

WV Financial Advisor, LLC

Form ADV



Form ADV Part A: Firm Brochure

This brochure provides information about the qualifications and business practices of **WV Financial Advisor, LLC**, a registered investment adviser (“RIA”). An investment adviser provides advice or guidance about securities investments for a fee. Investment Adviser Representatives (“IAR”) are regulated professionals whose primary duty is to act in the best interest of their Clients, adhering to a fiduciary standard. Registration 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 matt@wvfinancialadvisor.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 the Firm is available on the SEC’s website at www.adviserinfo.sec.gov.

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- Effective Date: 04/02/2025
- CRD: 334746

Item 2: Material Changes

Since our initial filing, we have made the following changes to this brochure:

- Updated our telephone contact information.
- Added Altruist LLC as a qualified custodian available for client accounts.

We will provide you with a summary of any material changes to this brochure on an annual basis, or sooner if warranted. You may request a full copy of our brochure at any time by contacting us.

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Item 4: Advisory Business

WV Financial Advisor, LLC is a Limited Liability Company (“LLC”) formed in West Virginia in 2025. The brochure will reference WV Financial Advisor, LLC as the “Firm” and/or “Entity.” The Firm offers investment advisory services through Investment Advisor Representatives (“IAR”) or Financial Advisors (“FA”). The Entity is owned and operated by Matthew Dettman, who is an investment advisor representative. Registration does not imply a certain level of skill or training.

Fiduciary Disclosure

Under federal and state law, the Firm acts as a fiduciary and must fully disclose all material facts relating to the advisory relationship to our clients. Should there be a conflict of interest, you have the right to understand the material facts should a conflict of interest occur and can give informed consent to such conflicts or practices or reject our services.

Services Overview

- Financial Planning Services
- Portfolio Management Services

Client Evaluation Process

In general, our client onboarding process is an in-depth discussion to assess our client's complete financial profile, including but not limited to:

- Income Sources
- Expenses & Budget
- Tax Considerations
- Existing Assets & Liabilities
- Liquidity Needs & Cash Flow
- Risk Profile and Time Horizon Analysis
- Employer-Sponsored Retirement Plans & Benefits
- Investment Objectives & Goals

Once the information is collected and analyzed, we provide clients with tailored investment strategies and advice.

Financial Planning and Consulting Services

The Firm offers financial planning services and consulting services for an hourly rate, or flat/fixed fees to help clients with retirement planning, risk management, portfolio allocation reviews, and other investment advice requested by the Client. This fee structure provides access to individuals and businesses that may not meet the minimum asset levels sometimes required in the industry.

WV Financial Advisor, LLC offers retirement plan consulting services to ERISA-qualified plans. These services are provided under a 3(21) investment fiduciary (advice-only) capacity, where the Firm offers recommendations to plan sponsors without discretionary authority over plan assets.

Comprehensive Financial Plans

WV Financial Advisor, LLC provides comprehensive reviews and financial plans that clients can implement with any financial institution. The Firm also offers personalized investment recommendations, analyses, and reports about specific securities at the Client's request, which clients are free to utilize elsewhere without any obligation to engage the Firm for implementation.

These services are standalone engagements and do not include ongoing investment advice, supervision, or monitoring of client assets. Clients are solely responsible for the ongoing management and monitoring of their investments unless a separate advisory agreement is established for continuous advisory services.

Fees for financial planning and investment recommendations are due when the services are provided, and no additional fees will be charged unless explicitly agreed upon in writing for future services.

Portfolio Management Services

The Firm offers various model portfolios based on the client's investment objectives, liquidity needs, risk expectations, tax status, and other relevant factors in making suitable investment recommendations. The Firm offers both discretionary & non-discretionary managed portfolio accounts.

Non-Discretionary Portfolio Management

The Firm offers portfolio management services that are limited in scope to help our clients achieve their investment goals and objectives at a lower cost. The Firm offers a lower cost option for investors seeking the "buy-and-hold strategy" strategy, with the client incurring the transaction costs and service fees associated with the portfolio. Due to the limited scope, we cannot transact in any accounts without authorization from the client under non-discretionary agreements.

Discretionary Portfolio Management

Wrap Fee Program Brochure

A wrap fee is a comprehensive investment advisory fee that covers multiple services under a single fee. This program often includes ongoing financial planning services, portfolio monitoring, rebalancing, and modifying asset allocations under a wrap account program.

WV Financial Advisor, LLC sponsors a wrap program called "Wrap Fe Program" that is for Client's who want a full-service experience and meet the suitability review process.

The Firm utilizes discretionary trading authority to initiate transactions in custodial brokerage accounts without prior authorization from the Client. This practice enables the Firm to manage many accounts separately and efficiently. The Firm pays for the transactional fees related to the management of the account. Please contact the Firm if you have any questions.

- Please note that the investments inside the Wrap Account Program may still have internal expenses that are not paid for by the Firm and are reflected within the pricing of the asset. The Firm considers internal operating expenses when making recommendations for our portfolios.
- Active trading models may result in short-term capital gains or losses, which are reviewed with the Client when the agreement is formed. Specific accounts may have tax advantages, so this is considered in the investment recommendation process.
- It's essential to read and understand this document and provide accurate information to your financial advisor so appropriate advice can be provided.

Assets Under Management

- Discretionary AUM: \$20,758
- Non-Discretionary AUM: \$0
- Date: 01/31/2025

The Firm manages personal and family investment accounts of its Investment Adviser Representatives, which are not governed by an executed advisory agreement. As a result, these accounts are excluded from the Firm's reported regulatory assets under management (RAUM).

Important Information

- The Firm or its IARs do not provide tax or legal advice. Any information provided is for informational purposes in understanding general concepts. Clients are advised to contact a tax or legal professional for specific advice on their case.
- The Firm is not a broker-dealer and/or securities agent.
- The Firm does not receive transaction-based compensation related to securities recommended to its clients, including 12b-1 or other marketing fees.
- Investments are subject to market loss, and there can be no guarantee of future performance expectations.
- Options Trading is subject to complete loss of principal. See Section 8 for more information.
- Margin Loans: See Additional Information Regarding Margin Loans.

Marketing and Advertising Practices

The Firm is committed to maintaining transparency in its marketing practices in accordance with the SEC's Marketing Rule *Rule 206(4)-1*. The following disclosures outline our current marketing activities:

Paid Testimonials and Endorsements

The Firm does not use paid testimonials, endorsements, or solicit compensated client reviews as part of its marketing strategy.

Performance-Based Advertising

The Firm does not engage in performance-based advertising, including hypothetical, projected, or back-tested performance results. We do not present performance metrics that could mislead prospective clients regarding past or expected returns.

Third-Party Ratings

The Firm does not purchase or participate in third-party rating systems to promote our advisory services.

Use of Social Media and Digital Marketing

The Firm may utilize social media platforms, blogs, and digital content for educational and informational purposes. These materials are intended to provide general financial insights and should not be construed as personalized investment advice.

Client Referrals

While the Firm does not currently engage in compensated referral arrangements, any future referral relationships will be disclosed, and required agreements will be provided to clients in compliance with the Marketing Rule.

Testimonials from Unpaid Clients

The Firm may share voluntary, unpaid testimonials from clients without providing compensation. All testimonials reflect those individuals' honest opinions and experiences and are not indicative of future performance.

Item 5: Fees and Compensation

The Firm is compensated through:

- Flat Fees for Financial Planning Services or Plans
- Hourly Fees for Financial Planning Services
- Portfolio Management Fees as a Percentage of Assets Under Management

Financial Planning Service Fees

Program	Maximum Fee
Financial Planning Service Fees	\$250 per hour
Comprehensive Financial Plan	\$4,500

- Payment of services is due upon delivery.
- Financial planning recommendations can be taken elsewhere for implementation.

Portfolio Management Fees

- The Firm charges an annual fee of up to 2% of the market value of the assets under management for portfolio management services.
- Our fees are negotiable depending on the amount of assets under management, the investment strategy selected, the complexity of the Client's financial circumstances, and other important considerations.
- Since this fee is negotiable, the exact fee paid by the Client will be stated in each individual advisory agreement signed by the Firm and Client.

Billing Frequency

Portfolio Management Fees are assessed quarterly and are payable at the end of the quarter based on the ending valuation on the last day of the preceding quarter or other reasonable valuation date from information limits, reporting, etc. The Firm's most commonly used valuation methodology is Annualized Percentage of Net Liquidation, although each individual Client Agreement will contain the specific methodology used.

Custodian Billing Program

Our standard procedure for billing Portfolio Management Fees is to have the custodian debit the fees directly from the managed accounts on an ongoing basis so that the fees are conveniently reported on statements generated by the custodian. This authorization is established directly with the custodian and will be reviewed during onboarding.

In special circumstances, the Firm may enter into agreements to manage assets held externally or with another custodian. Depending on the custodian, we prefer to have the custodian complete the billing similarly to Interactive Brokers. However, we reserve the right to invoice the Client directly to pay for investment advisory services.

As a reminder, our fees are separate from any brokerage fees charged by the custodian, which will be deducted from the Client's account every quarter. Depending on the type of Client and tax status, brokerage fees could apply to that specific account type, such as additional reporting. We do our best to ensure that fees are an important consideration in our business strategy. We do not receive any portion of the commissions, fees, and costs. Please see "Item 12 – Brokerage Practices" for further information on brokerage arrangements and transaction costs. During the forming and ending quarters, the Firm's fee will be pro-rated, and any unearned prepaid fee will be refunded to the Client automatically.

The advisory agreement will continue in effect until either party terminates the agreement by the terms of the agreement.

Additional Fees:

- Clients may also incur additional fees, such as custodial fees and/or internal mutual fund/ETF expenses. Depending on the type of agreement with the Firm, the fee structure will change and be reviewed and noted in each client contract.

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

To avoid conflicts of interest:

- The Firm does not charge performance-based fees. We do not receive compensation based on a share of capital gains or capital appreciation of client assets.
- The Firm does not engage in side-by-side management: We do not manage accounts where some clients are charged performance-based fees while others are charged different fee structures. This policy eliminates any potential conflicts related to preferential treatment.
- No Incentive for Risk-Taking: Since we do not charge performance-based fees, we have no financial incentive to take excessive risks in client accounts.

Item 7: Types of Clients

The Firm's Clients include:

- Individuals
- Small Businesses
- Corporations
- Accredited Investors
- Trusts/Legal Entities
- Organizations

Program Requirements

Program	Requirement
Advisor Managed Portfolio Wrap	\$25,000
Third-Party Advisory Models	Varies By Manager
Financial Planning Services & Consulting	No minimum
Non-Discretionary Advisor Portfolio	\$10,000
<ul style="list-style-type: none">All account minimums may be waived at the Firm's sole discretion but remain subject to the custodian's requirements.	

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

Methods of Analysis

WV Financial Advisor, LLC selects investments based on quantitative analysis, including factors based on fundamental research and/or technical indicators tailored to each client's objectives, risk tolerance, and time horizon. The selection process typically involves:

- **Screening Criteria:** Identifying potential investments using filters such as market capitalization, liquidity, volatility, and financial health metrics.
- **Due Diligence:** Reviewing company fundamentals, sector trends, historical performance, and risk factors, including management quality, competitive positioning, and growth prospects.
- **Portfolio Fit:** Assessing how an investment complements the existing portfolio, considering diversification, correlation, and overall risk exposure.
- **Ongoing Monitoring:** For managed accounts, investments are continuously monitored for material changes in fundamentals, market conditions, or risk exposure, with adjustments made as needed.

The Firm does not represent, warrant, or imply that any analysis method employed by the Firm can or will successfully identify market tops or bottoms. No analysis method has been proven to remove Clients from losses due to market fluctuations, corrections, or declines.

Quantitative Portfolio Analysis

The Firm utilizes a comprehensive portfolio analysis approach to ensure that all investments work together cohesively to align with your financial goals, risk tolerance, and time horizon. This process includes evaluating each investment's potential risks and returns and how they complement other investments in your portfolio to create a balanced and diversified strategy.

Quantitative models rely on statistical and algorithmic calculations to make investment decisions. While these models aim to identify patterns and opportunities, they are limited by the quality and accuracy of the data used. Changes in market conditions, unexpected economic events, or errors in model assumptions may lead to suboptimal outcomes. Over-reliance on quantitative methods may also fail to account for non-numeric factors, such as market sentiment or regulatory changes.

Fundamental Analysis

Fundamental analysis involves evaluating individual companies and their industries to assess potential investment opportunities. This includes reviewing financial statements, understanding the company's product lines, analyzing the experience and expertise of management, and considering the overall outlook for the company's industry. The goal is to determine the company's intrinsic value and compare it to its current market value to identify potential investment opportunities.

The primary risk of fundamental analysis is the possibility of relying on incorrect or incomplete information, which could lead to inaccurate valuations. Additionally, market conditions, unforeseen events, or changes in the economy may impact a company's stock price in ways that fundamental analysis cannot predict.

Technical Analysis

Technical analysis involves using historical market data, such as price charts, trading volume, and other measurable indicators, to identify trends and potential entry and exit points for investments. This approach relies on mathematical models and algorithms to analyze patterns and determine probabilities for future price movements, particularly in the short term.

The primary risk of technical analysis is that past market data and trends may not accurately predict future movements. Additionally, the effectiveness of mathematical models depends on their design and the accuracy of the data used. Market conditions, economic shifts, and unforeseen events can all impact the reliability of these analyses.

Risk Assessment Process

The Firm employs qualitative and quantitative risk assessment techniques to identify, measure, and manage portfolio risks, which may include:

- **Volatility Analysis:** Using standard deviation and beta to measure potential fluctuations in asset prices.
- **Stress Testing:** Assessing how portfolios may perform under different market scenarios, including economic downturns and geopolitical events.
- **Diversification Strategies:** Reducing concentration risk by spreading investments across asset classes, sectors, and geographies when aligned with client objectives.

Investment Products & Strategies

Investor Suitability

Depending on the Client's goals and objectives, model portfolios may be invested into cash, certificates of deposits, stocks, bonds, options, exchange-traded funds, mutual funds, or other speculative investments subject to complete principal loss. This list is non-inclusive as specific Client circumstances and conditionals may warrant the utilization of leveraged ETFs or illiquid assets that may be suitable for more risky investors that meet the criteria set by our custodian, Interactive Brokers, LLC or Altruist Financial, LLC. Future performance cannot be guaranteed and may be subject to drawdowns that may vary depending on the Client's stated risk factors.

Liquidity Risk

Some securities may be challenging to sell without a significant price concession, especially during periods of market stress. Illiquid investments may also take longer to sell, potentially delaying access to funds when needed.

Tax Considerations

Investment decisions may trigger tax consequences, including capital gains and dividend taxation. Clients are encouraged to consult with tax professionals to understand the tax implications of their investments. The Firm does not prepare or issue tax forms and has no control over a custodian's protocols for issuing tax documents.

Currency and Foreign Exchange Risk

Investments in foreign securities or international funds may be subject to currency risk, where fluctuations in exchange rates can impact returns. Additional risks include geopolitical events, foreign regulations, and differences in accounting standards.

Exchange-Traded Funds (ETFs)

Investing in ETFs involves risks similar to owning a portfolio of securities. These risks include market risk, tracking error, and liquidity risk. Leveraged and inverse ETFs carry additional risks due to their compounding effect and the potential for significant losses in volatile markets & carry the risk of capital loss. Investments in these securities are not guaranteed or insured by the FDIC or any other government agency.

Equities

An equity or stock investment carries the risk of complete loss, large market fluctuations, company-specific issues, and economic conditions. Stock prices can be volatile, and there is no guarantee of dividends or appreciation in value. Investing in individual equities also involves concentration risk if a portfolio is not adequately diversified.

Mutual Funds and Closed-End Funds

Investing in mutual funds and closed-end funds involves market risk, management risk, and potential liquidity issues. Fees, such as expense ratios and sales loads, can reduce investment returns. Additionally, closed-end funds may trade at a premium or discount to their net asset value (NAV), affecting the realized value upon sale.

Fixed Income Securities (Bonds)

Investments in fixed-income securities are subject to interest rate risk, where rising interest rates may cause the value of bonds to decline. Additional risks include credit risk (risk of issuer default), inflation risk (reduction of purchasing power), and reinvestment risk (inability to reinvest income at the same rate).

Margin Accounts

Investing on margin involves borrowing funds from a brokerage firm to purchase securities, which introduces significant additional risks. While margin can amplify potential gains, it also magnifies losses, and investors may lose more than the original investment.

Key risks include:

- **Leverage Risk:** Borrowing on margin increases the impact of market fluctuations. A slight decline in the value of the securities purchased on margin can result in significant losses.
- **Margin Calls:** If the value of the margin account falls below the brokerage firm's maintenance margin requirements, Clients may be required to deposit additional funds or sell securities, often at unfavorable times or prices.
- **Interest Costs:** Clients incur interest charges on the borrowed amount, which can reduce returns, particularly during periods of low or negative performance.
- **Forced Liquidation:** The brokerage firm may sell securities in the account without prior notice to meet margin requirements, potentially resulting in further losses or tax consequences.
- **Market Volatility:** In volatile markets, margin risks are heightened as price swings may quickly erode equity in the account, triggering margin calls or forced liquidations.

Investors utilizing margin loans should fully understand these risks and ensure they have the financial capacity to meet margin requirements under adverse market conditions.

Rebalancing Risk

While portfolio rebalancing helps maintain target asset allocations, it may result in transaction costs and tax liabilities. Additionally, rebalancing may cause the sale of well-performing assets prematurely, potentially limiting portfolio growth.

Interest Rate and Inflation Risk

Fluctuations in interest rates can impact the performance of various asset classes, particularly fixed-income securities. Inflation risk may erode purchasing power and affect real returns, especially for investments with fixed income streams.

Options

Options are contracts that give investors the right to buy or sell a stock at a specific price within a certain time frame. They can be a flexible tool for managing investments but come with specific risks.

- **Selling Covered Calls:** This strategy involves selling an option to someone else, giving them the right to buy a stock you own at a predetermined price. While this can generate income, it comes with the risk that the stock may be sold if the option is exercised, potentially resulting in realized capital gains and associated tax consequences.
- **Buying Calls:** This involves purchasing an option to buy a stock at a specific price. If the stock does not rise above the option price before the expiration date, the option becomes worthless, and you may lose 100% of the amount you paid to buy the option.

Clients should be aware of these risks and understand that options can lead to losses, including the complete loss of the amount invested, and may trigger unexpected tax events. Options trading involves a high degree of risk and is not suitable for all investors. Using leverage can magnify losses, and options may expire worthless, resulting in a total loss of the premium paid. Risks include market risk, volatility, and the potential for rapid and significant losses due to the time-sensitive nature of options contracts. Complex strategies like spreads or uncovered options may increase the potential for loss. Individual accounts and Clients are subject to the option approval requirements of the custodian.

Find more information on options at the [Options Disclosure Document](#).

Frequent Trading

If investment strategies involve frequent trading and short-term purchases, Clients may incur increased brokerage fees, transaction costs, and tax liabilities, which can adversely impact overall portfolio performance.

Unforeseen Events

Market conditions, geopolitical events, pandemics, and regulatory changes can introduce unexpected risks that may affect investment outcomes.

Concentrated Position Risk

Some accounts may hold a limited number of securities that represent a significant portion of the portfolio's total value due to unforeseen circumstances. This lack of diversification increases the portfolio's exposure to volatility, as the performance of a single security or sector can have a significant impact on the overall value. If an industry or economic sector experiences adverse conditions—such as economic downturns, political instability, or business challenges—the portfolio may incur greater losses compared to a more diversified portfolio. Changes in the value of a single investment can disproportionately affect the overall portfolio, resulting in heightened risk.

Inverse Funds

Inverse mutual funds and ETFs aim to provide the opposite performance of a specific index or benchmark over a single day. They are often used to profit from or hedge against declining markets. Some inverse funds use leverage, amplifying both gains and losses and may rely on derivatives to achieve their objectives. Due to their structure and reliance on short-term performance, inverse funds are highly volatile and can result in significant losses, especially if held for longer periods.

Cybersecurity Risks

Our Firm and service providers are exposed to cybersecurity risks, which include unauthorized access, data breaches, and operational disruptions caused by cyber-attacks or system failures. Such events could lead to financial losses, compromised Client data, and legal or regulatory consequences. While we have robust measures in place to mitigate cybersecurity risks, no system is foolproof. Clients should be aware that cybersecurity breaches may also affect issuers of securities or third-party investment advisers, potentially impacting their portfolio's value.

Recommendation of Other Advisers

When we recommend third-party investment advisers, we rely on their strategies and models to manage assets. While we evaluate their track records and monitor their performance, there is no guarantee of future success. Risks include deviations from stated strategies, changes in market conditions, and potential underperformance. Clients should review the third-party adviser's Form ADV and disclosures for additional details about their methods and associated risks.

Cryptocurrency Risk

Cryptocurrency is an emerging and highly volatile asset class. It operates without central oversight and is subject to extreme price fluctuations, regulatory uncertainty, theft, and fraud. Cryptocurrency exchanges are often unregulated and may face operational issues, including shutdowns due to hacking or technical failures. Additionally, transactions are irreversible, and many aspects of cryptocurrency tax treatment remain unclear. Investments in cryptocurrency involve significant risk and may not be suitable for all Clients.

Item 9: Disciplinary Information

Registered investment advisers must disclose certain legal and disciplinary events that would be material to evaluating an investment advisory business.

We have no material legal or disciplinary events to report under this item.

Information regarding the Firm and its representatives can be found at www.adviserinfo.sec.gov.

Item 10: Other Financial Industry Activities and Affiliations

WV Financial Advisor, LLC is registered as an investment adviser subject to a fiduciary duty under the Investment Advisers Act of 1940. This fiduciary duty requires us to act in the best interests of our clients at all times when providing investment advice.

Matthew Dettman is a licensed insurance agent who may receive commissions for selling fixed insurance products, which could create a conflict of interest, which we disclose and manage through transparency.

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

The American College of Financial Services confers the following designations, and designees are subject to The College's Code of Ethics:

- ChFC®: Chartered Financial Consultant®
- CLU®: Chartered Life Underwriter®

Therefore, the Firm has adopted the American College of Financial Services Code of Ethics, and you may find a copy at <https://www.theamericancollege.edu/about-the-college/the-college-at-a-glance/our-code-of-ethics>.

Participation or Interest in Client Transactions

The Firm generally has funds invested holdings in the Firm's Managed Models, along with our Client's assets, to demonstrate leadership and commitment to our recommendations. Additionally, our management fees are tied to the portfolio growth over time, so we have a vested interest in helping Client achieve their goals.

Personal Trading

The Firm and its representatives may engage in personal trading activities, including taking positions in securities not part of the Firm's managed portfolios. The Firm and its representatives may also invest in the same securities recommended to clients.

While the Firm's representatives may transact in the same securities on the same day as clients, the Firm prioritizes all clients' fair and equitable treatment. The Firm does not engage in practices that

disadvantage client accounts, and reasonable efforts will be made to ensure that personal trades do not conflict with client interests.

As noted above, the Firm generally has funds invested in its own managed models, which helps align the interests of the Firm with its clients.

Item 12: Brokerage Practices

Best Execution Obligation

WV Financial Advisor, LLC has a fiduciary duty to seek the best execution when placing client trades, which means we execute transactions in a manner that provides the most favorable terms that are reasonably available.

In evaluating best execution, we consider several factors, including but not limited to:

- Price and commission rates
- Execution speed and reliability
- Ability to handle complex orders
- Financial stability and reputation of the broker-dealer
- Access to research and trading technology

While cost is an essential factor, it is not the sole consideration. We utilize Interactive Brokers (IBKR) or Altruist Financial as our primary custodians based their competitive pricing, execution capabilities, and technology. The Firm periodically reviews our custodians' to ensure they meet our expectations for execution quality.

WV Financial Advisor, LLC does not receive compensation or incentives from IBKR or Altruist Financial, LLC that would influence our duty to seek the best execution for client accounts.

Interactive Brokers

- An overview of Interactive Brokers' [strong record as a custodian and broker](#);
- Information on Interactive Brokers' [best execution advantage](#).

Altruist Financial, LLC

- Altruist publishes quarterly reports regarding their [execution quality](#).

Directed Brokerage

WV Financial Advisor, LLC generally requires clients to establish brokerage accounts with Interactive Brokers (IBKR) or Altruist Financial LLC to maintain consistency in execution quality, reporting, and administrative efficiency. This arrangement is called "directed brokerage," where clients direct us to execute trades through a specific broker-dealer.

Client-Directed Brokerage Arrangements

Limited Flexibility: Clients may request a different broker-dealer; however, such requests are subject to the Firm's approval. In cases where we allow directed brokerage outside of IBKR or Altruist, clients should be aware that:

- We may be unable to achieve the best execution compared to trades placed through our preferred custodian.
- Higher transaction costs may occur due to reduced trade aggregation or limited access to certain trading technologies.
- The Client may receive less favorable pricing or execution quality due to these arrangements.

No Compensation for Referrals: WV Financial Advisor, LLC does not receive referral fees, soft dollar arrangements, or other forms of compensation from broker-dealers in connection with directed brokerage.

Impact on Trade Aggregation: When a client directs brokerage to a specific firm other than IBKR or Altruist, we may be unable to aggregate trades (also known as "block trading") with other client orders, which could lead to less favorable prices due to fragmented execution.

Disclosure of Potential Conflicts

While IBKR or Altruist offer competitive pricing and superior execution capabilities, this arrangement may create a potential conflict of interest, limiting the flexibility to seek alternative brokers that might offer more favorable terms in specific situations. Clients should consider this when reviewing their brokerage arrangements.

Model-Based Trading and Trade Allocation

Interactive Brokers

WV Financial Advisor, LLC utilizes model portfolios through the Interactive Brokers' Advisor Portal. When adjustments are made to a model, corresponding trades are automatically generated and executed across all client accounts linked to that model. This approach helps maintain consistency in portfolio management and promotes operational efficiency.

Trades may be aggregated where appropriate to achieve best execution and reduce transaction costs. After execution, trades are allocated fairly and proportionally among client accounts based on account size, investment objectives, and model targets.

While model-based trading is automated, the Firm regularly monitors account performance and rebalancing activity to ensure alignment with client goals and compliance with fiduciary obligations.

Altruist Financial

WV Financial Advisor, LLC participates in the Model Marketplace [and/or uses tax management tools] of Altruist LLC, an SEC-registered investment adviser and affiliate of Altruist Financial LLC. Through the Model Marketplace, WV Financial Advisor, LLC has access to model portfolios including Altruist LLC-generated portfolios and Third-Party Portfolios, to assist it in managing or advising WV Financial Advisor, LLC client accounts. WV Financial Advisor, LLC also has the ability to create custom model portfolios, and has access to tax management tools for use with Altruist LLC-generated portfolios, Third-Party Portfolios, and custom model portfolios, to assist WV Financial Advisor, LLC in managing or advising its client accounts. Altruist LLC's Model Marketplace fees and tax management tool fees – each of which

range between 0.00% and 1.00% and are listed in the Altruist LLC Fee Schedule available at altruist.com/legal – are automatically deducted from WV Financial Advisor, LLC’s house account or passed through to and debited from clients’ accounts, according to the instruction of WV Financial Advisor, LLC. Altruist LLC and its affiliates do not act as investment advisers or fiduciary to WV Financial Advisor, LLC clients. WV Financial Advisor, LLC is responsible for suitability of all investment decisions and transactions for client accounts subscribed to model portfolios through the Model Marketplace.

Trade Corrections

In the event of a trading error, the account will be reviewed to determine whether the Firm shall incur the cost of the correction. Trading errors may include but are not limited to, incorrect security, wrong quantity, incorrect account, or execution outside of client instructions.

Clients will not be responsible for losses resulting from trading errors caused solely by the Firm. However, if an error results in a gain, the Firm reserves the right to reverse the gain realized or return it to the custodian, as appropriate.

In cases of client error, market exposure losses may be billed directly to the Client, along with any applicable indemnity agreements and fees required by the custodian. All trading errors are documented, and corrective measures are reviewed periodically.

Custody Disclosure

The Firm does not accept custody of cash, checks, money orders, cashier’s checks, or securities. A separate agreement will be established with a custodian outlining the acceptable protocols for depositing funds. The custodian is also responsible for certain kinds of recordkeeping, generating tax forms, and issuing statements as required by regulators.

We reserve the right to bill the Client directly for advisory fees held at other custodians.

Privacy Policy

At WV Financial Advisor, we are committed to safeguarding the confidential information of our clients. This Privacy Policy Notice outlines how we collect, use, and protect your personal information in compliance with the Securities and Exchange Commission’s Regulation S-P.

Information We Collect

We collect nonpublic personal information about our Clients to provide custom financial planning and investment advisory services.

This information may include: - Personal details: Name, address, phone number, email address, date of birth - Financial information: Income, net worth, investment objectives, account balances, transaction history - Tax information: Social Security Number, tax identification numbers - Employment and retirement details

How We Use Your Information

We use your information to:

- Provide financial planning and investment advisory services
- Communicate with you regarding your accounts and our services
- Meet legal and regulatory requirements
- Process transactions through custodians or service providers

Information Sharing Practices

We do not sell or disclose your personal information to third parties for marketing purposes.

We may share your information with:

- Custodians, brokers, and service providers who assist in managing your accounts
- Regulatory authorities, as required by law
- Legal or compliance consultants to fulfill regulatory obligations

Protecting Your Information

We implement physical, electronic, and procedural safeguards to protect your personal information, including:

- Secure data storage and transmission protocols
- Restricted access to personal information to authorized personnel only
- Regular review of security policies and procedures

Client Rights and Opt-Out Policy You may be able to limit certain types of information sharing where applicable by law. Please get in touch with us if you wish to opt out of specific sharing practices.

Changes to This Privacy Policy We reserve the right to amend this Privacy Policy at any time. If we make material changes, we will notify you promptly.

Item 13: Review of Accounts

Managed Portfolio Accounts

WV Financial Advisor, LLC conducts periodic reviews of client accounts and financial plans to ensure they align with the Client's current personal and financial circumstances, investment objectives, and liquidity needs.

- Verify and update the Client's personal and financial information.
- Assessing the suitability of the current investment strategy and asset allocation.
- Evaluating account performance and the Client's goals.
- Identify any changes that may impact the Client's investments.

For managed portfolios, reviews will be conducted annually at a minimum. During the onboarding process, a client will be prompted to provide their meeting preference, and the Firm will work to accommodate the Client's request, which will be factored into the fee charged.

Client Reports

Interactive Brokers issues quarterly account statements minimally if there is no activity in the account as part of their regulatory requirements. The custodian may also provide other statement customizations, so the Firm will work with the Client to determine what best fits their needs.

These statements typically include:

- **Account Balances:** Reflecting current holdings, cash balances, etc.
- **Transaction History:** For periods with activity, detailing all transactions such as trades, deposits, withdrawals, and fees.
- **Performance Reporting:** Interactive Brokers provides performance reporting to track portfolio gains/losses, time-weighted returns, and other key metrics over specified periods.
- Clients may also request ad-hoc reports to review specific account details or investment performance.

The Client may elect to receive a financial plan update annually if they choose to do so when they enter the investment advisory agreement. Clients invested in Managed Model Portfolios may receive monthly benchmark reports and market updates through email distribution lists. Market conditions, global events, economic conditions, and geopolitical events could also trigger the Firm to send communications through email messages to Clients.

Non-Periodic Reviews

In addition to scheduled annual reviews, WV Financial Advisor, LLC conducts non-periodic reviews triggered by specific events or circumstances, including but not limited to:

- Significant changes in the Client's financial situation, such as inheritance, job change, or major purchase.
- Substantial fluctuations in market conditions or economic events that could impact the Client's portfolio.
- Regulatory changes that affect investment strategies or client accounts.
- Client requests for review due to concerns about account performance or changes in investment objectives.

Inactive Accounts

If the Firm cannot conduct the required review of accounts, the Firm may terminate the investment advisory contract and no longer provide management of the accounts. In such cases, the Firm will provide written notification of termination to the Client's last known contact information on file. Upon termination, the Client's account will no longer be actively managed by the Firm, and existing investment positions will remain unchanged as of the contract termination date.

Following termination, clients may choose to either:

- Retain their account at Interactive Brokers without being managed by the Firm.
- Transfer their account to another financial advisor or institution using the applicable transfer protocols.

Financial Planning Services

The Firm will not provide an ongoing review of accounts for hourly and flat-fee services. These services are standalone engagements and do not include ongoing investment advice, supervision, or monitoring of client assets. Clients are solely responsible for the ongoing management and monitoring of their investments unless a separate advisory agreement is established for continuous advisory services.

Item 14: Client Referrals and Other Compensation

Client Referral Arrangements

WV Financial Advisor, LLC does not engage in formal referral arrangements with third parties. If the Firm were to enter into a referral relationship, any associated fees or compensation would be fully disclosed to clients in writing on a case-by-case basis prior to the referral taking place.

Custodian Relationship

WV Financial Advisor, LLC utilizes Interactive Brokers (IBKR) and Altruist Financial LLC (Altruist) as our primary qualified custodians. IBKR or Altruist does not provide financial incentives, referral fees, or compensation to the Firm, or its representatives. Our decision to use IBKR & Altruist is based on their competitive pricing, robust technology platform, and execution capabilities, which we believe benefit our clients. While IBKR provides access to trading tools and resources, these are available to all advisors on their platform and do not influence our investment recommendations.

The Firm's selection of custodians or service providers is based on the best interest of clients. While the Firm may benefit from technology or research provided by IBKR, these factors do not influence the Firm's investment recommendations.

Item 15: Custody

Qualified Custodians

- [Interactive Brokers, LLC](#)
- [Altruist Financial, LLC](#)

Custody Disclosure

- The Firm does not accept custody of Client assets, funds, or securities.
- Clients are instructed to work with their custodian to fund their accounts.
- The custodian will send at least quarterly account statements directly, and we advise Clients to review those statements carefully.
- We do not create or issue statements, tax forms, etc., although we can send performance-related information upon request.
- Official transactional records, statements, and applicable tax forms will be issued directly from the custodian.

The Firm reserves its right to enter into contracts to invoice and bill on assets to manage assets held with other custodians with no custody taken by the Firm. The agreement will contain specific fees and service scope information for each Client.

Item 16: Investment Discretion

WV Financial Advisor, LLC can manage your accounts on a non-discretionary or discretionary basis and will be elected on the Client Agreement. - Discretionary Trading Authority: The ability to buy and sell securities on behalf of clients without prior client approval for each transaction - Non-Discretionary

Authority: The advisor makes recommendations, but the Client must approve all transactions before execution.

If applicable, the agreement will authorize the custodian to deduct fees on behalf of the advisor directly from client accounts. All accounts are held by a qualified custodian, where clients retain full ownership of their assets. The account paperwork will contain the options elected and required disclosures.

Item 17: Voting Client Securities

WV Financial Advisor, LLC does not vote or submit proxy ballots on behalf of client securities. Clients retain the exclusive responsibility for voting all proxies related to the securities held in their accounts.

- **Proxy Materials:** Clients typically receive proxy materials directly from their qualified custodian or the issuing company. If the Firm receives any proxy materials intended for the client, we will make a reasonable effort to forward them to the client promptly.
- **Class Action Lawsuits:** The Firm does not participate in the filing of class action lawsuits on behalf of clients, nor do we provide legal advice regarding class actions, bankruptcy proceedings, or any other legal matters.
- **Client Assistance:** While we do not provide legal advice or vote proxies, clients are encouraged to contact us if they have questions regarding proxy materials or related issues. However, any guidance provided will be general and not constitute legal advice.

Item 18: Financial Information

- The Firm does not require or solicit prepayment of more than \$1,200 in fees per Client, six months or more in advance, so the Firm is not required to provide a balance sheet.
- The firm has an adequate balance sheet needed to operate with compliance with regulatory requirements. The Firm does not foresee any financial conditions that may affect the Firm's reasonable obligations in the future.
- The Firm, or its IARs do not have any bankruptcy proceeds, judgments, or creditor compromises to report.

Business Continuity and Contingency Plan

WV Financial Advisor, LLC operates as a remotely managed advisory firm, utilizing secure cloud-based document management systems to ensure data integrity and accessibility. Communication with clients is facilitated through encrypted platforms such as Zoom and secure e-signature services, allowing seamless operations regardless of physical location.

In the event of the advisor's temporary or permanent unavailability (e.g., due to medical emergencies), the following contingency measures are in place:

- **Remote Operations:** All client data, advisory records, and operational tools are securely stored in the cloud, enabling uninterrupted access to critical information.

- Client Communication: Clients will be promptly notified of any significant disruptions via email and provided with alternative contact instructions.
- Designated Successor: In case of long-term incapacity, Yashica Dettman may assume operational responsibilities, subject to regulatory requirements.

This plan is reviewed periodically to ensure compliance with applicable rules and to address any changes in business operations.

Form ADV Part 2B

IAR Brochure Supplement

Matthew Dettman

- Address: *148 Winding Way, Clarksburg, WV, 26301*
- Phone: *304-566-9001*
- Email: *matt@wvfinancialadvisor.com*
- Website: *wvfinancialadvisor.com*
- Effective Date: *04/02/2025*

Item 1: Cover Page

This Brochure Supplement provides information about Matthew Dettman that supplements the WV Financial Advisor, LLC Firm Brochure. Please contact us if you have any questions.

Item 2: Educational Background and Business Experience

- Name: *Matthew Scott Dettman*
- Year of Birth: *1984*

Education:

- Master of Science in Business Data Analytics, West Virginia University, 2021
- Bachelor of Science in Business Administration, Glenville State University, 2007

Business Experience

- Sole Proprietor, WV Financial Advisor, LLC, 2025-Present
- Sole Proprietor, Second Difference Solutions, LLC, 2022-Present
- OSJ Delegate/Investment Advisor Rep, Osaic Wealth, Inc, 2022-2024
- Data Analyst/Field Supervision Director, Osaic Wealth, Inc, 2015-2022
- Investment Service Specialist, Edward Jones & Co, 2011-2015

Professional Licenses/Designations

Chartered Financial Consultant Designation

The Chartered Financial Consultant (ChFC®) designation is a respected and comprehensive financial planning credential awarded by The American College of Financial Services. It is designed to equip financial professionals with advanced knowledge and practical skills to address financial planning needs for individuals, families, and small businesses.

Minimum Qualifications: To earn the ChFC® designation, a professional must:

1. Complete a stringent program of nine college-level courses covering essential areas such as income taxation, retirement planning, estate planning, investment strategies, insurance planning, and financial decision-making for businesses.
2. Pass exams for each course, demonstrating mastery of the subject matter.
3. Have at least three years of full-time, relevant business experience in the financial services industry.
4. Adhere to a strict code of ethics, committing to uphold high standards of professionalism and integrity.

The ChFC® credential signifies expertise in holistic financial planning, providing Clients with confidence in receiving informed guidance tailored to their unique financial goals. The ChFC® offers broad, practical knowledge that helps advisors address complex financial situations effectively.

When working with a ChFC® professional, Clients can trust they are partnering with someone who has undergone comprehensive training, remains committed to ongoing education, and is bound by ethical standards designed to protect their interests.

Series 65 - Uniform Investment Adviser Law Exam

To obtain the Series 65 - Uniform Investment Adviser Law Examination, a professional must complete a qualifying exam administered by the Financial Industry Regulatory Authority (FINRA) that assesses knowledge of investment principles, state and federal securities regulations, fiduciary responsibilities, portfolio management strategies, and ethical practices required for providing investment advisory services.

To maintain the qualification to act as an investment adviser representative (IAR), you must complete ongoing continuing education (CE) requirements. These requirements include annual CE coursework focusing on regulatory updates, ethics, and industry best practices to ensure adherence to professional standards and current regulations.

Item 3: Disciplinary Information

- Matthew Dettman has no disciplinary events to disclose.

Item 4: Other Business Activities

- Matthew Dettman is a licensed insurance agent and may recommend fixed insurance products.
- Matthew Dettman owns Second Difference Solutions, LLC, and may receive digital product sales and consulting fees for IT-related services.

The Firm verbally informs Clients of any conflicts of interest arising from outside business activities.

Item 5: Additional Compensation

Matthew Dettman does not receive additional compensation from non-client sources for advisory services.

Item 6: Supervision

As the sole owner and Investment Adviser Representative (IAR) of WV Financial Advisor, LLC, Matthew Dettman is responsible for all firm compliance and supervisory functions. As the designated compliance officer, the Principal will ensure adherence to all applicable federal and state regulations governing investment advisory practices.

The Firm's supervision process includes:

- Periodic reviews of internal procedures to ensure compliance with applicable laws and regulations.
- Maintaining accurate and timely records of client interactions, investment advice, and financial planning activities.
- Adhering to the fiduciary duty to act in clients' best interest at all times.
- As the Firm does not have employees or maintain custody of client funds or securities, I directly oversee all aspects of the Firm's operations, eliminating the need for additional supervisory layers.
- If applicable, regulatory audits conducted by the West Virginia State Securities Commission & SEC will serve as an external review of the Firm's compliance efforts.

Item 7: Requirements for State-Registered Advisors

- Matthew Dettman has not been found liable in any arbitration or civil, self-regulatory, or administrative proceeding.