



Staying in Compliance

Investment advisory services offered through HBW Advisory Services LLC. HBW Insurance & Financial Services, Inc. (dba, HBW Partners) and HBW Advisory Services LLC are separate entities which do not offer legal or tax advice.

Staying in Compliance

- Log onto www.hbwadvisory.com and read the compliance and procedures manual
 - Contact Todd Penrod at 800-473-3856 ext 163 or todd.Penrod@hbwadvisory.com with any questions
- Obtain prior approval before starting an outside business activity
- Obtain prior approval before opening a personal securities account outside of HBWAS
- Make sure your U4 and ADV Supplemental Brochure remain up to date

Staying in Compliance Continued

- Follow through on client transactions
- Obtain compliance approval on advertising and seminars prior to use
- Use your HBW Advisory or Cetera approved email for all HBW Advisory related electronic communications
- All social media used for business purposes must be reported and archived

Staying in Compliance Continued

- Don't make material changes to account forms without the client initialing the changes
- Don't have clients sign blank forms
- Don't hold onto client checks longer than 1 business day