggregate fee than if the investment management, brokerage and other platform services are purchased separately. Nonetheless, for those Clients participating in the Betterment for Advisors platform, we have determined that having Betterment Securities execute trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above

Research and Other Soft-Dollar Benefits

Betterment Securities serves as broker-dealer to Betterment for Advisors, an investment and advice platform serving independent investment advisory firms like us ("Betterment for Advisors"). Betterment for Advisors also makes available various support services which may not be available to Betterment's retail customers. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Betterment for Advisors' support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Betterment for Advisors' support services:

1. **SERVICES THAT BENEFIT YOU.** Betterment for Advisors includes access to a globally diversified, low-cost portfolio of ETFs, execution of securities transactions, and custody of client assets through Betterment Securities. In addition, a series of model portfolios created by third-party providers are also available on the platform. Betterment Securities' services described in this paragraph generally benefit you and your account.
2. **SERVICES THAT MAY NOT DIRECTLY BENEFIT YOU.** Betterment for Advisors also makes available to us other products and services that benefit us, but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts, such as software and technology that may:
 - Assist with back-office functions, recordkeeping, and client reporting of our clients' accounts.
 - Provide access to client account data (such as duplicate trade confirmations and account statements).
 - Provide pricing and other market data.

3. **SERVICES THAT GENERALLY BENEFIT ONLY US.** By using Betterment for Advisors, we may be offered other services intended to help us manage and further develop our business enterprise. These services include:
- Consulting (including through webinars) on technology and business needs.
 - Access to publications and conferences on practice management and business succession.]OCF may receive products and services from a custodian free of charge or at discounted rates.
 - Receipt of duplicate client confirmations, statements, and other account information;
 - Access to an electronic network for order entry, including the simultaneous entry of trades on behalf of multiple client accounts;
 - Practice management seminars, webcasts and white papers
 - Facilitation of payment of our advisory fee.

The availability of these services from Betterment for Advisors benefits us because we do not have to produce or purchase them. In addition, we do not have to pay for Betterment Securities' services. We may have an incentive to recommend that you maintain your account with Betterment Securities, based on our interest in receiving Betterment for Advisors and Betterment Securities' services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Betterment Securities as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Betterment Securities' services and not Betterment for Advisors and Betterment Securities' services that benefit only us or that may not directly benefit you.

Brokerage for Client Referrals

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

Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend custodians for clients to use, and will not take on clients who refuse to use our recommended custodian, etc.

Aggregating (Block) Trading for Multiple Client Accounts

As of now, we do not block trade for multiple clients. All clients receive individual trades for their accounts not aggregated with others' accounts.

BETTERMENT FOR ADVISORS' TRADING POLICY

When using the Betterment for Advisors platform, we and you are subject to the trading policies and procedures established by Betterment. These policies and procedures limit our ability to control, among other things, the timing of the execution of certain trades (including in response to withdrawals, deposits, or asset allocation changes) within your account. You should not expect that trading on Betterment is instant, and, accordingly, you should be aware that Betterment does not permit you or us to control the specific time during a day that securities are bought or sold in your account (i.e., to “time the market”). Betterment describes its trading policies in Betterment LLC’s Form ADV Part 2A. As detailed in that document, Betterment generally trades on the same business day as it receives instructions from you or us. However, transactions will be subject to processing delays in certain circumstances. In particular, orders initiated on non-business days and after markets close generally will not transact until the next business day. Betterment also maintains a general approach of not placing securities orders during approximately the first thirty minutes after the opening of any market session. Betterment also generally stops placing orders arising from allocation changes in existing portfolios approximately thirty minutes before the close of any market session. Betterment continues placing orders associated with deposit and withdrawal requests until market close. Betterment maintains a general approach of not placing orders around the time of scheduled Federal Reserve interest rate announcements. Furthermore, Betterment may delay or manage trading in response to market instability. For further information, please consult Betterment LLC’s Form ADV Part 2A.

Review of Accounts

Mr. Dickerson conducts all financial plan reviews. A customized written financial plan may, or may not, be produced and presented to each client, apart from hourly consultations, which may or may not result in a written document.

Client Referrals and Other Compensation

OCF does not pay outside individuals or entities for referring clients.

We receive a non-economic benefit from Betterment for Advisors and Betterment Securities in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Betterment Securities. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of Betterment for Advisors’ and Betterment Securities’ products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Custody

OCF does not manage accounts in its financial planning role so does not have custody of client assets. Additionally, as its role as an investment manager we do not act as custodian.

Furthermore, Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct Betterment Securities to deduct our advisory fees directly from your account. Betterment Securities maintains actual custody of your assets. Your statements will be available for you to review on the activity section of your Betterment for Advisors account portal. You will also receive account statements directly from Betterment Securities at least quarterly at www.bettermentsecurities.com. You should carefully review those statements promptly.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. For clients who have their advisory fee directly debited from their account, on a quarterly basis they will receive an itemized invoice for their advisory fee that includes 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.

Investment Discretion

OCF does not manage accounts in its financial planning role, so does not have investment discretion of client assets. However, in its role as an investment manager We offer our advisory services on a discretionary basis. Meaning, we do not need advance approval from you to determine the type and amount of securities to be bought and sold for your accounts. We do not, however, have the ability to choose the custodian or broker/dealer through which transactions will be executed or to negotiate brokerage commissions. Additionally, we do not have the ability to withdraw funds from your account (other than to withdraw our advisory fees). This discretion is used in a manner consistent with the stated investment objectives for your account, if you have given us written authorization to do so. We only exercise discretion in accounts where we have been authorized by you. This authorization is typically granted through the execution of custodian specific limited power of authority and reiterated in OCF's advisory agreement.

Voting Client Securities

OCF does not vote proxies for clients.

Financial Information

There is no financial condition that is reasonably likely to impair the Firm's ability to meet its contractual commitments to its clients.

Requirements for State-Registered Advisers

Please see the brochure supplement, following this brochure, for information regarding the Firm's owner, Brent Dickerson.

Neither the Firm nor any of its officers or principals has been involved in an award in an arbitration claim alleging damages, or an award of being found liable in a civil, self-regulatory organization (SRO), or administrative proceeding.

Neither the Firm nor any of its officers or principals has a relationship or arrangement with an issuer of securities.



OVER COFFEE FINANCIAL

Simple Financial Advice Over Coffee

*ADV 2B
Brochure Supplement*

**1918 Spruce Ln
Painesville OH 44077**

**Brent D Dickerson, CFP® EA
(440) 721-8052**

[HTTPS://WWW.OVERCOFFEEFINANCIAL.COM/](https://www.overcoffeefinancial.com/)

[HTTPS://WWW.BRENTDICKERSON.COM](https://www.brentdickerson.com)

[HTTPS://WWW.TRINITYWM.COM](https://www.trinitywm.com)

June 4, 2020

This brochure supplement provides information about the qualifications and business practices of Over Coffee Financial. If you have any questions about the contents of this brochure, please contact us at 806-584-8418 and/or at brent@OverCoffeeFinancial.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 Over Coffee Financial is also available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

BRENT D. DICKERSON, CFP® EA, BORN 1977

Brent is a graduate of Texas Tech University with a Master's of Science degree in Personal Financial Planning. He is also a graduate of West Texas A&M University with a Bachelor's of Science degree in Political Science. Brent began in the financial services industry in 2001 at Amarillo National Bank's asset management division as an Investment Assistant. Brent is a CERTIFIED FINANCIAL PLANNER™ practitioner, a designation granted by the CFP® Board of Standards, Inc.

Business Background

Dickerson Agency LLC, Agency Owner, July, 2019 - Present

Over Coffee Financial, Owner & Financial Planner, October 2018 - Present

True Wealth Design, Director of Financial Planning, July 2018 – October 2018

Trinity Tax Advisory, Owner & Tax Advisor, December 2017 – April 2018

Trinity Wealth Management, Owner & Financial Planner, March 2014 – July 2018

South Plains College, Adjunct Professor, January 2015 – May 2017

Slaton Independent School District, Educator, August 2012 – August 2015

Sanford-Fritch Independent School District, Educator, August, 2010 – August, 2011

Navigation Financial Group, Registered Representative, August, 2009 – March, 2010

Heritage Wealth Management, Certified Financial Planner, February, 2008 – August, 2009

Legacy Wealth Management, Client Services Manager, February, 2007 – January, 2008

Amarillo National Bank, Investment Assistant, February, 2001 – August, 2003

Educational Background

Enrolled Agent Authorization, 2017

Graduate Certificate in Charitable Financial Planning, 2016

CFP® Certification, 2007

Texas Tech University, MS, Personal Financial Planning, 2006

West Texas A&M University, BS, Political Science, 2000

Enrolled Agent

An Enrolled Agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service. Enrolled Agents, like Attorneys and certified public accountants (CPAs), are generally unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before.

Certified Financial Planner™ Certification

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the CFP® designation. It is recognized in the United States and a number of other countries for its

1. High standards of professional education
2. Stringent code of conduct and standards of practice, and
3. Ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements, known as the 4-Es:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board’s studies have determined as necessary.
- Examination – Pass the Comprehensive CFP® Certification Examination, a 10-hour exam.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year.)
- Ethics – Agree to be bound by the CFP® Board’s Standard 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 CE every two years, including 2 hours of Ethics education.
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct.

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 the certification.

Disciplinary Information

Mr. Dickerson has no disciplinary or legal events to disclose.

Other Business Activities

Mr. Dickerson is engaged in the preparation of tax returns for clients and non-clients of Over Coffee Financial. Brent does not engage in any other investment related business or occupation. During the tax season Brent is often employed by TurboTax to provide tax advice to their customers. Brent is compensated by Intuit for his work at TurboTax.

Additionally, Brent may sell insurance (typically life, health, or property and casualty) to clients and non-clients of Over Coffee Financial. Insurance sales does compensate through the payment of commissions and commission trails.

Additional Compensation

Brent Dickerson also owns an Insurance Agency, known as Dickerson Agency, LLC, whereby he routinely sells insurance related products as an exclusive agent for Farmers Insurance Group. The insurance products may include, but not limited to, life, health, property and casualty insurances, as well as, annuities not requiring any FINRA Series licenses, such as the Series 7 or 6. Insurance related products may be sold, and commissions may be earned, to clients and non-clients of OCF.

Supervision

Mr. Dickerson is the Sole-Proprietor of OCF and is not supervised.

Requirements for State-Registered Advisers

Mr. Dickerson has not been found liable in an arbitration claim, nor has he been found liable in a civil, self-regulatory organization (SRO), or administrative proceeding. Mr. Dickerson has not been the subject of a bankruptcy petition.