



## It's Official!

**As of February 2, 2015, we are proud to announce that Hughes Financial Services, LLC, was officially confirmed as a Securities and Exchange Commission (SEC) Registered Investment Advisor (RIA).**

This transition is a milestone for HFS and a symbol of the positive growth we've experienced over the last 8 years. It gives us the freedom, tools and resources to provide you with a higher level of comprehensive, objective and transparent investment options and advice that best fits your unique needs and objectives.

### **Benefits of Working with a Registered Investment Advisor:**

- **RIAs are legally bound to work in your best interest.** Under the Investment Advisers Act of 1940, RIAs act as fiduciaries, making decisions with your best interests in mind and disclosing conflicts of interest.
- **Many RIAs operate as independent business owners.** As entrepreneurs, most independent RIAs have a vested interest in building long-term relationships with clients when providing investment advice for overall financial circumstances.
- **Most RIAs work under fee-based compensation.** RIAs typically charge a flat fee or a fee based on assets under management, aligning their compensation with your goals.
- **RIAs are required to maintain public business records.** RIAs must file Form ADV with the Securities and Exchange Commission (SEC) that describes how they do business and are compensated.
- **Most RIAs work with a third-party custodian.** This means that your assets are held by an independent third-party custodian who will send you regular statements detailing every transaction in your account. Hughes Financial Services has partnered with **TD Ameritrade Institutional** as our custodian.
- **An RIA can advise on complex financial needs.** Many RIAs specialize in meeting complex financial needs such as trusts, intergenerational planning, investment strategies, tax planning and more. This allows the RIA to design a comprehensive strategy to meet your individual financial goals and objectives.

If you have any questions or concerns about our transition, please contact us at (703) 669-3660.