

## **Firm Brochure**

(Part 2A of Form ADV)

### **HANSEN WEALTH MANAGEMENT**

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This brochure provides information about the qualifications and business practices of Hansen Wealth Management. If you have any questions about the contents of this brochure, please contact us at: (801) 756-2458, or by email at: [hansenwealth@gmail.com](mailto:hansenwealth@gmail.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about HANSEN WEALTH MANAGEMENT is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

9/27/2012

## **Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

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### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (801) 756-2458 or by Email at: [HANSENWEALTH@GMAIL.COM](mailto:HANSENWEALTH@GMAIL.COM).

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## **Advisory Business**

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### **Firm Description**

HANSEN WEALTH MANAGEMENT, was founded in 1988.

HANSEN WEALTH MANAGEMENT provides personalized confidential financial planning and investment management to individuals, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Investment advice is an integral part of financial planning. In addition, HANSEN WEALTH MANAGEMENT advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

HANSEN WEALTH MANAGEMENT does not act as a custodian of client assets. The client always maintains asset control. HANSEN WEALTH MANAGEMENT places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

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### **Principal Owners**

Brian B. Hansen is a Sole Proprietor and owns 100% of HWM.

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## **Types of Advisory Services**

HANSEN WEALTH MANAGEMENT provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations.

On more than an occasional basis, HANSEN WEALTH MANAGEMENT furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

HANSEN WEALTH MANAGEMENT **does not** participate in any wrap fee programs.

As of 09/18/2012, HANSEN WEALTH MANAGEMENT manages approximately \$37,617,405.65 in assets for approximately 24 clients. Approximately \$35,261,546.51 is managed on a discretionary basis, and \$2,355,859.14 is managed on a non-discretionary basis.

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## **Tailored Relationships**

The goals and objectives for each client are documented in our client relationship management system. Investment policy statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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## **Types of Agreements**

The following agreements define the typical client relationships.

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### **Financial Planning Agreement**

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

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## **Advisory Service Agreement**

Most clients choose to have HANSEN WEALTH MANAGEMENT manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement includes: cash flow management; insurance review; investment management (including performance reporting); education planning; retirement planning; and estate planning.

The minimum annual fee is \$1,750 and is negotiable. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination. .

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## **Asset Management**

Assets are invested primarily in no-load or low-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. HANSEN WEALTH MANAGEMENT does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), and U. S. government securities.

Initial public offerings (IPOs) are not available through HANSEN WEALTH MANAGEMENT.



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## **Termination of Agreement**

A Client may terminate any of the aforementioned agreements at any time by notifying HANSEN WEALTH MANAGEMENT in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, HANSEN WEALTH MANAGEMENT will refund any unearned portion of the advance payment.

HANSEN WEALTH MANAGEMENT may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, HANSEN WEALTH MANAGEMENT will refund any unearned portion of the advance payment.

## **Fees and Compensation**

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### **Description**

HANSEN WEALTH MANAGEMENT bases its fees on a percentage of assets under management according to the following schedule:

- 1.10% on the first \$200,000;
- 1.00% on \$200,001 to \$500,000;
- 0.95% on \$500,001 to \$1,000,000;
- 0.90% on \$1,000,001 to \$2,000,000;
- 0.80% on the assets above \$2,000,001;

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### **Fee Billing**

Investment management fees are billed quarterly, in ARREARS, meaning that we invoice you AFTER the three-month billing period has ENDED. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

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## **Other Fees**

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

HANSEN WEALTH MANAGEMENT, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

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## **Expense Ratios**

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to HANSEN WEALTH MANAGEMENT.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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## **Past Due Accounts and Termination of Agreement**

HANSEN WEALTH MANAGEMENT reserves the right to stop work on any account that is more than 60 days overdue. In addition, HANSEN WEALTH MANAGEMENT reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in HANSEN WEALTH MANAGEMENT's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

## **Performance-Based Fees**

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### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

HANSEN WEALTH MANAGEMENT does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## Types of Clients

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### Description

HANSEN WEALTH MANAGEMENT generally provides investment advice to high net worth individuals, trusts, estates, corporations or business entities.

Client relationships vary in scope and length of service.

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### Account Minimums

The minimum account size is \$100,000 of assets under management, which equates to an annual fee of \$1,100.00.

When an account falls below \$100,000 in value, the minimum annual fee of \$1,750 may be charged.

HANSEN WEALTH MANAGEMENT has the discretion to waive the account minimum. Accounts of less than \$100,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$500,000 within a reasonable time. Other exceptions will apply to employees of HANSEN WEALTH MANAGEMENT and their relatives, or relatives of existing clients.

Clients receiving ongoing asset management services may be assessed a \$1,750 minimum annual fee. Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management. If the fee charged is equal to or greater than 3% on an annual basis, such fee is considered in excess of industry norm and that similar services may be obtained for less.

## Methods of Analysis, Investment Strategies and Risk of Loss

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### Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that HANSEN WEALTH MANAGEMENT may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "SchwabLink" service, Advisor Intelligence, and the World Wide Web.

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## **Investment Strategies**

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds where there are greater opportunities to make a difference. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, and margin transactions.

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## **Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from

a steady stream of customers who buy electricity no matter what the economic environment is like.

- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Disciplinary Information**

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### **Legal and Disciplinary**

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## **Other Financial Industry Activities and Affiliations**

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### **Financial Industry Activities**

Hansen Wealth Management and/or Brian B. Hansen receives renewal commissions from life insurance policies previously sold. Brian B. Hansen or Hansen Wealth Management is not an active agent with any Insurance company.

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### **Affiliations**

Brian B. Hansen has an arrangement and commitment with Insurance companies that pay renewal commissions on policies previously sold.

Brian B Hansen, Sole proprietor, is a member of the Institute of Certified Financial Planners in Denver, CO. There is no financial benefit paid to Brian Hansen as a CFP from the ICFP or any other affiliations.

## **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics**

The employees of HANSEN WEALTH MANAGEMENT have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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### **Participation or Interest in Client Transactions**

HANSEN WEALTH MANAGEMENT and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the HANSEN WEALTH MANAGEMENT Policies and Procedures Manual.

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### **Personal Trading**

The Chief Compliance Officer of HANSEN WEALTH MANAGEMENT is Brian B Hansen. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

## **Brokerage Practices**

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### **Selecting Brokerage Firms**

HANSEN WEALTH MANAGEMENT does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. HANSEN WEALTH MANAGEMENT recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

HANSEN WEALTH MANAGEMENT recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab & Co. HANSEN WEALTH MANAGEMENT is an advisor with Schwab Institutional.

HANSEN WEALTH MANAGEMENT does not receive fees or commissions from any of these arrangements.

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### **Best Execution**

HANSEN WEALTH MANAGEMENT reviews the execution of trades at each custodian each quarter. The review is documented in the HANSEN WEALTH MANAGEMENT Policies and Procedures Manual. Trading fees charged by the custodians is also reviewed on a quarterly basis. HANSEN WEALTH MANAGEMENT does not receive any portion of the trading fees.

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## **Soft Dollars**

HANSEN WEALTH MANAGEMENT receives a software maintenance credit of about \$500 per year from Charles Schwab & Company because some client assets are custodied at Schwab. This credit offsets annual maintenance fees for our portfolio management software. All clients benefit from this credit as it reduces the firm's overall expenses.

The selection of Charles Schwab & Company as a custodian for clients is not affected by this nominal credit.

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## **Order Aggregation**

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

## **Review of Accounts**

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### **Periodic Reviews**

Account reviews are performed quarterly by advisors Brian Hansen. Account reviews are performed more frequently when market conditions dictate.

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### **Review Triggers**

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

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### **Regular Reports**

Clients receive periodic communications on at least an annual basis. Financial Service Agreement clients, receive written quarterly updates. The written updates may include a net worth statement and portfolio performance statements.

## **Client Referrals and Other Compensation**

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### **Incoming Referrals**

HANSEN WEALTH MANAGEMENT has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, personal friends and other similar sources. The firm does not compensate referring parties for these referrals.

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## **Referrals Out**

HANSEN WEALTH MANAGEMENT does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## **Custody**

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### **Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

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### **Performance Reports**

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by HANSEN WEALTH MANAGEMENT.

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### **Net Worth Statements**

Clients are frequently provided net worth statements that are generated from a macro excel program written by Brian Hansen. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

## **Investment Discretion**

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### **Discretionary Authority for Trading**

HANSEN WEALTH MANAGEMENT accepts discretionary authority to manage securities accounts on behalf of clients. HANSEN WEALTH MANAGEMENT has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The client approves the custodian to be used and the commission rates paid to the custodian. HANSEN WEALTH MANAGEMENT does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.



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## **Limited Power of Attorney**

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

## **Voting Client Securities**

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### **Proxy Votes**

HANSEN WEALTH MANAGEMENT does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, HANSEN WEALTH MANAGEMENT will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## **Financial Information**

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### **Financial Condition**

HANSEN WEALTH MANAGEMENT does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

HANSEN WEALTH MANAGEMENT does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

HANSEN WEALTH MANAGEMENT has not been the subject of a Bankruptcy proceeding.

## **Principal Executive Officer**

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### **Brian Bennett Hansen, CFP**

Educational Background:

- Date of birth: 1958
- Brigham Young University-BS Finance (1984).

Business Experience:

- Clark Securities Network (1984-1989)
- Howland, Beynon, and Hansen (1989-1991)
- Hansen Wealth Management (1991-Present)

## **Business Continuity Plan**

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### **General**

HANSEN WEALTH MANAGEMENT has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

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### **Disasters**

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

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### **Alternate Offices**

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

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### **Loss of Key Personnel**

HANSEN WEALTH MANAGEMENT has recommended alternative advisory sources in the event of Brian Hansen's serious disability or death.

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## **Information Security Program**

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### **Information Security**

HANSEN WEALTH MANAGEMENT maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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### **Privacy Notice**

HANSEN WEALTH MANAGEMENT is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these

nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change.

## **Brochure Supplement (Part 2B of Form ADV)**

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### **Education and Business Standards**

HANSEN WEALTH MANAGEMENT requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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### **Professional Certifications**

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

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**Brian Bennett Hansen, CFP****Educational Background:**

- Date of birth: 1958
- Brigham Young University-BS Finance (1984).

**Business Experience:**

- Clark Securities Network (1984-1989)
- Howland, Beynon, and Hansen (1989-1991)
- Hansen Wealth Management (1991-Present)

**Disciplinary Action:** None

**Other Business Activities:** None

**Additional Compensation:** None

**Supervision:**

Brian Bennett Hansen is a Sole Proprietor with no supervisor or administrator to report.

**Arbitration Claims:** None

**Self-Regulatory Organization or Administrative Proceeding:** None

**Bankruptcy Petition:** None