



HFG Wealth Management, LLC

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Item 1 – COVER PAGE

This brochure provides information about the qualifications and business practices of HFG Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (832)585-0110 and/or larry@hfgwm.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. HFG Wealth Management, LLC is a Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about HFG Wealth Management, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - MATERIAL CHANGES

This Item of the Brochure will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. The last date of our Brochure was August 25, 2014.

Material Changes:

Our main office address has changed:

Two Hughes Landing
1790 Hughes Landing Blvd., Suite 350
The Woodlands, TX 77380

We also maintain an office of convenience by appointment only:

3240 Central Mall Drive, Suite A
Port Arthur, TX 77642

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Christopher Rasberry, HFG Wealth Management, LLC's Chief Compliance Officer at 832-585-0110.

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Item 4 - ADVISORY BUSINESS

Advisory Firm Description

HFG Wealth Management, LLC ("HFG" or the "Firm") was established in November 2008 and is an investment advisory firm with its main office located in The Woodlands, Texas. HFG also maintains an office of convenience by appointment only in the Port Arthur area. The Firm provides investment consulting and advanced financial planning services which includes asset allocation and portfolio management services and customized financial planning solutions to its clients. As of December 31, 2014, the Firm had approximately \$133,000,000 of discretionary assets under management. The principal owner is Mr. Larry Arlen Harvey, ChFC® (see supplemental brochure for details about Mr. Harvey).

Types of Advisory Services

Comprehensive Wealth Management Services

HFG's approach is to help each client individually establish and then reach specific goals while staying within the risk tolerance level indicated by each client. HFG accomplishes this by spending focused time with each client, asking relevant questions, and discussing alternative ideas with the client.

At the beginning of the relationship, HFG meets with the new client, gathers information, performs research and analysis as necessary, and then develops an investment plan that is consistent with the client's desired rate of return, time horizon and risk tolerance. This plan is based upon information provided by the client. HFG considers such factors as:

- the size and source of the account,
- client's identity and background,
- the client's income and growth objectives,
- income tax bracket,
- potential estate taxes, and
- the client's relative risk aversion.

Investment objectives are established and recorded at this time. These objectives and other data are commonly revised or updated over time. HFG further assists its clients in implementing their investment plans by managing portfolios on a discretionary basis. Throughout the relationship, HFG encourages and promotes regular dialogue with clients and with their other advisors, such as attorneys, accountants and other professionals.

General Consulting Services

From time to time clients may engage HFG to provide certain services that are more limited in scope than the services provided in the Comprehensive Wealth Management Service described above. Examples include cash flow analysis, evaluation of insurance needs, retirement and/or education planning, business valuation, and other similar services.

Tailored Advisory Services

Clients have the right to impose certain restrictions on HFG, such as prohibiting the inclusion of certain types of stocks (e.g., "sin stocks") in a portfolio or prohibiting the sale of certain stocks held in the account at the commencement of the relationship. Such restrictions and guidelines imposed by clients may affect the composition and performance of portfolios. In addition, each client's portfolio is treated individually, with very specific consideration given to each decision made on its behalf. For these and other reasons, performance of portfolios within the same investment objective may differ and clients should not expect that the performance of their portfolios would be identical with the average client of HFG. *Clients are obligated to promptly notify HFG of any material changes in the client's financial status, goals and objectives to ensure that HFG's investment strategies continue to meet the client's changing needs or to determine if there needs to be a change in the investment objectives and/or strategies. HFG will generally remind clients of this obligation on a regular basis.*

Item 5 - FEES AND COMPENSATION

Comprehensive Wealth Management Fees

All clients who engage HFG for Comprehensive Wealth Management Services will pay an initial fee which will be determined and disclosed prior to the start of the engagement, which partially covers the completion of the information gathering process, setting up accounts and other preliminary administrative and planning work required for HFG to support a new client. The client has the right to terminate the contract without penalty within five business days after entering into the contract. Any fees will be refunded within the five business day period. Additionally, ongoing Comprehensive Wealth Management fees are generally payable quarterly in advance and are charged based on the value of accounts managed at market close of the prior quarter end.

If management begins after the start of a quarter, fees may be prorated accordingly, with the initial fee charged in arrears at the first quarter close after the engagement and based upon the account market value at the same quarter's close. Fees on deposited funds are charged as the deposits are made and are calculated on a pro rata basis. Fees are calculated based on a percentage of assets under management, as valued by the custodian at the close of market on the last trading day of the quarter, and are not calculated based on a percentage of capital gains. The fee schedule for new clients is as follows. Accounts in the same household are normally aggregated and treated as one account for fee billing purposes.

Fee Schedule

This fee shall vary between (0.75% and 2.00%) depending on the:

- Market value of the assets under management
- Complexity of the client's financial situation
- Level of management services to be rendered

Fees may be adjusted based on:

- Future consideration of assets under management
- Related accounts
- Other factors as determined by the lead advisor

The Firm generally requires a minimum of \$1,000,000 in investable assets per relationship with a minimum annual fee of \$15,000. It is therefore possible that clients receiving the same service from HFG are paying different fees.

Additionally, ongoing Comprehensive Wealth Management fees are generally payable quarterly, in advance and are charged based on the account value at market close of the prior quarter end. If management begins after the start of a quarter, fees may be prorated accordingly, with the initial fee charged in arrears at the first quarter close after the engagement and based upon the account market value at the same quarter's close. Fees on deposited funds are charged as the deposits are made and are calculated on a pro rata basis, charging for the remaining days in the quarter.

General Consulting Fees

The Firm also provides consulting on an as-needed basis outside its other programs, such as business valuation. This service is provided on an hourly basis (at \$400/hour) or as otherwise negotiated and noted on the agreement with the client. There is a minimum two-hour charge for all work billed hourly. Fees are due either upon completion of the consulting work or upon receipt of an invoice.

Unified Managed Account Program ("UMAP") Fees

When appropriate to meet the goals and objectives of a client, HFG may recommend the use of a sub-advisor to provide portfolio management, account administrative and reporting services directly to its clients. In these instances, the total fees to be charged by HFG and the sub-advisor will be outlined in applicable agreements. In some instances there may be slight variations internally between the two fees of HFG and a sub-advisor depending on which entity conducts the administrative services provided, however the total fee to the Client will not be impacted. Please see the section titled "Other Financial Industry Activities and Affiliations" for more detailed information on the UMAP program.

Other Fees

All fees paid to HFG for investment advisory services are separate and distinct from the fees and expenses charged by mutual and money market funds (described in each fund's prospectus) and ETFs to their shareholders. These fees will generally include an internal management fee and other expenses. Fees paid to HFG are exclusive of all custodial and transaction costs paid to account custodian, brokers, Sub-advisors or other third-party consultants, for which the client is responsible. The client should review all fees charged by mutual funds, ETFs, HFG and others to fully understand the total amount of fees to be paid by the client. Some custodians charge a transaction fee for trading in certain mutual funds, which would not be the case if the client were to have

a separate account held directly by the mutual fund company. The custodian charges these fees for the convenience of having access to multiple mutual fund companies through one account. HFG clients may pay such transaction fees to their account custodian.

Smaller portfolios may include investments in funds with no transaction fees. The circumstances under which this class of funds may be used is generally with portfolios ranging from \$50,000 to \$200,000. In some cases, this class of funds may have higher internal expense ratios compared to their institutional class equivalent, however, the client's choices are not limited. The clients have the same investment choices as other clients in the portfolio allocation model.

Termination

Should the client choose to terminate the engagement prior to completion of the aforementioned preliminary administrative work, HFG will prorate the unused portion of the initial minimum fee, as determined by the amount of time spent to date on the planning process, charging work completed to date at an hourly rate not to exceed \$400 per hour.

In the event of termination, any paid but unearned fees will be promptly refunded to the client, and any fees due to HFG from the client will be invoiced. A client may terminate the agreement within the initial 5 days without incurring any fees. The client may terminate the Investment Advisory Agreement immediately by providing notice in writing. The Firm may terminate with 30 days' written notice to the client.

Item 6 - PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Sharing of Capital Gains

HFG 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. However, the nature of asset-based fees allows HFG to participate in the growth of the client's wealth. This also means that our fees can decline when the client's portfolio declines in value.

The firm does not participate in side-by-side management.

Item 7 - TYPES OF CLIENTS

HFG generally provides investment advice to individuals, high net worth individuals, families, trusts and estates. Advice may extend to entities related to the client such as small businesses and charitable organizations, including foundations and endowments. Client relationships vary in scope and length of service.

Item 8 - ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Investment Committee

HFG participates in an informal Investment Advisory Committee through its agreement with Bellatore Financial Inc., ("Bellatore"). This team consists of Mr. Larry Harvey, ChFC®, Bellatore Financial Inc.'s Chief Investment Officer and his portfolio management team. The Bellatore CIO provides research and analysis for HFG on various areas of their specializations which may include asset allocation guidance and strategies, portfolio construction and analysis, inflation, market and sector reviews. Although these analysts provide useful inputs to HFG's portfolio construction, Mr. Larry Harvey determines the final composition and management of all portfolios available to HFG clients. Please see the section titled "Other Financial Industry Activities and Affiliations" for more detailed information on the services Bellatore provides to HFG and HFG clients as directed by HFG.

Methods of Analysis

HFG may also use a combination of the following types of analysis in evaluating investments for client accounts:

- Fundamental Analysis —Analysis of financial attributes of a company or security such as revenue growth, debt to equity ratio, inventory turnover, etc.
- Technical Analysis —Analysis which assumes past performance is a predictor of future performance
- Cyclical Analysis - Analysis of up and down market cycles

HFG uses the following sources of information in its analysis:

- Annual reports, prospectuses, filings with the Securities and Exchange Commission
- Company press releases
- Financial newspapers and magazines
- Research materials prepared by others
- Corporate rating services

Investment Strategies

The investment strategies HFG uses to implement investment advice include the following:

- Long-term purchases (securities held at least a year)
- Short-term purchases (securities sold within a year)

HFG primarily makes use of Exchange Traded Funds (ETFs), Exchange Traded Notes (ETNs), and institutional mutual funds to construct a portfolio most suitable to meet the client's goals and objectives within the client's individual risk tolerance. On a more limited basis, HFG also purchases individual common stocks and corporate, government

and municipal bonds. When suitable, HFG may recommend the use of a separate account manager(s) (each a “Sub-adviser(s)”). Investments may include those representing hedging strategies and commodities investments.

Risk of Loss

HFG does not guarantee the future performance of the account or any specific level of performance, the success of any investment decision or strategy that the Firm may use, or the success of the Firm’s overall management of the account. The client understands that investment decisions made for the client’s account by the Firm are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable. The client understands that investing in any security entails risk of loss.

Item 9 - DISCIPLINARY INFORMATION

HFG has not been subject to any disciplinary matters.

Item 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Mr. Harvey is a minority equity stakeholder in Bellatore Financial Inc., (“Bellatore”), a registered investment advisory firm providing back office support to other investment advisors and their clients. Bellatore provides portfolio construction, asset allocation guidance and strategies, trading and rebalancing services for HFG’s review and approval. In addition, Bellatore produces performance reports, executes tasks relating to the administration of accounts, such as facilitating the opening of accounts, transferring funds and executing trades in accordance with the investment plan developed by and at the direction of HFG. HFG’s recommendation of Bellatore for account administration might create a potential conflict of interest since Mr. Harvey is a shareholder of Bellatore. HFG manages this conflict of interest by monitoring the fees charged by Bellatore vs. alternative offerings and fees for similar services in the market to ensure they are fair.

Mr. Harvey is also a principal owner of Bella Fund Holdings, Inc., which is a shareholder of Bellatore Financial Inc.

Mr. Harvey is licensed to sell insurance to clients and may recommend variable annuities on a fee-only basis. He maintains license arrangements with several insurance companies as necessary to meet the needs of clients and operates as an independent agent without any special arrangement with any particular insurance company. When the client and the representative of HFG agree that a client has an insurance need, the representative will typically earn the normal fees associated with the insurance products. Mr. Harvey is not directly compensated for the sale of variable annuities and universal life policies; however, he does receive commission on term insurance policies. The policy of HFG is to disclose to the client any fee that will be earned on the sale of insurance prior to completing the transaction.

To the extent that HFG’s financial planning process results in the recommendation of insurance products, provision of such products may entail a conflict of interest with HFG

clients as there exists an incentive for an HFG representative to potentially recommend insurance products based on the compensation received, rather than based on the client's needs. HFG manages this conflict of interest by monitoring the suitability of such products as a portion of the client's investment needs, by utilizing insurance products only where it is in the client's best interest, and after consultation, which includes the disclosure of such potential conflicts in accordance with our fiduciary duty as the client's adviser.

Item 11 - CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

HFG has adopted a Code of Ethics ("Code"), the full text of which is available to clients upon request. HFG has several goals in adopting this Code. First, the Firm desires to comply with all applicable laws and regulations governing its practice. The Firm believes that compliance with such regulations is a signal to clients that clients' interests come first and that we support the efforts of those organizations dedicated to upholding the law.

Next, the management of HFG has determined to set forth guidelines for professional standards, under which all associated persons are to conduct themselves. HFG has set high standards, the intention of which is to protect client interests at all times and to demonstrate HFG's commitment to the Firm's fiduciary duties of honesty, good faith and fair dealing with clients. All associated persons are expected to adhere strictly to these guidelines, as well as to the procedures for approval and reporting established in the Code. HFG has instituted, as a deterrent, a policy of disciplinary actions to be taken with respect to any associated person who violates the Code.

Finally, HFG has adopted specific policies and procedures designed to assist in the implementation of the guidelines outlined in the Code. This also includes policies and procedures relating to the required approval and reporting of the personal securities transactions of our personnel; required holdings reports for personnel; insider trading education and prohibitions; and client privacy protection. Personal trades on the same day in securities being traded or under consideration for trades on behalf of clients may only be placed by Firm personnel in the event the client receives the same or better price.

Employees are also required to report any outside business activities generating revenue. If any are deemed to be in conflict with clients, such conflicts will be fully disclosed or the employee will be directed to cease this activity.

To request a written copy of HFG's Code of Ethics free of charge, please contact us at 832-585-0110 or email us at service@hfgwm.com.

Item 12 - BROKERAGE PRACTICES

Selection of Brokers and Custodians

In selecting brokers, custodians and negotiating commission rates, HFG considers various factors, including:

- Knowledge of and dominance in specific markets, securities and industries
- Quality of execution
- Commission structure
- Ability to locate liquidity
- Research services provided
- Acceptable record-keeping
- Reputation and integrity

Consistent with its fiduciary obligations, HFG seeks best execution for client transactions, which it defines as seeking the best price for a security in the marketplace as well as ensuring that, in executing client transactions, clients do not incur unnecessary brokerage costs and charges. HFG is not obligated to get the lowest possible commission cost, but rather, determines whether the transaction represents the best qualitative execution for clients under the circumstances in which the trades are placed. Under normal circumstances, HFG will select the broker/dealer for all trades made on behalf of discretionary clients and will generally trade through the account custodian in order to minimize transaction costs. HFG evaluates best execution on a client-by-client basis, rather than a trade-by-trade basis, and monitors the entire relationship with the custodian in light of its responsibility to attain best execution for all of its clients.

Research and Other Soft-Dollar Benefits

HFG has no formal soft dollar benefits, where part of the transaction costs generated by client trades are used to pay for research and services provided to HFG, however, HFG receives benefits from the account custodian as a result of the assets held with the client account custodian.

Brokerage for Client Referrals

The Firm does not accept referrals from any broker/dealer in exchange for any preferential brokerage business. See Client Referrals and Other Compensation below for details regarding how the Firm compensates third parties for client referrals.

Directed Brokerage

Clients may direct HFG to use a particular broker/dealer for custodial or transaction services on behalf of the client's portfolio. Depending on the choice made by the client, HFG may or may not have the opportunity to negotiate commissions paid by the client, and HFG's ability to obtain best execution may be impaired. In directed brokerage arrangements, the client is responsible for negotiating the commission rates and other fees to be paid to the broker/dealer. Accordingly, a client who directs brokerage should consider whether such designation may result in certain costs or disadvantages to the client, either because the client may pay higher commissions or obtain less favorable execution, or the designation limits the investment options available to the client.

By directing brokerage arrangements, the client acknowledges that these economies of scale and levels of efficiency are generally compromised when alternative broker/dealers are used. While every effort is made to treat every client equally, the fact that a client chooses to use the brokerage and/or custodial services of these alternative service providers may in fact result in a certain degree of delay in executing trades and

otherwise effectively managing the account(s).

Trade Aggregation

As a general policy, HFG attempts to trade as a firm – to trade in such a manner that its clients and products are not competing against one another in the marketplace. At the Firm's discretion, client trades may be bunched in a single order (a "block") in an effort to obtain best execution at the best security price available.

If a block order is filled (full or partial fill) at several prices through multiple trades, an average price will be calculated for all trades executed, and all participants in the block trade will receive the average price. Only trades executed within the block on the single day may be combined for purposes of calculating the average price. There is no transaction fee advantage to enacting block trades through Schwab. Rather than charging one fee for the blocked trade, Schwab charges transaction fees to each account as if the trade had been placed on an account by account basis.

While this policy is applied consistently, HFG may deviate from this policy if it determines the standard method of aggregating or allocating trades would result in unfair or inequitable treatment to some or all of its clients.

Private Placements

At times HFG may recommend that its clients invest in private placements. Prior to such recommendation, each client must be able to demonstrate that he or she meets the established eligibility requirements of the offering.

Item 13 - REVIEW OF ACCOUNTS

Currently, Mr. Harvey reviews accounts at least quarterly and meets with clients at regularly scheduled intervals to determine if the client's needs and objectives are being met. Changes in guidelines, market conditions, and cash needs may trigger additional reviews. Specific security holdings are monitored for conditions on a day-to-day basis.

Specific goals and objectives are designed by the client through the financial profile and are established for portfolio positioning and diversification. All financial planning clients will be reviewed at least quarterly by the Firm's registered investment advisor representatives. Significant changes in their personal circumstances, the general economy, or tax law changes can trigger more frequent reviews.

Clients are provided quarterly reports showing portfolio holdings, transactions and performance. Each quarterly statement will summarize the specific investment currently held and the value of the client's portfolio.

Item 14 - CLIENT REFERRALS AND OTHER COMPENSATION

HFG does not participate in any form of compensation for referrals at this time. HFG may suggest the CPA firm, Brammer Begnaud & Lattimore, CPAs, for tax services in the Beaumont/Port Arthur area. If the client decides to engage the services of Brammer Begnaud & Lattimore, CPAs, they will sign an agreement with the accounting firm directly and may receive a discount on their taxes (up to 20%). Brammer Begnaud &

Lattimore, CPAs does not compensate HFG for any referrals. Should clients meet certain criteria for investable assets, HFG, at its discretion, may pay Brammer Begnaud & Lattimore, CPAs for the tax services on behalf of the client. Clients are notified at the beginning of the relationship of this arrangement with HFG.

Item 15 - CUSTODY

All clients have the opportunity to select the custodian of their choice; however, clients in need of custodial services will generally have Charles Schwab & Co., Inc ("Schwab") or TD Ameritrade Institutional ("TDA") recommended to them. Although HFG may recommend that clients establish accounts at Schwab or TDA, the final decision as to where to custody assets rests with the client.

Because HFG generally has the authority to instruct the account custodian to deduct the investment management fee directly from the client's account, HFG is considered to have "custody" of client assets. Custody is defined as having any access to client funds or securities. This limited access is monitored by the client through receipt of account statements directly from the custodian. These statements all show the deduction of the management fee from the account. Otherwise, HFG may only direct the movement of funds from one account in the client's name to another such titled account, but has no other access to funds.

All clients receive monthly statements directly from the qualified custodian holding their accounts. When clients receive their statements from the account custodian, clients should carefully review those statements and take the time to compare them with those they receive from HFG. If the client finds significant discrepancies, the custodian and HFG should be notified.

Item 16 - INVESTMENT DISCRETION

Once HFG has established the overall investment plan for a client, the portfolio is implemented and maintained on a discretionary basis. Under such an arrangement, HFG has the authority to supervise and direct the portfolio without prior consultation with the client.

With rare exception, with respect to those discretionary accounts that HFG manages on a continuous basis, HFG will normally have full trading authority under a limited power of attorney. As a result, HFG will determine which securities are to be bought and sold, the amount of the securities to be bought and sold, and the timing of such transactions.

In cases where HFG recommends the use of a sub-adviser(s), the sub-adviser(s) will be granted discretionary trading authority to provide investment supervisory services for the portfolio. HFG retains the authority to terminate the sub-adviser's relationship or to add new sub-advisers without specific client consent. With respect to assets managed by a sub-adviser, HFG's role will be to monitor the overall financial situation of the client to monitor the investment approach and performance of the sub-adviser(s), and to assist the client in understanding the investments of the portfolio.

Item 17 - VOTING CLIENT SECURITIES

HFG does not vote client securities for its clients. Clients receive proxy material directly from their account custodian by either email or U.S. mail. Clients may address questions concerning a proxy matter to Firm personnel.

Item 18 - FINANCIAL INFORMATION

HFG is not required to provide its financial statements. However, the Firm has no current financial condition that might affect its ability to provide services to its clients.

Other - PRIVACY AND BUSINESS CONTINUITY

Privacy Notice to Customers

We do not disclose nonpublic personal information about our individual clients or former clients except as permitted by law. We restrict access to nonpublic personal information about you (that we may obtain from your account and your transactions) to those employees who need to know that information to provide products or services to you or to alert you to new, enhanced or improved products or services we provide. We maintain physical, electronic and procedural safeguards that comply with federal standards to safeguard your nonpublic personal information

Business Continuity Plan

We have a Business Continuity Plan that addresses how the Firm will respond to events that may disrupt its business. If the main telephone line is inactive, please contact us at service@hfgwm.com. If you are unable to reach us and it is an emergency, please contact your custodian. We will resume operations as quickly as possible (preferably within twenty-four hours) depending on the severity of the business disruption. Our Business Continuity Plan covers data backup and recovery, mission critical systems financial and operational assessments, alternative communications, alternate business locations, regulatory reporting and the assurance of prompt access to funds and securities for our customers. Additional details regarding the firm's Business Continuity Plan are available upon request.