WHO IS HD VEST?

SUPPORTING ADVISORS WHO SUPPORT YOU
HD VEST – A QUIET BRAND WITH A BIG PRESENCE

For the last 30 years of our firm’s history, our sole purpose has been to support independent Advisors providing financial services to their clients and helping those clients to retire in financial dignity. We have been unwavering in that commitment.

Let us introduce ourselves. We are HD Vest Financial Services®.
A COMMON SENSE APPROACH TO HELP INVESTORS NAVIGATE THROUGH TODAY’S COMPLEX FINANCIAL MARKETPLACE

As today’s economic, financial and tax landscapes become increasingly complex, a comprehensive approach to financial planning and investment management — one that considers your entire financial picture — can lead to clearer and more confident financial decisions. That’s because every financial decision, from your investment choices to financing a home, saving for retirement, funding a child’s education, planning your legacy, or business planning — also carry important tax implications. Making financial decisions that ignore important components of your overall financial picture can lead to unintended consequences and ineffective outcomes.

At HD Vest, we believe that all aspects of your financial picture should be given equal emphasis, including the impact of taxes on both short- and long-term financial decisions. That’s the reason we set out to reinvent the way financial services were delivered more than 30 years ago, introducing a comprehensive approach to total wealth management delivered by your most trusted Advisor.

HD VEST’S MISSION – Placing Advisors First

Our mission is to provide trusted independent advisors throughout the United States with the ability to support the rising demand from mass affluent retail investors for financial advice.

We do so through tailored training, practice management support, turnkey asset management solutions, comprehensive marketing and technology platforms, and the opportunity to share best practices and obtain peer group mentoring.

HERITAGE & INNOVATION – Empowering Financial Professionals

Today, with approximately $39 billion in assets, HD Vest has pioneered a unique model of empowering tax and accounting professionals to provide comprehensive investment planning services, as well as supporting financial advisors in the independent broker-dealer industry. This model represents the next logical stage of evolution for the independent financial advice industry overall.

FINANCIAL PROFESSIONALS – Our Belief in Holistic Advice

At HD Vest, we provide the comprehensive training, tools and resources that trusted independent tax and financial advisors need in order to build a wealth management practice that meets the large and rising demand among mass affluent retail investors for a single provider of both tax and financial planning services.

The demographic has shifted to favor financial professionals with tax expertise. As Baby Boomers retire and shift their nest eggs into income mode, there are significant tax consequences. Managing the drawdown at retirement can make the difference between getting by and living well.¹

¹Financial Planning, October 2014, “Here Come the CPAs.”
INDEPENDENCE YOU CAN TRUST

We support a growing network of independent financial advisors and accounting and tax professionals who provide financial solutions to a broad range of individual and corporate clients through the various subsidiaries of HD Vest. Because our Advisors are independent, they can be objective when it comes to choosing the best solutions for you based on a wide array of options. They have no sales quotas to fill or products they are forced to sell—they are truly independent, small business owners who are able to provide you with a personalized approach to investing based on your needs and desires.

But independence doesn’t mean standing alone. Our Advisors partner with us to harness our resources and support to better serve you. You may not know our brand or our name, but that is merely a reflection of our decision to invest in supporting our Advisors and clients with best-in-class technology and resources. We believe it’s a smart investment to put our Advisors’ best interests first, just as our Advisors in turn put your best interests first.
WHERE WE’VE BEEN AND WHERE WE’RE GOING

At HD Vest, our deep understanding of clients seeking a holistic financial services relationship started with one CPA who noticed a growing need for clients to receive financial advice that aligned with their tax situations. Pioneering an industry change and forming HD Vest Financial Services, our founder lobbied for tax professionals to have the ability to offer financial services, reinventing how financial services could be delivered to clients. For more than 30 years, we have been helping Advisors and their clients pursue this comprehensive approach to financial well-being.

Helping today’s investors obtain the financial advice they seek from trusted financial advisors and tax professionals continues to be our mission. We have grown into a substantial platform supporting a range of Advisors, all of whom have realized the strength of our value proposition and our continuing tradition of “family culture.” Ranked as one of the top 15 independent broker-dealer firms, we have over 4,400 independent contractors, who manage over $39 billion in assets for individuals, families and small businesses in all 50 states.

From inventing the model of integrating tax and financial services to creating our revolutionary planning tools, HD Vest has been and will always be a game-changer in the financial services industry.

2ThinkAdvisor 2016 Broker-Dealer Reference Guide, which measured/ranked the top 25 independent broker-dealers by annual revenue

3As of January 1, 2017
A BROADER VIEW OF ALL OF LIFE’S NEEDS

One thing that makes HD Vest and our Advisors unique is the approach our Advisors bring to the investment discussions through the 8 Wealth Management Issues®. The conversation is not centered on chasing performance, but rather, in building a relationship with clients centered on the real issues, concerns and life goals that every investor faces. Your Advisor can use this process to systematically address your financial needs.

The 8 Wealth Management Issues include a discussion and prioritization around:

- Investment Management
- Cash Flow and Debt Management
- Family Risk Management
- Retirement Planning
- Education Planning
- Legacy Planning
- Business Planning
- Special Situations Planning

A UNIQUE ADVANTAGE:

Anyone can manage your investments—so what makes HD Vest Advisors unique? Your HD Vest Advisor does more than invest and manage your money. Your Advisor works with you to really understand all aspects of your financial needs, both now and in the future, leading to a customized game plan on how to address your specific needs. They do this with a lens on your holistic picture, one that may include the implications of taxes on your planning process and outcomes. By understanding all sides of your financial situation, your Advisor is able to offer you a more comprehensive approach.
CUSTOMIZED SUPPORT SOLUTIONS WITH THE INDIVIDUAL IN MIND

First and foremost, we support you by supporting our Advisors who you trust with your assets. Through your Advisor, we are able to offer you a wide range of products and services, including mutual funds, individual securities, insurance, investment planning, money management services, estate planning, retirement planning, small business planning, and banking solutions.

We offer:

- A full range of retirement plans for individuals and businesses
- A variety of account types to cover the wide range of investment needs, from educational savings to estate planning
- Investment and retirement planning tools
- Traditional brokerage accounts where you can invest in mutual funds, stocks, bonds, and more
- A variety of fee-based advisory accounts—where you pay an annual fee (based on the assets in your account) in lieu of individual commissions— and receive quarterly performance reviews
- Insurance products ranging from annuities to life and long-term care insurance
- Strategic and tactical asset allocation services
- Unbiased investment research from industry-leading research sources
- Timely investment strategy and investment reporting
Our support of your Advisor is crucial to their ability to meet your needs, and we provide our Advisors with back-office support that is unparalleled in the industry.

We offer our Advisors:

- An open-architecture investment platform with a vast array of products and services
- The only dual-discretion fee-based solution in the industry through our exclusive advisory platform
- Dedicated consultants assigned to each Advisor to facilitate client care and practice management
- Expert specialists in a variety of fields that your Advisor can leverage as resources, including retirement, estate and insurance planning, advisory services, and more
- Ongoing and customized Advisor training programs and networking opportunities that foster best industry practices
- Marketing and practice management support
- Compliance and regulatory oversight and training
- Extended support hours during tax season
- Industry-leading technology
- Effective cyber security
ACCOUNT PROTECTION

Our commitment to providing quality service includes a business relationship with First Clearing®, one of the nation's leading brokerage clearing institutions. This relationship brings the benefit of a firm with deep roots in the full-service brokerage business and the strength of being affiliated with one of the largest financial services companies in America.

The Securities Investor Protection Corporation (SIPC) was created in 1970 as a non-profit, nongovernment membership corporation, funded by member broker-dealers. SIPC provides limited coverage to investors on their brokerage accounts if their brokerage firm becomes insolvent. All brokerage firms that sell stocks or bonds to the investing public, or that clear such transactions, i.e., introducing or clearing firms respectively, are required to be members of SIPC. HD Vest is a member of SIPC. First Clearing, as the chosen clearing firm of HD Vest, is a registered broker-dealer, non-bank affiliate of Wells Fargo & Company, and a leading provider of clearing and custody services to financial institutions. First Clearing is a member of SIPC.

Securities and cash in client accounts held at First Clearing have two sources of protection that are separate and distinct from the SIPC coverage of HD Vest. SIPC coverage insures each client up to a maximum of $500,000 (including up to $250,000 for claims for cash). For more information about SIPC, please visit sipc.org. In addition, First Clearing maintains a program of additional protection provided through Lexington Insurance Company, (“Lexington”) an AIG Company. For clients who have received the full SIPC payout limit, First Clearing’s policy with Lexington provides additional coverage above the SIPC limits for any missing securities and cash in client brokerage accounts up to a clearing-firm aggregate limit of $1 billion (including up to $1.9 million for cash per client).

SIPC and the additional protection from Lexington do not protect against losses from the failure of a security, nor do they insure the quality of investments or protect against losses from fluctuating market value. All coverage is subject to the specific policy terms and conditions. First Clearing’s SIPC and additional coverages only apply in the event of First Clearing’s insolvency, and do not apply in the event of HD Vest's insolvency.

*First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.*
So who is HD Vest? HD Vest is a quiet brand with a big presence, one that supports you and your Advisor with best-in-class tools and resources as you work together towards your financial goals. HD Vest is a pioneer in the financial industry, empowering its Advisors to provide comprehensive investment planning services. Most importantly, HD Vest is an innovative broker-dealer that enables a network of independent Advisors across the country to take a personalized, all-inclusive approach to their clients’ financial well-being.

SCHEDULE AN APPOINTMENT WITH YOUR HD VEST ADVISOR TODAY TO PUT THE HD VEST DIFFERENCE TO WORK FOR YOU.