



**HD** WEALTH STRATEGIES  
AN INDEPENDENT FIRM

local. independent. trusted.

## HD WEALTH STRATEGIES IS PROUD TO ANNOUNCE SOME EXCITING CHANGES THAT WILL IMPROVE OUR ABILITY TO PURSUE THE HIGH STANDARDS OF CLIENT SERVICE THAT WE ALL EXPECT.

As of February 2017, HD Wealth Strategies will become a Registered Investment Advisor (“RIA”). Since 2010, HD Wealth Strategies has operated under the corporate RIA of Raymond James Financial Services. The State of Colorado Department of Regulatory Agencies (DORA) has reviewed and approved our application to be an RIA.

This transition marks an exciting time for us and our clients as we will be able to grow and develop more in-house client services and resources.

Becoming a Registered Investment Advisor simply aligns our long-held business principles with the structure of our firm. As an RIA, we have a fiduciary duty to our clients, which means we have an obligation to provide appropriate investment advice and always act in our clients’ best interests.

### THERE WILL BE SOME CHANGES THAT CLIENTS SHOULD BE AWARE OF AS PART OF THIS MILESTONE FOR HD WEALTH STRATEGIES

Since 2010, Raymond James has served as our broker-dealer and has provided HD Wealth Strategies with services including but not limited to, statement processing, tax document processing, compliance oversight, and market access. Effective immediately, HD Wealth Strategies will begin using the services of LPL Financial, the largest independent broker-dealer in the United States\*. LPL’s roots go back to 1968 with the singular focus of serving independent firms. We spent over two years researching and interviewing potential partners and our extensive due diligence showed us that LPL holds our clients and the services we provide as priorities. We are excited about announcing this new partnership with LPL.

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#### WHAT YOU NEED TO DO TO ENSURE THAT THE MANAGEMENT OF YOUR PORTFOLIO AND PLANNING PROCESS ARE NOT INTERRUPTED.

You will be receiving an email with electronic forms that you can sign using DocuSign, a simple and secure electronic signature program. With your signature, your investment holdings currently in your Raymond James accounts will be electronically transferred to accounts at LPL. Once your assets have transferred, HD Wealth Strategies will continue to manage your accounts and financial planning and all of your services will function as normal. Paper copies of your forms will be available at your request.

*\*You are under no obligation to transfer your accounts to LPL.*

*Please understand that HD Wealth Strategies will not have access to your accounts until they have transferred to LPL.*

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#### COMMON QUESTIONS:

- **Will HD Wealth Strategies office address or contact information be changing?**  
No. There will be no change in how we serve you day to day.
- **What will my new statements look like?**  
Your new statements will have HD Wealth Strategies logos and the statements will be generated by LPL Financial.
- **Will I still receive tax statements?**  
Yes, you will receive tax statements each year generated by LPL Financial.
- **Will I incur any cost because of this transition?**  
No. Raymond James may charge an account transfer fee of \$50-\$90, but this will not be a net cost to you. HD Wealth Strategies will reimburse all transfer fees.
- **Will this change cause a taxable event for me?**  
No. There will not be any sales or transactions of any of your assets.
- **Will my fee structure change?**  
No. Your fee structure will not change.

We are excited about the opportunities ahead in 2017 and appreciate the continued opportunity to work with you and your family. Please contact our office with any additional questions or concerns.

*\*As reported in Financial Planning Magazine, June 1996-2016, based on total revenue.*

