



Anticipated 1st Global Merger with Avantax Wealth ManagementSM

Earlier this year, 1st Global was purchased by Blucora, Inc., who also owns HD Vest Financial Services. HD Vest Financial Services will be changing its name to Avantax Wealth ManagementSM effective Sept. 16, 2019.

I am excited to announce that, subject to regulatory approval, 1st Global, my firm's wealth management support and services provider, has agreed to merge with the soon-to-be-named Avantax Wealth ManagementSM

Upon the merger, which is currently anticipated for later this fall, 1st Global will become part of Avantax Wealth Management and your valued financial advisor will not change.

Blucora is merging 1st Global into Avantax Wealth ManagementSM, subject to regulatory approval, to better reflect the company's beliefs and the unique value its community of financial advisors like me provide to clients like you. The community believes that most financial decisions, at their core, are tax decisions. Avantax believes that taxes have become something people dread and many financial professionals ignore. Many financial companies treat taxes as an afterthought. They may not address the client's goals of minimizing taxes, maximizing wealth, increasing cash flow and enabling better long-term financial outcomes.

Avantax Wealth Management believes that the key to long-term financial success lies at the intersection of taxes and wealth management – and seeks to provide my firm with the support and capabilities needed to deliver tax-smart financial services.

At the time of the merger, you will receive communications and statements referencing Avantax Investment ServicesSM for securities and investment products and Avantax Advisory ServicesSM for investment advisory services. These are each subsidiaries of Avantax Wealth ManagementSM. Please be advised that prior to the merger you will be receiving another communication from 1st Global describing the merger and the process associated with the transfer of your securities and investment account to Avantax Investment ServicesSM.

This merger will not result in any changes to your investments or to any other products and services you receive. You will continue to experience the exceptional level of service and support.

Thank you for the opportunity to be your personal financial advisor and I look forward to continuing our relationship and guiding you toward long-term financial success. If you have any questions, please do not hesitate to reach out to me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Rick', written over a white background.

Rick Garner CFP®

415 Munson Avenue | P.O. Box 947 | Traverse City, MI 49685 | 231.946.1722 | www.dgnwealthcare.com