

HoganTaylor Wealth

HoganTaylor Wealth, aka Disciplined Investments, LLC, is an investment advisor registered with the Securities and Exchange Commission. We do not provide brokerage services and believe it is important for you to understand the differences between advisory and brokerage services.

Free and simple tools are available to research financial firms and professionals at www.investor.gov/CRS which also provides educational materials about broker dealers, investment advisors, and investing.

“What investment services and advice can you provide me?”

Investment Management: We design and supervise an investment strategy with a reasonable level of anticipated risk and return. We discuss regularly with you to ensure the strategy continues to be reasonable and help you prioritize and implement non-investment related financial matters.

- Discretionary – you choose to allow us to buy and sell investments in your best interest.
- Non-Discretionary – you choose to require us to get your permission to buy or sell investments in your best interest.

Consulting: We address financial topics you select. You may choose to implement or not, and we maintain no future responsibility to monitor our advice or investments.

You can find more information in our ADV II, Items 2 and 3.

“What fees will I pay?”

Investment Management: We charge based on a percentage of investments we manage. Custodians often charge transaction or account maintenance fees. The investment products we utilize usually have fees too: mutual funds, exchange traded funds, etc. Even individual securities may have costs based on their liquidity: spreads, premiums and discounts, etc.

Consulting: We charge fixed or hourly fees based on the estimated time and complexity.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

“What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?”

When we act as your investment advisor, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can

affect the investment advice we provide you. Here are some examples to help you understand what this means:

- We receive no compensation for our services except directly from our clients
- Because we are usually paid based on your portfolio value, we have a financial interest for you to increase the assets in your account to increase our fees. This is a material conflict of interest affecting all our investor clients.
- You pay our investment fees whether or not you make money and whether or not we trade in your accounts.

You can find more information in our ADV II, Items 1 and 4.

“How do your financial professionals make money?”

Professionals are compensated based on fees collected from clients, the time and complexity required to meet their clients’ needs, and company profitability. All professionals are fee-only and do not receive compensation based on the investments they select or referrals they provide. However, because we typically charge clients based on the amount of assets, professionals are financially motivated to increase the assets in your accounts.

“Do your financial professionals have legal or disciplinary history?”

No. Visit www.investor.gov/CRS for a free and simple search to research our firm and our financial professionals.

Additional Information:

- For additional information on our advisory services, see our Form ADV and ADV Part 2 brochure at www.adviserinfo.sec.gov or on our website at www.hogantaylorwealth.com.
- You can request up-to-date information and request a copy of the relationship summary by calling 918.388.2690.

Key Questions to Ask:

- “Given my financial situation, why should I choose an advisory service?”
- “How will you choose investments to recommend to me?”
- “Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?”
- “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications or abbreviations mean?”
- “Help me understand how your fees and my associated costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”
- “Do you or your firm have any disciplinary history? For what type of conduct?”
- “How might your conflicts of interest affect me, and how will you address them?”