

WORKING WITH A REGISTERED INVESTMENT ADVISOR

WHO IS HOUSEHOLDER GROUP ESTATE & RETIREMENT SPECIALISTS, LLC?

Householder Group Estate & Retirement Specialists LLC (“HGERs”) is an estate and financial planning firm headquartered in Scottsdale, Arizona. HGERs and its affiliates have been in business since 1987, and has grown into a large independent estate and retirement planning firm. We now have offices throughout the nation. Our SEC File Number is 801-56814.

WHAT IS A REGISTERED INVESTMENT ADVISOR?

A registered investment advisor is a fiduciary who has a duty of undivided loyalty to his or her investment advisory clients and must deal fairly and honestly with them. Any person or entity which extends its services to the public as a financial planner or advisor must be registered either with the SEC or its state of residency, as an investment advisor. A Registered Investment Advisor is a representative of the client.

WHAT SERVICES DOES HGERs PROVIDE?

We provide sound financial planning advice regarding retirement, taxes, investments, insurance, estate planning, pensions, and general financial matters. As a registered investment advisory firm, HGERs specializes in retirement and estate plans for private clients. The firm incorporates advanced tax planning techniques to minimize income and estate taxes, and utilizes conservative asset allocation models in order to focus on capital preservation and multi-generational wealth management.

WHAT TYPES OF CLIENTS DOES HGERs SERVE?

Our client base consists of individuals, corporations, small businesses, estates and trusts, and pension and profit-sharing plans.

HOW CAN I BENEFIT FROM YOUR SERVICES?

Since financial planning can be complex, clients often seek HGERs advisors to help coordinate their retirement, estate, tax, and investment plan. As planning in one area (e.g., investments) may affect another area (e.g., taxes), it is to our clients’ benefit that we provide detailed planning in all areas and analyze all options before making recommen-

dations. Furthermore, clients who desire a higher, more sophisticated level of financial or investment planning services may find our services appealing. Many of our clients are retired, or about to retire, and have needs regarding retirement distributions, taxes and estate planning.

HOW MUCH MONEY DOES ONE NEED TO START A FINANCIAL PLANNING PROGRAM?

Generally, our services are geared toward those individuals and families who have a minimum of \$100,000 in invested assets and are retired or preparing to do so. However, depending on your individual circumstances, we have the flexibility to develop a plan specific to your needs. This should be discussed on a case-by-case basis with your advisor.

WHAT IS A FINANCIAL PLAN?

A financial plan is an overall review of your financial situation. It takes into account your goals and objectives and focuses on income tax planning, asset management, estate planning, risk management, educational planning and retirement. Your financial plan will analyze and recommend appropriate measures you can take to pursue your financial objectives. Depending upon your specific needs and desires, many, if not all of the aforementioned elements, will be addressed by your financial plan. Your plan may be presented verbally or in writing.

HOW WILL HGERs HELP ME IMPLEMENT MY FINANCIAL PLAN?

Your plan may be carried out through various advisory programs in which an ongoing fee is charged, or through the purchase of commission-based products. You are free to choose how such implementation occurs, and will typically rely on the recommendation of your financial advisor. It is customary for your advisor to meet with you on a periodic basis (typically quarterly or semi-annually), so your investments, needs and objectives can be reviewed.

HOW ARE YOU COMPENSATED FOR YOUR PLANNING SERVICES?

In most cases, we are compensated for our planning and investment services through commission and/or fee-based asset manage-

ment. We are also compensated on an hourly or pre-determined fixed-fee basis.

DO YOU SELL FINANCIAL PLANNING PRODUCTS SUCH AS INVESTMENTS AND INSURANCE?

HGERs provides financial planning advice and asset management services. As an integral part of a client’s financial plan, certain financial products, such as investments and insurance may be purchased from advisors affiliated with HGERs. All of our advisors are registered representatives of our broker-dealer, LPL Financial, member FINRA and SIPC, and all securities are offered through our broker-dealer.

AM I OBLIGATED TO PURCHASE PRODUCTS RECOMMENDED BY HGERs WHEN THEY DEVELOP MY FINANCIAL PLANNING PROGRAM?

Absolutely not. However, if a client agrees with our planning recommendations, they generally implement their investment objectives through their HGERs advisor.

WHAT TYPES OF INVESTMENT STRATEGIES DO YOU GENERALLY RECOMMEND?

HGERs generally makes long-term recommendations with occasional short-term strategies as the circumstance may indicate. Our investment philosophy focuses on proper diversification and asset allocation over the long haul.

WILL MY FINANCIAL INFORMATION BE KEPT CONFIDENTIAL?

Yes, it is the law.

HOW CAN I GET STARTED?

Contact one of our offices to schedule a private consultation. This no-obligation meeting will enable us to gather some information and determine if our services may be of benefit to you.

Offices Nationwide
www.householdergroup.com

Corporate Office:
8985 East Bell Road
Scottsdale, Arizona 85260
Phone: (602) 604-0600

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