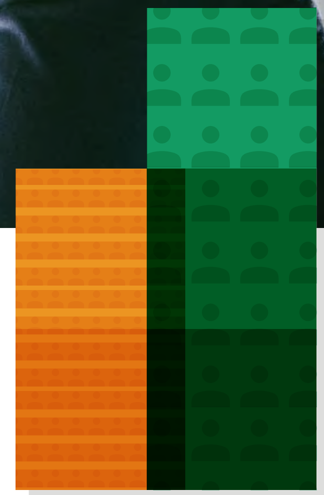
Provide financial clarity for your clients with HD Vest

HD VEST® See things in HD™

> **"It's my personal responsibility to always earn trust and build deep meaningful relationships."**
>
> KYLE BROWNLEE
> CEO, SENIOR WEALTH ADVISOR, WYMER BROWNLEE



TAX-SMART WEALTH MANAGEMENT

Leverage your competitive advantage

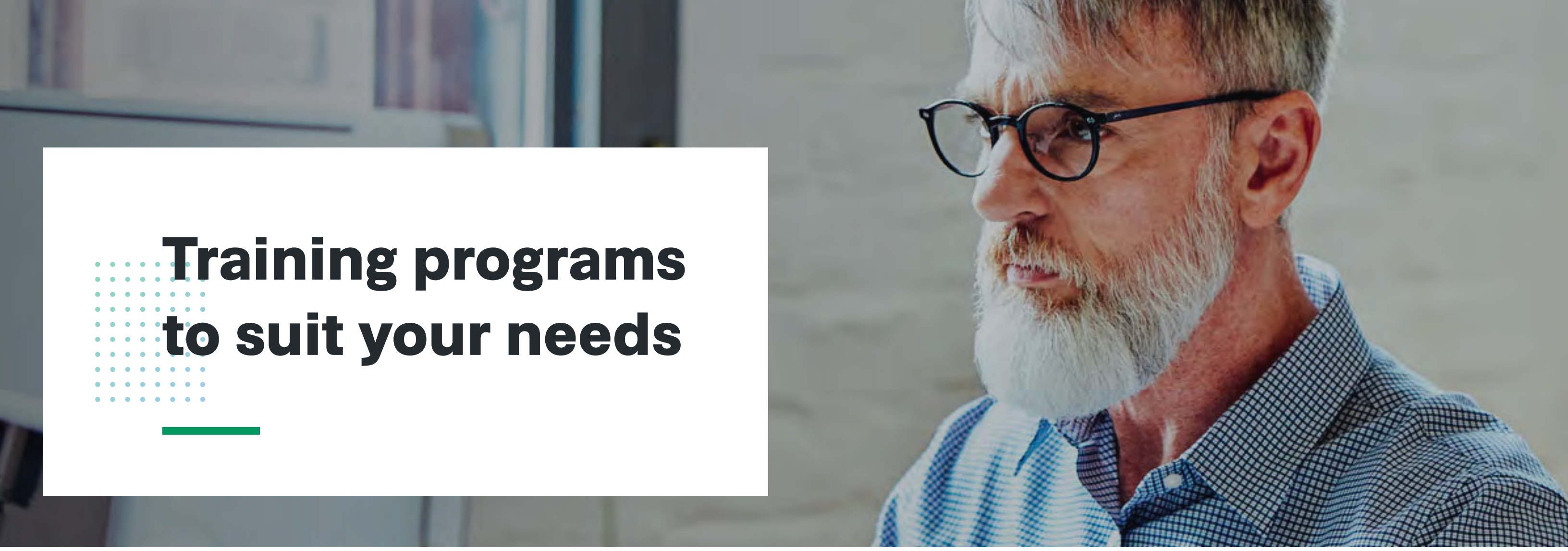
HD Vest Financial Services® was founded by a CPA who saw the value in tax-smart investing. We understand the unique needs of a tax professional. We've helped thousands of tax professionals realize their potential and develop their business by adding wealth management to their practice. Many financial advisors are unaware of the tax implications associated with certain investment decisions. Because of this, your tax knowledge makes you the ideal financial advisor. Taxes are ultimately an integral part of any financial plan. At HD Vest we're committed to helping you leverage this knowledge.

Today's clients are becoming savvier than ever with demands that extend beyond tax preparation. Chances are you've seen this change firsthand and its important to take advantage of this opportunity to better serve your clients. It is critical to begin positioning yourself as their sole financial advisor to not only retain these clients, but also remain competitive in the industry.

[1] Research from a 2017 online survey conducted by IPSOS.

33% greater profit per full time employee is reported by HD Vest Advisors compared to other tax professionals who are not offering financial services.[1]

HD Vest Advisors report significantly higher retention and referral rates among their clients.[1]



Training programs to suit your needs

As a tax professional you already have a wealth of financial services knowledge. When you recommend a retirement account such as a Traditional IRA or SEP IRA, there are tax benefits for the client . We're committed to helping you build upon that knowledge by offering you a suite of industry-leading training programs that will position you as an experienced financial professional to your clients.

HD Vest offers approximately 750 different training events on average each year!

01

Home office support

- Your dedicated Wealth Management Support Consultant is your primary contact for financial advisor support within HD Vest.
- Our home office Practice Management support teams help you grow and manage your business.

02

Local training near you

- Our Mentor Program provides personalized one-on-one training in goal setting, case analysis and sales presentation skills.
- We offer Chapter meetings in 100 cities across the country. These half-day seminars give you an easy way to connect with the HD Vest community and develop a support network for your career.

03

Online training

- HD Vest Learning Center, available 24 hours a day and seven days a week, is an online training experience designed to provide you with full access to customized, informative and relevant training and educational content.

Who is my Wealth Management Support Consultant?

Your dedicated WMS Consultant is your fully licensed, experienced professional who will assist you in getting up to speed with all that you need to know in order to holistically serve your clients and grow your business. As your business partner and coach, your consultant will provide you with answers to questions pertaining to client situations, portfolio reviews, product support, investment recommendations, insurance analysis, retirement reviews, business-planning issues, legacy concerns, and financial-planning* needs.

01

Retirement Planning

- Assists with individual and business retirement savings and planning situations.
- Prepares qualified plan comparisons for small business clients
- Delivers training on qualified retirement plans and providers

02

Estate Planning

- Identifies strategies to achieve legacy goals
- Assists with Estate Planning reviews
- Offers profiling tools for client assessments

03

Advisory Services

- Open architecture, non-proprietary investment platform
- Multiple advisory programs including discretionary asset management
- Dedicated Advisory Specialists and Portfolio Management Team[2]

04

Insurance

- Available in-person sales support
- Delivers insurance illustrations within 24 hours
- Provides full-case design assistance

05

Annuity Marketing

- Provides support for annuity case design
- Comprehensive carrier and product due diligence
- Offers guidance on retirement income planning process

06

Practice Management

- Personalized Coaching and Consulting
- Offers Kolbe Certified™ assessments
- Supports succession planning

[2] VestAdvisor Select® Advisory platform offers portfolio management services through HD Vest Advisory Services℠

*Subject to appropriate licensing. Not all Advisors are licensed to offer all products or services, including investment advisory or financial planning services

STEADFAST SUPPORT

The V4 Client Experience™

Our top Advisors follow a repeatable client process to solidify relationships, provide ongoing client services, and deliver an unmatched client experience. This allows you to thrive and protect client relationships from competitors.

01 START WITH YOUR EXPERTISE

You can use our 1040 Analyst® tool to create a highly customized report outlining areas of vulnerability and strategic opportunities.

02 PRIORITIZE WHAT MATTERS

Use our framework for addressing the 8 Wealth Management Issues® that affect most people at some point in their lives.

03 TAILOR INVESTMENT PLAN

Our VestVision® proprietary planning tool provides ongoing feedback as to whether your client is on track to reach their goals.

04 MANAGE PORTFOLIO

The VestAdvisor Select® portfolio management option, lets you delegate the investment management responsibility to the home office, giving you more valuable time with your clients.

> **"HD Vest knows the mentality of an accountant. They understand our limitations, comfort level and schedule. They're not going to call me in the middle of March telling me my continuing professional education (CPE) is due because they know I'll be buried in tax work. HD Vest knows how to work with accountants."**
>
> LENNY MILLER
> HD VEST ADVISOR

AN EXCLUSIVE TOOL

The 1040 Analyst®

We created the 1040 Analyst tool to provide the same level of confidence you have when providing tax solutions, to when you provide financial advice. It is a unique mining tool that allows you to integrate your clients' tax data from the Form 1040 and provide a customized client report highlighting financial services opportunities.* This roadmap provides a thoughtful forum for financial services conversations.

Exclusively available through HD Vest and meticulously designed with our Advisors in mind, it is intended for tax professionals offering financial services and is streamlined to integrate the top tax software programs used by most tax professionals:

TaxAct®   Lacerte®   Proseries®
ATX   UltraTax®   Drake®

Innovation you can depend on

Completely scalable, you can upload one or all of your clients' tax data into the 1040 Analyst and a highly sophisticated algorithm analyzes that data and generates a customized, client-presentable report. The report highlights their specific vulnerabilities and opportunities and provides the groundwork for tax-smart investing. It provides you with an easy, repeatable process and the customization makes it personal. That personal experience, coupled with the right recommendations, is what keeps your clients loyal and compels them to refer you to their friends and family.

Customization to help you grow

The 1040 Analyst helps you efficiently zero in on a client's needs and communicate clearly to the client their vulnerability, the reason for that vulnerability and a potential opportunity. The result is your ability to save time and helps to establish a clear perception in the client's mind that their tax professional should also be their investment professional.

For Advisors with large tax practices of 500 or more clients, it provides a fully automated way to identify client opportunities on a large scale, without losing the ability to connect with them on a personal level. Because of the automation, it's completely transferable to your team, which provides optimal systematization of your practice.

*In accordance with Internal Revenue Code Sections 7216 and 6713, HD Vest suggests you obtain each client's consent by completing "consent to use" and "consent to disclose" forms, which can be found via links within the 1040 Analyst.

“The 1040 Analyst is positive proof of HD Vest’s strong commitment to listen to its Advisors and deliver tools and technology that enrich the natural way we, as tax professionals, approach the financial services conversation with our clients. They have really outdone themselves with this tool, and I am confident that the automation and customization will help deepen my client relationships and allow me to run a more efficient practice.”

GENE BELL
HD VEST ADVISOR

Schedule exams and get licensed

Just as the IRS requires licenses for tax preparation, FINRA requires the same regulatory measures for financial advisors. For this reason, you can’t receive compensation for any of your financial advice without a license.

Complete necessary paperwork:

Once you have determined the appropriate affiliation, your Business Development Consultant will help you complete paperwork needed to register with FINRA. This paperwork will include the completion of the following items:

- ***Licensing application***
- ***Electronic submission of fingerprints***

Before you can sit for an exam you must be sponsored by a broker/dealer like HD Vest. We not only help you identify the appropriate tests and testing center but also provide you with study materials to help ensure you pass the test on the first try. As you begin studying for your exams, we’ll walk with you every step of the way as you complete this last step in attaining your registration.

There are a number of licensing options.

Here's a breakdown of the licenses you can earn, what you can do with them and what it takes to earn them:

FINRA SIE Exam

Securities Industry Essentials Examination

* Exam covers general industry rules, trends & regulations, and broad market information

* SIE is a prerequisite to other FINRA exams. This exam alone does not constitute any form of investment license.

Study time
40 hours

# of questions
75

Exam time
1.75 hours

Passing score
70%

Series 65

Uniform Investment Adviser Law Examination

What you can offer

Investment advice and services on a fee basis. This is required by most states to register as an RIA or as an agent of an RIA (called an IAR).

Study time
60 hours

# of questions
130

Exam time
3 hours

Passing score
72%

FINRA Series 6

Investment Company Products Variable Contracts Limited Representative Examination

What you can offer

- Mutual funds
- Unit investment trusts
- Variable annuities (if insurance licensed)

* Most states require a Series 63 to to accompany this license.

Study time
30 hours

# of questions
50

Exam time
1.5 hours

Passing score
70%

Series 63

Uniform Securities Agent State Law Examination

* This is required by most states in addition to the Series 6 or 7

* This exam alone does not constitute any form of investment license.

Study time
30 hours

# of questions
60

Exam time
1.25 hours

Passing score
72%

FINRA Series 7

General Securities Representative Examination

What you can offer

- Mutual funds
- Unit investment trusts
- Variable annuities (if insurance licensed)
- Stocks, Bonds, Options
- Limited partnerships

* Most states require a Series 63 or Series 66 to accompany this license.

Study time
60 hours

# of questions
125

Exam time
3.75 hours

Passing score
72%

Series 66

Uniform Combined State Law Examination

* The Series 66 serves as a combination of the Series 63 and 65 exams, when it accompanies the Series 7.

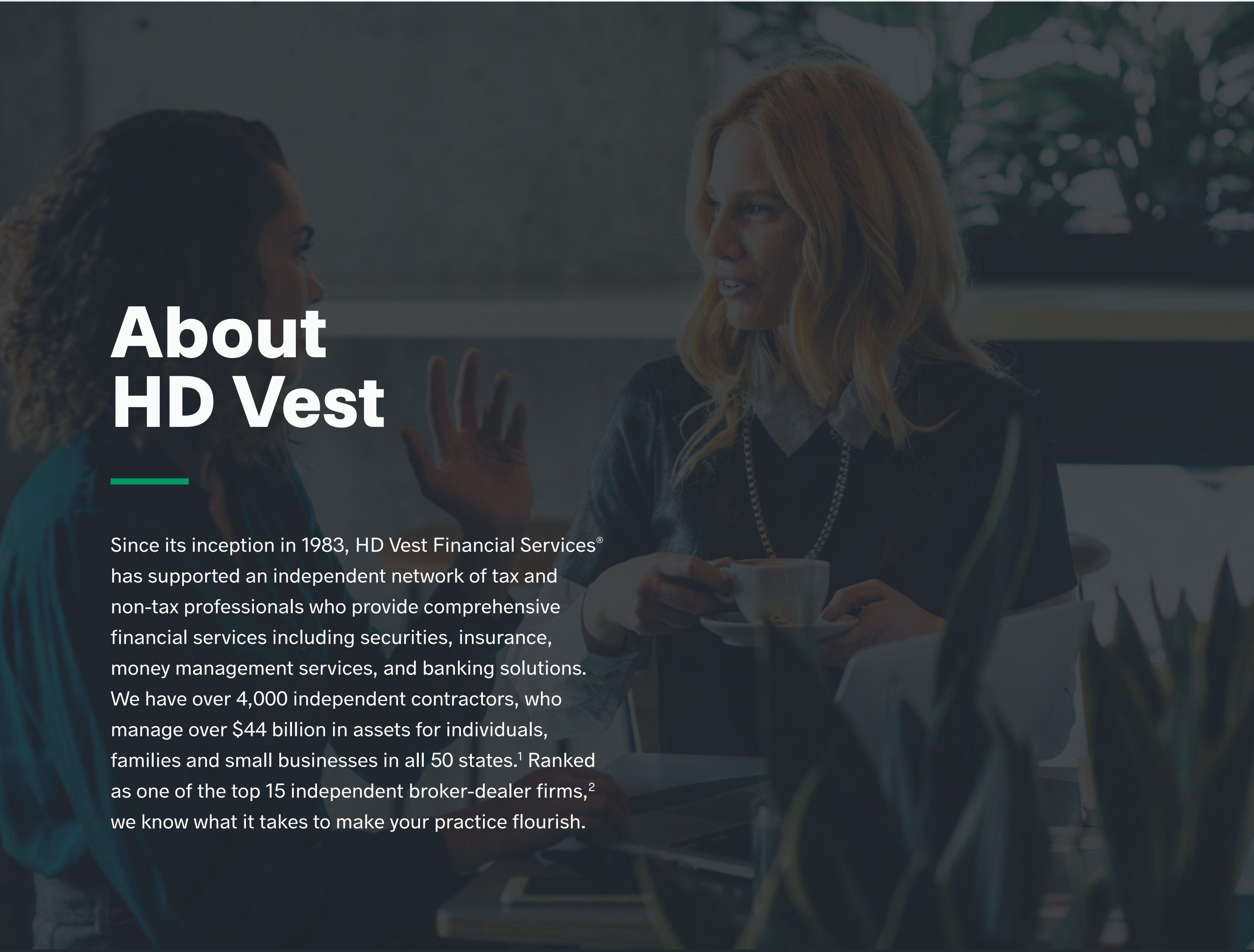
* This exam alone does not constitute any form of investment license.

Study time
65 hours

# of questions
100

Exam time
2.5 hours

Passing score
73%



About HD Vest

Since its inception in 1983, HD Vest Financial Services® has supported an independent network of tax and non-tax professionals who provide comprehensive financial services including securities, insurance, money management services, and banking solutions. We have over 4,000 independent contractors, who manage over $44 billion in assets for individuals, families and small businesses in all 50 states.[1] Ranked as one of the top 15 independent broker-dealer firms,[2] we know what it takes to make your practice flourish.

[1] As of March 1, 2018

[2] Think Advisor 2016 Broker-Dealer Reference Guide, which measured/ranked the top 25 independent broker-dealers by annual revenue.

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HD Vest Financial Services and its affiliates (collectively, “HD Vest, Inc.”) do not provide legal, tax or accounting services. You should consult your tax and legal professional regarding the tax and estate planning implications of any investments.

HD Vest Financial Services® is the holding company for the group of companies providing financial services under the HD Vest name. Securities offered through HD Vest Investment Services℠ Member SIPC, Advisory services offered through HD Vest Advisory Services℠
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HD VEST See things in HD™

Connect with an HD Vest Business Development Consultant today

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businessdevelopment@hdvest.com

HD VEST®