



ADV DISCLOSURE BROCHURE

Hoctor Financial Group, LLC
3730 Kirby Drive, Suite 1200
Houston, Texas 77098
713.834.1123

This is a summary of Form ADV filed by Hoctor Financial Group, LLC. The form discloses to regulators how the firm operates and charges the client.

Background

David Robert Hoctor, II, CFP®, AIF® is the owner of Hoctor Financial Group. He was born in 1973. David graduated from Trinity University in 1994 with a degree in Theoretical Economics. In 1995, he became a registered representative of Dean Witter Reynolds, which later became Morgan Stanley. In 2000, David R. Hoctor became an independent broker through SWS Financial Services. In 2004, he registered as an investment advisor and terminated his relationship with a broker/dealer. In 2005, David became a Certified Financial Planner™ designee, completing the intensive, year-long education at Rice University. David R. Hoctor has contributed to the Houston community since 1994. He has been a volunteer docent for the Museum of Fine Arts Houston, ran marathons for the Leukemia Society, and led two annual programs for the DePelchin Children's Center.

Fees

Hoctor Financial offers financial planning and investment management. As a financial planner Hoctor Financial charges a flat fee from \$200 to \$10,000 depending on the length and complexity of the project; due before work begins. Hoctor Financial advises on financial concerns including, but not limited to, investments, taxes, insurance, corporate benefits, retirement and estate planning.

As an investment advisor, Hoctor Financial manages your accounts for a percentage of the assets under management. The annual fee ranges from one half of 1% to 2%, depending on the size and complexity of your account. The fee is paid quarterly, at the start of each quarter. You may terminate the relationship at any time, and any prepaid fees will be refunded to you on a pro-rated basis.

You are free to select any broker you wish for implementation of our advice. If you want Hoctor Financial to recommend a broker, you will get a recommendation based on the broker's costs, skills, reputation, dependability and compatibility with you, and not upon any financial agreement between the recommended broker and Hoctor Financial.



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Our Relationship

Most of Hoctor Financial's clients are individuals, but we also work with pension plans, businesses, charities, trusts and estates. Hoctor Financial renders advice on all types of securities, ranging from government bonds through mutual funds to commodities. Hoctor Financial engages in fundamental security analysis and independent research. The main sources of information are financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports and company press releases. Hoctor Financial's investment strategy is investing for the long term, occasionally for the short term.

Generally, Hoctor Financial will buy and sell the securities recommended on your behalf. There is no conflict of interest as the securities he recommends are widely held and publicly traded and Hoctor Financial is too small an advisor/investor to affect the market and he always places your interests ahead of its own.

Hoctor Financial reviews managed accounts daily and financial planning accounts annually. The calendar is the triggering factor. Accounts at other money managers are reviewed when we receive their statements, usually quarterly. Hoctor Financial does not prepare regular reports. You will receive statements from your broker/dealers, mutual funds and other money managers, as appropriate. Hoctor Financial does not vote proxies.

Hoctor Financial does not earn sales commissions by selling securities or insurance products. We do not compensate anyone, either directly or indirectly for client referrals. We do not have a minimum size for client accounts.

Hoctor Financial manages your accounts on a discretionary basis. We limit our discretionary authority by prohibiting ourselves from withdrawing funds or securities from your accounts. In addition, discretionary transactions are limited to stocks, bonds, mutual funds and government securities.

Brochure Receipt

The client acknowledges receipt of a Part II of Form ADV; a disclosure statement containing the equivalent information; or a disclosure statement containing at least the information required by Schedule H of Form ADV, if the client is entering into a wrap fee program sponsored by the investment adviser. If the appropriate disclosure statement was not delivered to the client at least 48 hours prior to the client entering into any written or oral advisory contract with this investment adviser, then the client has the right to terminate the contract without penalty within 5 business days after entering into the contract. For the purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract, or, in the case of an oral contract, otherwise signified their acceptance, any other provisions of this contract notwithstanding.