

SEE THINGS IN HD

Holistic financial services with HD Vest: Our commitment to your pursuit of success

HD Vest Financial Services® started with one CPA who saw the value in tax-smart investing and holistic financial services. Now, over 30 years later, we are a community made up of thousands of independent financial advisors nationwide.



A few heartfelt words from all of us at HD Vest

Dear Valued Client,

Welcome to the HD Vest family. In partnership with your advisor, we look forward to working tirelessly on your behalf.

HD Vest has a long and proud history. It was founded 35 years ago by Herb D. Vest, a CPA who noticed his clients' financial advisors were neglecting to consider the tax implications of their advice. He saw this as a missed opportunity; that clients could be better served by integrating tax and financial services. It is because of Herb Vest's belief in the importance of tax-smart investing that CPAs can today offer both tax and investing services to their clients.

From our humble beginning, HD Vest has grown into one of the top independent broker-dealers in the country, serving over 350,000 clients and their \$45 billion assets under administration.*

As we work to support you, this is our commitment to you. We will:

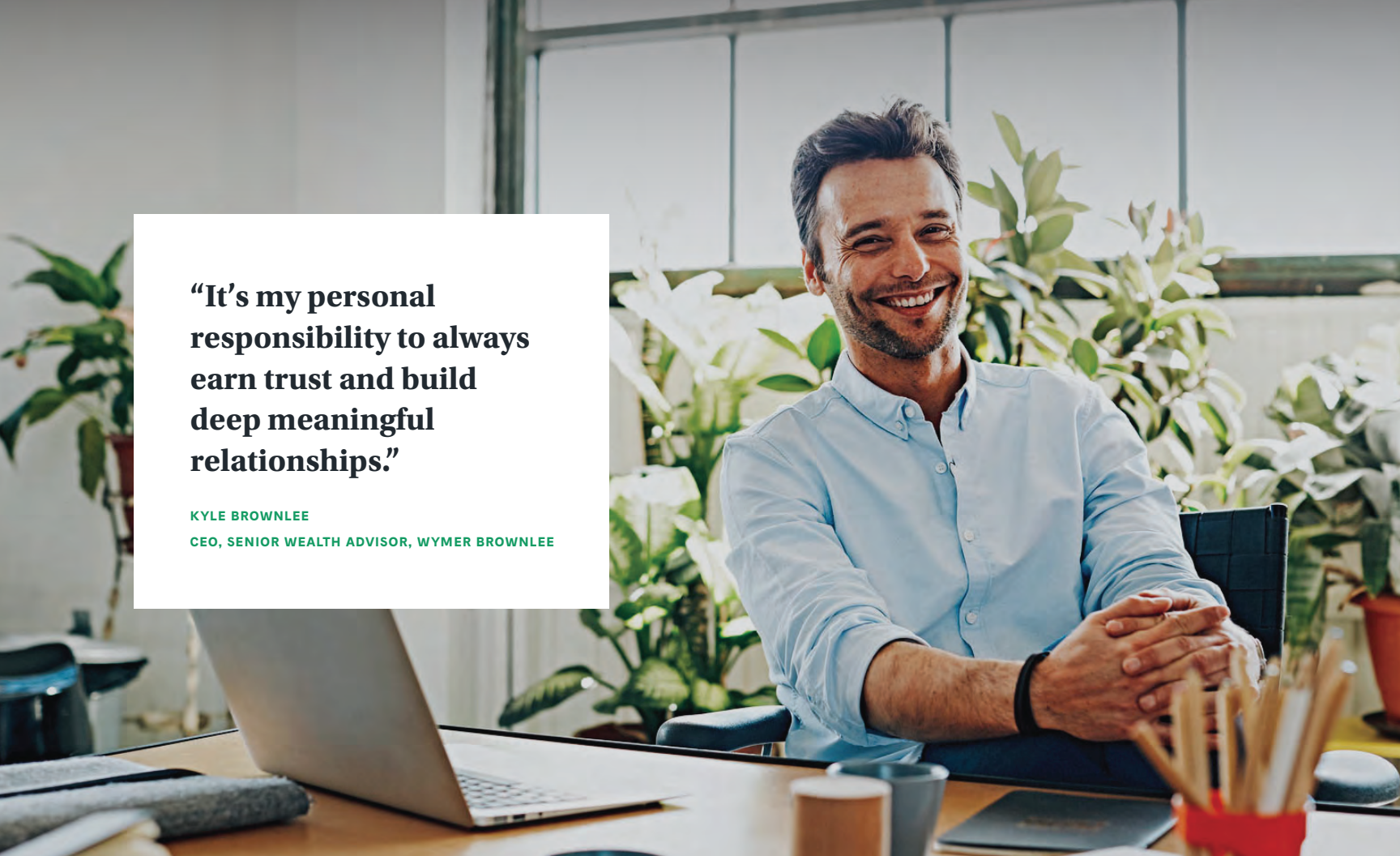
- Treat you as a member of our family – the HD Vest family
- Earn your trust by serving you with the utmost integrity and respect
- Strive to constantly improve your experience and the advisors we support
- Tirelessly work to help you address your personal and financial goals

Thank you and we're honored to support clients such as yourself.

Best regards,

The HD Vest Family

*AUA includes all assets reported under the advisor (advisory, direct-to-fund, and annuity assets) AUA as of July 1, 2018.



**“It’s my personal
responsibility to always
earn trust and build
deep meaningful
relationships.”**

KYLE BROWNLEE

CEO, SENIOR WEALTH ADVISOR, WYMER BROWNLEE

An investment plan tailor-made to fit your future

In the average person’s life, there are common wealth management issues that range from retirement planning to investment planning. While these topics may be common, your individual story will be unique and special. Your HD Vest Advisor will systematically guide you through each of them to ensure you make the most of your money while avoiding the most common financial pitfalls.

Your HD Vest Advisors will work with you to truly understand all aspects of your financial needs, both now and in the future. This information will be used to create a customized strategy on how to address your specific goals. Beyond just the basic, you may have the option to use your tax data to help inform investment decisions. This will allow your advisor to take a holistic approach to help identify ways to mitigate negative tax implications or potential missed opportunities.

8 Common Wealth Management Issues

Review these common wealth management issues and think about how they apply to your life and your finances. When you meet with your advisor, talk about the issues that are most important to you, where you need to improve and places you would like to apply more focus in the future.

01

Investment Management

In today's investment environment, it is easy to be overwhelmed by an overabundance of information without individualized guidance. When everyone has their own unique financial situation, a "one size fits all" investment plan can be detrimental. Your HD Vest Advisor will have the opportunity to help you thoroughly assess your entire portfolio before working to build a long-term investment strategy, diversifying your assets and even dealing with tax implications.

02

Cash Flow and Debt Management

It's common knowledge that one should spend less than he or she earns, but unfortunately it's not always put into practice. Your HD Vest Advisor can help you evaluate your current and future sources of income, become more strategic with your monthly budgets and set aside some cash for emergencies.

03

Family Risk Management

A key part of financial services is protecting your retirement savings and your ability to earn income. Many HD Vest Advisors can provide insurance products that will help protect you through unforeseen events.

04

Retirement Planning

Life expectancies are increasing and pension plans are disappearing. Your HD Vest Advisor has the opportunity to help you generate a clear vision of what you want from retirement – and identify a financial strategy to help you get there.

05

Education Planning

Education planning choices can be confusing and convoluted. Your HD Vest Advisor has the ability to guide you through this process and help you understand the implications of how your savings will affect your child's ability to qualify for financial aid and how your income, gift and estate tax situation will play into it.

06

Estate Planning

A well-crafted estate plan ensures that your wishes will be honored—even after you're gone. Your HD Vest Advisor can help you avoid the tragic (yet common) mistake of putting off estate planning until it's too late.

07

Business Planning

If you run a business, it's likely you also need assistance in dealing with other vital issues like employee benefits, business financial goals and risk management. Your HD Vest Advisor will be able to give input that helps you protect your family, your business and your future.

08

Special Situations Planning

Throughout your life, as you pursue long-term goals, unexpected financial needs will arise. Whether it's planning for a wedding, taking a spontaneous vacation, buying a second home or an unforeseen event, you will have big financial decisions to make. Your HD Vest Advisor has the ability to adjust a well-equipped investment plan with your long-term goals in mind.



HD Vest: A Snapshot

01

Founded in 1983 by a CPA

Our philosophy is based on the idea that tax information can uncover hidden investment opportunities and is key to holistic financial services.

02

Top 15 Independent Broker-Dealer**

We are at the top of our game and recognized nationally as a top Independent Broker Dealer.

03

Financial services designed for you

We provide tailored advice through holistic planning solutions. This helps you save and invest in ways that usher you closer to accomplishing your life goals.

04

Serving 350,000 wealth management clients*

Through the application of our three-pillar approach to holistic financial services, we are able to foster greater financial health for you and uncover opportunities that other advisors may miss.

05

Over 13,000 mutual funds, exchange-traded funds, & securities

Our unique approach is rooted in holistic financial analysis. We are here to serve you everything you need.

06

\$45B Assets Under Administration***

Our trusted network of independent advisors provide services to more than 350,000 wealth management clients nationwide.

07

Family-first philosophy

Our home office team — with extensive experience and knowledge — supports our advisors to make sure you have the best service possible.

08

Backed by Blucora

Blucora, Inc. (NASDAQ:BCOR) is a leading provider of technology-enabled financial solutions to consumers, small businesses and tax professionals.

09

A tax-smart approach to holistic financial services

By using tax information to inform investment decisions, HD Vest Advisors are able to uncover hidden pockets of opportunities and vulnerabilities to help maximize financial potential.

*As of July 1, 2018.

**ThinkAdvisor 2016 Broker-Dealer Reference Guide, which measured/ranked the top 25 independent broker-dealers by annual revenue. HD Vest Financial Services® is a wholly owned subsidiary of Blucora, Inc. (NASDAQ: BCOR).

***AUA includes all assets reported under the advisor (advisory, direct-to-fund, and annuity assets) AUA as of July 1, 2018



A tax-smart approach to financial services

HD Vest was founded on the philosophy that tax-smart investing is crucial to effective financial services. Our founder, a CPA, began noticing a growing need for clients to receive financial advice that aligned with their unique tax situations and goals. Over the years, the numbers add up and it's evident that taxes have a huge and undeniable impact on clients' financial situations.

At HD Vest, we firmly believe the only way to make smart and informed investment decisions is through tax integration. Your HD Vest Advisor will work with you to uncover hidden investment opportunities and help identify strategies to help mitigate losses through your tax information.

Quality securities, execution and brokerage, and clearance services

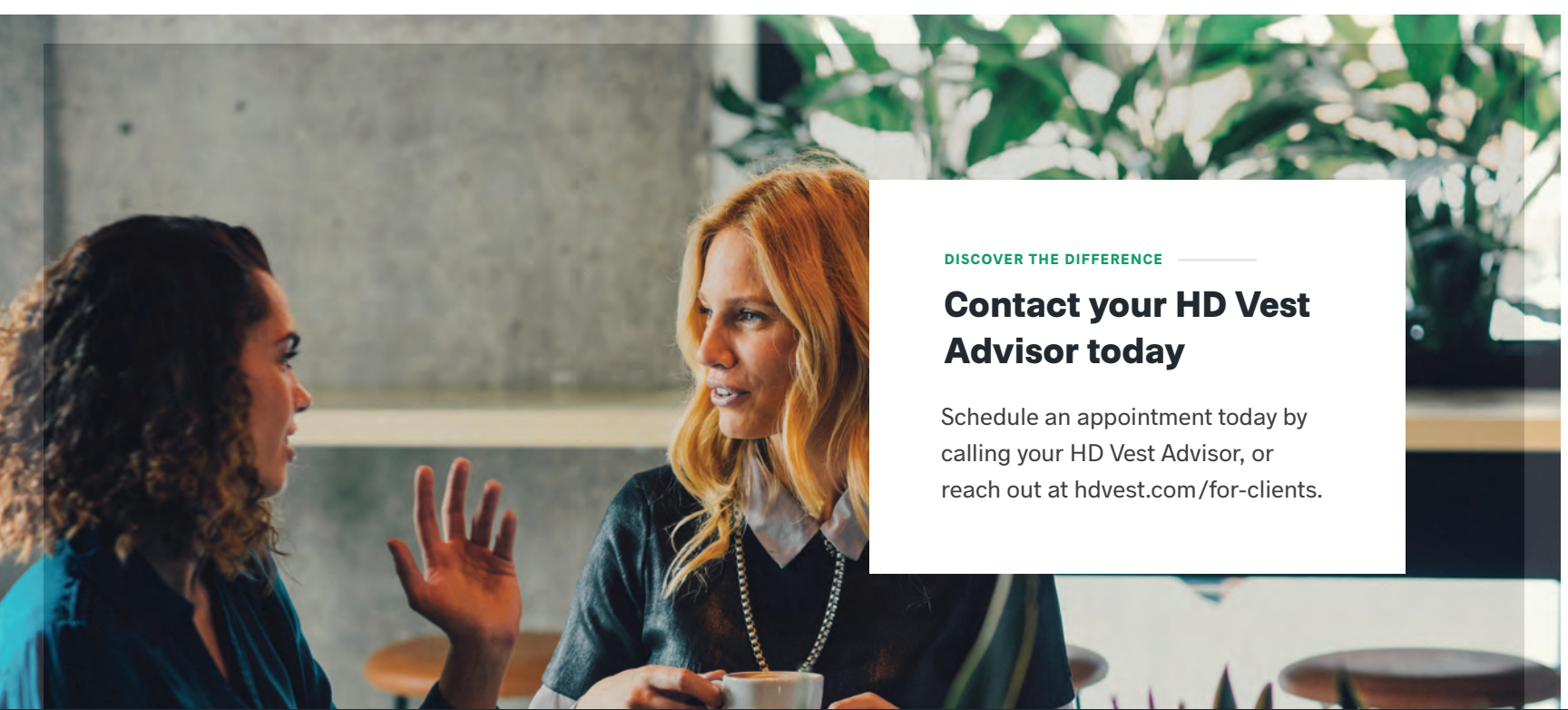
Through our strategic business alliance with Fidelity, Investments[®] we can offer you comprehensive investment services. For more than 70 years, Fidelity Investments[®] has built a reputation of integrity and financial management expertise. As a leader in the financial services field, Fidelity Investments[®] has a thorough understanding of the products and services we need to help best serve you and how to deliver them to you in the most efficient and convenient ways.

Furthermore, with Fidelity Investments[®], we believe we are working with a provider that strives to maintain the highest level of integrity in delivering brokerage and custody services—along with privacy protection—for your assets.

Account Protection

In the event of brokerage firm failure, clients will receive Securities Investor Protection Corporation (SIPC) coverage for up to \$500,000, limited to \$250,000 for claims of cash. Along with SIPC protection, National Financial Services LLC provides for brokerage accounts additional “excess of SIPC” coverage from Lloyd’s of London, together with other insurers.*

* Fidelity's excess of SIPC insurance is provided by Lloyd's of London, together with AXIS Specialty Europe Ltd. and Munich Reinsurance Company.



DISCOVER THE DIFFERENCE

Contact your HD Vest Advisor today

Schedule an appointment today by calling your HD Vest Advisor, or reach out at hdvest.com/for-clients.

HD Vest: Changing the way America invests

We're dedicated to supporting you and your HD Vest Advisor with best-in-class tools and resources as you work together toward your financial goals. HD Vest is a pioneer in the financial industry, empowering 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.

Investments are subject to market risks including the potential loss of principal invested. Asset allocation and diversification does not assure or guarantee better performance and cannot eliminate the risk of investment losses.

HD Vest Financial Services® is the holding company for the group of companies providing financial services under the HD Vest name and does not provide or supervise tax or accounting services. Advisors may provide tax, accounting or other services through their independent outside businesses, but these services are separate and apart from HD Vest.

HD Vest provides services related to securities investing primarily through two of its subsidiaries: HD Vest Investment Services® and HD Vest Advisory Services®. HD Vest Investment Services is a broker/dealer registered with the Securities and Exchange Commission (SEC) and a member of the Financial Regulatory Authority (FINRA), and provides brokerage and investment transaction services. HD Vest Advisory Services is a Registered Investment Advisor (RIA) with the SEC to provide investment advisory services. Insurance services offered through HD Vest Insurance Agency LLC. 6333 N. State Highway 161, Fourth Floor, Irving, TX 75038, (972) 870-6000.

Fidelity Investments® and National Financial Services LLC (NFS) (together Fidelity®) are independent companies, unaffiliated with HD Vest Investment Services. NFS is a service provider to HD Vest. There is no form of legal partnership, agency affiliation, or similar relationship between HD Vest and NFS, nor is such a relationship created or implied by the information herein. Fidelity Clearing & Custody Solutions® provides clearing, custody, or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC Members NYSE, SIPC. Fidelity Clearing & Custody Solutions and Fidelity are registered service marks of FMR LLC. 861069.1.0

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