

“Is my money safe?”

This question is on every investor’s mind, given the recent turmoil in financial markets.

At Hayden Wealth Management, several important support systems, and checks and balances, are in place to help protect your investment portfolio.

Portfolio Protection

Pershing LLC is a member of the Securities Investor Protection Corporation (SIPC) which protects your covered account assets up to \$500,000 in value, including \$100,000 in cash awaiting reinvestment. To offer you greater protection and security, Pershing LLC provides coverage in excess of SIPC limits to qualifying accounts through Lloyd’s of London up to an overall aggregate level of \$1 billion, including \$1.9 million in cash awaiting reinvestment for your individual account.

Visit www.sipc.org and Lloyd’s of London at www.lloyds.com to find out more about how these organizations protect your accounts.

Independent Audits and Regulatory Oversight

- Hayden, NECB, Geneos and Pershing are each audited by third-party independent auditors.
- HWM, Geneos, and Pershing are each subject to the regulatory oversight of FINRA and the SEC.

–The Financial Industry Regulatory Authority (FINRA) is the largest non-governmental regulator for securities firms in the U.S. It seeks to inform and protect investors; it is not a federal agency, but a creation of the financial services industry. Visit www.finra.org

–The Securities and Exchange Commission (SEC) regulates stock market activity and enforces securities laws, including those designed to prevent insider trading, conflicts of interest, and deceit in corporate accounting. Visit www.sec.gov

- NECB is subject to the regulatory controls of the Office of Thrift Supervision (OTS) which supervises the national thrift industry.

Vern Hayden offering Investment Advisory and Financial Planning Services through Geneos Wealth Management, Inc. Gerard Gruber and Dick Drew offering Securities and Investment Advisory and Financial Planning services through Geneos Wealth Management, Inc. Member FINRA/SIPC.

Investments are not FDIC insured. Investments are not deposits of the financial institution and are not guaranteed by the financial institution. Investments are subject to investment risks including loss of principal amount invested.

A Look Under the Hood

When you join the Hayden Family as our client, you have the support of several firms.

