

**DISCLOSURE BROCHURE**  
**(FORM ADV, PART 2A)**

**INVEST, INC.**  
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This brochure provides information about the qualifications and business practices of Invest, Inc. If you have any questions about the contents of this brochure, please contact us at: (859) 268-9200, or by email at: john@jdtinc.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 and does not imply a certain level of skill or training.

Additional information about Invest, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our CRD number is 146357.

**November 1, 2021**

## **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**

Last update: February 27, 2020

Changes with this update: Update to reflect AUM in excess of \$100 Million and application for SEC registration.

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### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, without charge, please contact us by telephone at: (859) 268-9200 or by email at: [john@jdtinc.com](mailto:john@jdtinc.com).

## TABLE OF CONTENTS

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1. Cover Page.....	i
2. Material Changes.....	ii
3. Table of Contents.....	iii
4. Advisory Business.....	1
5. Fees and Compensation.....	2
6. Performance-Based Fees and Side-By-Side Management.....	2
7. Types of Clients.....	3
8. Methods of Analysis, Investment Strategies and Risk of Loss.....	3
9. Disciplinary Information.....	5
10. Other Financial Industry Activities and Affiliations .....	5
11. Code of Ethics, Participation in Client Transactions and Personal Trading.....	5
12. Brokerage Practices.....	5
13. Review of Accounts.....	6
14. Client Referrals and other Compensation.....	6
15. Custody.....	6
16. Investment Discretion.....	7
17. Voting Client Securities.....	7
18. Financial Information.....	7
19. Requirements for State-Registered Advisers .....	7
20. Privacy Notice.....	8

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This brochure provides current and prospective clients with information about Invest, Inc. that should be considered before or at the time of obtaining advisory services from Invest, Inc. This information has not been approved or verified by any governmental authority. Please be advised that Invest, Inc. will not assign its duties to you to any other party without your consent.

#### **4. Advisory Business**

Invest, Inc. provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations. Invest, Inc. provides these services based upon each client's goals, time frame and risk tolerances. On more than an occasional basis, Invest, Inc. furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of December 31, 2020, Invest Inc. manages approximately \$10.54 Million in assets for approximately 195 clients, of which all are managed on a discretionary basis.

Founded in 1996, Invest, Inc. provides investment supervisory services or financial planning services for its clients for a percentage of assets under management or for an hourly charge. This investment advice includes but is not limited to making recommendations of securities and transacting trades on behalf of the clients. Invest Inc. will provide the investment advice and services referred to above, subject to the fees and services described below. All fees are negotiable and can be waived given special relationships and/or arrangements. Margin may be utilized to cover cash disbursements until such time it is prudent to sell portfolio holdings. Fees will be rounded to the nearest dollar.

As part of its investment supervisory services, Invest, Inc. currently recommends investments in specific corporate debt securities (other than commercial paper), certificate of deposits and mutual fund shares.

Mutual funds are investment companies that are registered under the Investment Company Act of 1940. Most mutual funds are managed by investment advisors who research, select and monitor the securities in the fund. Mutual funds sell and redeem their shares at Net Asset Value.

*Risks Associated with Investing in Mutual Funds* Equity-based mutual funds are subject to risk similar to those of stocks, including market risk, which is the risk that investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. International mutual funds are subject to fluctuations due to changes in a currency's exchange rate and political risk. Fixed-income mutual funds (bond funds) fluctuate with the bond market. Fixed-income risks include: credit risk, interest rate risk and prepayment risk. Past performance is no guarantee of future results.

## 5. Fees and Compensation

Fees are a maximum of two percent of assets under management. All fees are negotiable. Fees for multiple accounts may be combined and taken from one account to be chosen by Invest Inc. unless otherwise stated by client. Fees will be billed quarterly on a calendar quarter based on the value of the account as reported by the custodian at the end of the previous quarter. Fees to friends or family may be waived or reduced.

New or terminated clients will have fees prorated for actual days services were provided during any particular quarter. Clients may terminate at any time. Upon termination of Client Agreement, fees (if any) collected in advance of services, shall be prorated and the excess returned to the Client.

Any services performed on an hourly rate will be billed at a rate of \$75-\$300 an hour. This includes services for financial planning. All hourly fees are billed and collected after work performed.

Invest, Inc. does not accept commissions. Clients have the option to purchase securities and other instruments through a broker-dealer of their choice. Doing so may result in a more favorable execution and lower cost. Clients may pay additional expenses related to transactions and investment products. The fees charged by broker-dealers and investment companies are separate and distinct from Invest, Inc. advisory fees. Invest does not share in any portion of these custodial, brokerage, and transaction charges.

For clients billed on a tiered billing system:

1. Portfolio's under \$1 Million will use the following annual fee schedule. Fees will be billed quarterly. The fee will be calculated by multiplying the quarters ending assets under management by one quarter of corresponding fee. Any capital inflows or outflows will be prorated in the calculation. Fees will be rounded to the nearest dollar.

Mutual Funds and Exchange Traded Funds	.85%
Bonds and CD's	.25%
Cash and Cash Equivalents	.10%
Equities	.00%.

2. Portfolio's over \$1 Million receive an additional 15% discounts in any asset class that exceeds \$1 Million, \$2 Million and \$3 Million. With the exception of Cash and Cash Equivalents which remains constant. Fees will be billed quarterly.

All fees are billed quarterly in arrears.

## 6. Performance Based Fees and Side-By-Side Management

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

## **7. Types of Clients**

Invest, Inc. generally provides financial supervisory services or financial planning services to individuals and corporations or business entities. These services are provided to a national clientele. Invest, Inc. provides its investment advisory services to a wide range of clients. Invest, Inc. does not impose a minimum dollar value of assets or other conditions for starting or maintaining an account.

## **8. Methods of Analysis, Investment Strategies and Risk of Loss**

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

Charting analysis is a way of gathering and processing price and volume information of a particular security by applying mathematical equations and then plotting the resulting data onto graphs in order to predict future price movements.

Fundamental analysis of a business involves analyzing its financial statements and health, its management and competitive advantages, and its competitors and markets.

Technical analysis is a financial term used to denote a security analysis discipline for forecasting the direction of prices through the study of past market data, primarily price and volume.

Cyclical analysis is the study of recurring, preferably periodic, movements in prices or other time series.

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 Invest, Inc. may use include Steele Systems Mutual Fund Expert, Fidelity Investments Advisor Channel, and the World Wide Web.

The primary investment strategy used on client accounts is strategic asset allocation utilizing mutual funds. This means that we use actively-managed funds where there are greater

opportunities to achieve an investment rate of return while attempting to diversify risk. 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 Client Profile that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

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.

## **9. Disciplinary Information**

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

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

Invest, Inc. has a relationship and shares office space with Thompson Financial Group, Inc, an accounting firm.

Invest, Inc. is not an applicant, a related or a general partner in any partnership in which clients are solicited to invest.

## **11. Code of Ethics, Participation in Client Transactions and Personal Transactions**

Invest, Inc. may purchase or sell securities that it also recommends to its clients as long as the transactions are made in a manner consistent with those of its clients. Additionally, Invest, Inc. shall not directly benefit from any security transaction related to the timing of recommendations made to clients.

The employees of Invest, Inc. 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.

Invest, Inc or any related person does not have an arrangement, oral or in writing, where it is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients. Invest, Inc. does not manage any pooled investment vehicle.



## **12. Brokerage Practices**

The client approves the custodian to be used and the commission rates paid to the custodian. Invest, Inc. does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades. Invest Inc. will suggest a broker-dealer that it believes is in the best interest of the client. The client is not required to use the suggested broker. Suggestion for brokers are made based on the client's individual needs as well as the support services given to Invest Inc. Invest Inc. has a working relationship with Charles Schwab Institutional and when appropriate, will recommend the use of them as a broker-dealer. Invest, Inc. does receive software and trade support from Charles Schwab.

Invest, Inc. may aggregate buy and sell orders. When orders are aggregated, all clients in the aggregation will receive the same execution price.

## **13. Review of Accounts**

Periodic Reviews-Account reviews are performed quarterly by advisor John D. Thompson, President. Account reviews are performed more frequently when market conditions dictate.

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.

## **14. Client Referrals and Other Compensation**

Invest, Inc. has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. Invest Inc. and Thomas Lingeman, In Lexington, KY, have a contractual relationship whereby Invest Inc. will provide investment advisory services for Mr. Lingeman's clientele. Invest Inc. will pay Thomas Lingeman a referral fee of 25% of the total investment advisory fee charged to those clients who were referred to Invest Inc. by Thomas Lingeman. Clients referred by Mr. Lingeman will not incur any additional fees to invest Inc. due to this agreement.

Invest, Inc. is not a solicitor for any other Investment Advisory firm.

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab.

## **15. Custody**

Invest, Inc. does not have custody of clients assets. All assets will be held at the client approved broker-dealer. The broker-dealer will provide monthly account statements.

Clients are frequently provided net worth statements and net worth graphs that are generated from our client relationship management system. 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.

Clients are encouraged to compare statements provided by Invest, Inc. and the broker-dealer to ensure accuracy. Clients also receive a quarterly itemized fee invoice from Invest, Inc. These fee invoices should be thoroughly reviewed for accuracy.

## **16. Investment or Brokerage Discretion**

Invest, Inc. accepts discretionary authority, when a client executes a signed Client Agreement, to manage securities accounts on behalf of clients. Invest, Inc. 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. However, Invest, Inc. consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

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.

## **17. Voting Client Securities**

Unless the client designates otherwise, Invest, Inc. does not votes proxies for securities over which it maintains discretionary authority consistent with each client's investment policy.

## **18. Financial Information**

Invest, Inc. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients and has not declared bankruptcy in the past 10 years.

A balance sheet is not required to be provided because Invest, Inc. 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.

## **19. Requirements for State-Registered Advisors**

## Owner Educational and Business Background

John D. Thompson is the company president and 100% stockholder.

John D. Thompson, b. 1969, founded Invest, Inc. in 1996 with the sole purpose of providing investment clients with access to tailored investment advice and to provide a personal touch to client service that they could not get in large brokerage houses. President since 1996, Mr. Thompson received a BA in economics from the University of Kentucky in Lexington, KY. John D Thompson is President of Thompson Financial Group, Inc, an accounting firm.

## Other Business Activities

Mr. Thompson also has addition outside business activities that include One Four Three, LLC and MBWF Consulting, Inc.

Invest, Inc. provides tax preparation services as well as computer services and equipment on a limited basis. Invest, Inc. is an assumed name of J.D.T. Inc., a registered corporation in Kentucky. JDT Investment Advisors is an assumed name of J.D.T. Inc, a registered corporation in Kentucky.

## Educational and Business Standards

Invest, Inc. requires those involved in determining or providing investment advice to clients to meet certain general standards of education and business experience. With respect to persons involved in Invest, Inc.'s provision of advice, Invest, Inc. requires all such individuals to have a college degree in an applicable area, or a high school degree and equivalent industry experience. In addition, Invest, Inc. requires successful completion of any applicable examinations.

John D Thompson has not been found liable in any arbitration, regulatory proceedings or ever filed bankruptcy.

## **20. Privacy Notice**

Invest, Inc. 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. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

**DISCLOSURE BROCHURE**  
**(FORM ADV, PART 2b-BROCHURE SUPPLEMENT)**

FOR:

John D Thompson  
2393 Alumni Dr. #202  
Lexington, KY 40517  
(859) 268-9200

**INVEST, INC.**

2393 Alumni Dr #202  
LEXINGTON, KY 40517  
Office: (859) 268-9200  
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Email: john@jdtinc.com

This brochure provides information about John D. Thompson that supplements the Invest, Inc. brochure. You should have received a copy of that brochure. If you did not receive a copy of Invest Inc.'s brochure, or if you have any questions about the contents of this brochure, please contact us at: (859) 268-9200, or by email at: john@jdtinc.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 and does not imply a certain level of skill or training.

Additional information about Invest, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our CRD number is 146357.

## **November 1, 2021**

John D. Thompson, b. March 20<sup>th</sup>, 1969, founded Invest, Inc. in 1996 with the sole purpose of providing investment clients with access to tailored investment advice and to provide a personal touch to client service that they could not get in large brokerage houses. President since 1996, Mr. Thompson received a BA in economics from the University of Kentucky in Lexington, KY.

### **Other Business Activities**

For the past 23 years, John D. Thompson has provided tax preparation for corporations and individuals as well as computer services and equipment on a limited basis for which he receives compensation. All accounting work is performed by Thompson Financial Group, Inc. John D Thompson is the president of Thompson Financial Group, Inc. and

### **Educational and Business Standards**

Invest, Inc. requires those involved in determining or providing investment advice to clients to meet certain general standards of education and business experience. With respect to persons involved in Invest, Inc.'s provision of advice, Invest, Inc. requires all such individuals to have a college degree in an applicable area, or a high school degree and equivalent industry experience. In addition, Invest, Inc. requires successful completion of any applicable examinations. Any questions should be directed to John D Thompson at (859) 268-9200.

John D Thompson has not been found liable in any arbitration, regulatory proceedings or ever filed bankruptcy.

There are no additional items required for State-Registered Advisors.

**DISCLOSURE BROCHURE**  
**(FORM ADV, PART 2b-BROCHURE SUPPLEMENT)**

FOR:

James M. Thompson  
2393 Alumni Dr. #202  
Lexington, KY 40517  
(859) 268-9200

**INVEST, INC.**  
2393 Alumni Dr #202  
LEXINGTON, KY 40517  
Office: (859) 268-9200  
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This brochure provides information about James M. Thompson that supplements the Invest, Inc. brochure. You should have received a copy of that brochure. If you did not receive a copy of Invest Inc.'s brochure, or if you have any questions about the contents of this brochure, please contact us at: (859) 268-9200, or by email at: john@jdtinc.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 and does not imply a certain level of skill or training.

Additional information about Invest, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our CRD number is 146357.

## **November 1, 2021**

James M Thompson, b. February 17, 1966, joined Invest, Inc. as a Senior Portfolio Advisor in December 2017 with the sole purpose of providing investment clients with access to tailored investment advice and to provide a personal touch to client service that they could not get in large brokerage houses. Mr. Thompson received a BS in accounting from the University of Kentucky in Lexington, KY.

### **Other Business Activities**

James M. Thompson is the president of Thompson Investment Management Inc.  
James M. Thompson is the owner of Central Kentucky Rental Homes, LLC

### **Educational and Business Standards**

Invest, Inc. requires those involved in determining or providing investment advice to clients to meet certain general standards of education and business experience. With respect to persons involved in Invest, Inc.'s provision of advice, Invest, Inc. requires all such individuals to have a college degree in an applicable area, or a high school degree and equivalent industry experience. In addition, Invest, Inc. requires successful completion of any applicable examinations. Any questions should be directed to John D Thompson at (859) 268-9200.

James M. Thompson has not been found liable in any arbitration, regulatory proceedings or ever filed bankruptcy.

There are no additional items required for State-Registered Advisors.



DISCLOSURE BROCHURE  
(FORM ADV, PART 2b-BROCHURE SUPPLEMENT)

FOR:

Ralph Dudley Searce  
2393 Alumni Dr. #202  
Lexington, KY 40517  
(859) 268-9200

**INVEST, INC.**

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This brochure provides information about Ralph D Searce that supplements the Invest, Inc. brochure.

You should have received a copy of that brochure. If you did not receive a copy of Invest Inc.'s brochure, or if you have any questions about the contents of this brochure, please contact us at: (859) 268-9200, or by email at: john@jdtinc.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 and does not imply a certain level of skill or training.

Additional information about Invest, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our CRD number is 146357.

## **November 1, 2021**

Ralph Dudley Searce, b. September 05, 1946, joined Invest, Inc. as a Senior Portfolio Advisor in July 2018 with the sole purpose of providing investment clients with access to tailored investment advice and to provide a personal touch to client service that they could not get in large brokerage houses. Mr. Searce attended the University of Western Kentucky. BS in business finance real estate and accounting.

Ralph Searce has obtained The Certified Financial Planner Designation and as such, has met the minimum CFP qualifications of:

- Education-a bachelor's degree (or higher) from an accredited college or university
- Examination-Successfully pass the CFP Certification Examination
- Experience-6,000 hours of financial planning experience
- Ethics-uphold the code of ethics of the certified Financial Planners board of standards. This code of ethics is available on the CFP website at [www.cfp.net](http://www.cfp.net).

### **Other Business Activities**

Ralph D Searce is the president of Searce Financial Services Inc

### **Educational and Business Standards**

Invest, Inc. requires those involved in determining or providing investment advice to clients to meet certain general standards of education and business experience. With respect to persons involved in Invest, Inc.'s provision of advice, Invest, Inc. requires all such individuals to have a college degree in an applicable area, or a high school degree and equivalent industry experience. In addition, Invest, Inc. requires successful completion of any applicable examinations. Any questions should be directed to John D Thompson at (859) 268-9200.

Ralph D Searce has not been found liable in any arbitration, regulatory proceedings or ever filed bankruptcy.

There are no additional items required for State-Registered Advisors.