

*This brochure supplement provides information about Tracey Dexter Bryan that supplements the HOUSEHOLDER GROUP ESTATE AND RETIREMENT SPECIALISTS, LLC brochure. You should have received a copy of that brochure. Please contact Jean Elzayek if you did not receive HOUSEHOLDER GROUP ESTATE AND RETIREMENT SPECIALISTS, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Tracey Dexter Bryan is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **HOUSEHOLDER GROUP ESTATE AND RETIREMENT SPECIALISTS, LLC**

**Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Tracey Dexter Bryan, CFP®, CKA®**

**Personal CRD Number: 5275034**

**Senior Wealth Manager**

Householder Group Estate and Retirement Specialists, LLC  
2900 Bluecutt Road, Ste 1  
Columbus, Mississippi 39705

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UPDATED: 09/2023

## Item 2: Educational Background and Business Experience

**Name:** Tracey Dexter Bryan

**Born:** 1977

### **Educational Background and Professional Designations:**

#### **Education:**

N\A from Mississippi State University - 1997

B.S. Business Administration/Marketing from Mississippi University for Women - 1999

#### **Designations:**

Certified Kingdom Advisor® or CKA®

The CKA program is administered by the Kingdom Advisors. This designation requires successful completion of the CKA® Educational Program and to achieve a score of 80% of the proctored exam. In addition to successful completion of an exam on areas of financial statement preparation & analysis, insurance planning & risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning, candidates are required to have a minimum of ten (10) years' experience in a financial industry position or one of the following designations: CFP®, ChFC®, CPA/PFS.

To maintain the designation, designees must complete 10 CE credits annually and adhere to ethics standards of Kingdom Advisors.

CERTIFIED FINANCIAL PLANNER™, CFP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances.

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This/her means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## **Business Background:**

02/2016 - Present

Investment Adviser Representative

HOUSEHOLDER GROUP ESTATE AND  
RETIREMENT SPECIALISTS, LLC

02/2016 - Present	Registered Representative LPL Financial
02/2016 - Present	Registered Representative Nickels Wealth Management
04/2015 - 02/2016	Registered Sales Assistant National Planning Corp.
09/2006 - 02/2016	Registered Administrative Assistant Girard Securities, Inc.

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

### **Item 4: Other Business Activities**

Tracey is a registered representative. From time to time, Tracey will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Householder Group Estate And Retirement Specialists, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of Householder Group Estate And Retirement Specialists, LLC in such individual's outside capacity

Tracey is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of HGERs are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. HGERs addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. HGERs periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. HGERs will disclose in advance how it or its supervised persons

are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by HGERs's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Tracey is a registered representative with LPL Financial LLC ("LPL"), a registered broker/dealer and member of FINRA. In this capacity, Tracey may sell securities through LPL and will receive normal and customary commissions as a result of such purchases and sales. The client, however, is under no obligation to purchase or sell securities through him on a commissioned basis. In addition, Tracey may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails for sales through LPL Financial. The receipt of commissions and other compensation gives Tracey an incentive to recommend investment products based on the compensation received, rather than on the client's needs. To address this conflict, disclosure is made to the client at the time a brokerage account is opened through LPL identifying the nature of the transaction or relationship (i.e. brokerage sales or fee based advisory), the role to be played by LPL and Tracey, and any compensation (e.g., commissions, 12b-1 fees) to be paid by the client and/or received by the registered representative. Tracey does not however receive commissions, 12b-1 fees, or other compensation related to holdings in HOUSEHOLDER fee-based advisory accounts. The fact that Tracey can provide financial services to a client either in a brokerage or advisory capacity also presents a conflict of interest. In a brokerage account, a client is charged a commission for each transaction and a representative has no duty to provide ongoing advice with respect to the account. In a managed advisory account, a representative provides ongoing investment advice and receives an ongoing advisory fee for that service. If a client intends to follow a buy and hold strategy for an account or does not wish to purchase ongoing investment advice or management services, the client may want to consider opening a brokerage account rather than a managed advisory account.

Tracey is not actively engaged in any other investment-related business or occupation.

Further, Tracey is actively engaged in the following business or occupation for compensation:  
Notary Public for use with LPL Client

### **Item 5: Additional Compensation**

Tracey may receive economic benefits from persons other than clients in connection with his advisory services. Please ask directly about whether she receives any of the forms of additional compensation outlined below. For example, LPL charges financial advisors various fees under its

independent contractor agreement for administrative, custody and clearing services, and for technology and licensing. In certain cases, LPL charges these fees based on overall business production and/or on the amount of assets serviced in advisory relationships. When fees are charged by LPL based on the level of production or advisory assets of a financial advisor, she has a financial incentive to meet those production or asset levels. Clients should note that the amount of these fees could be less than what the financial advisor would pay if Tracey associated with another firm and could be an incentive to become associated with HOUSEHOLDER and or LPL over another firm. The fees that the financial advisor pays to LPL could be less for one program over another, and therefore, a financial advisor could have a financial incentive to recommend advisory services in that program over other programs.

Additionally, if Tracey provides services to you in a Strategic Wealth Management (SWM) or Strategic Wealth Management II (SWM II) non-retirement account, she will recommend securities to be purchased in your account, including mutual funds. Although LPL and HOUSEHOLDER make available to be purchased in SWM and SWM II accounts only no-load and load-waived mutual funds, certain of these mutual funds pays asset-based sales charges or service fees which would be retained by LPL.

Tracey may also receive non-cash compensation from certain product sponsors. Such compensation may not be tied to the sales of any products however. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that Tracey may attend.

In addition, Tracey may also receive from LPL and HOUSEHOLDER: • bonuses or other payments based on production, • equity awards from LPL's parent company, • reimbursement of fees paid to LPL for items such as administrative services and technology fees, • other things of value such as free or reduced-cost marketing materials, • payments in connection with the transition from another broker-dealer or investment advisory firm to LPL (e.g. moving expenses, office space costs, termination fees, etc.), • assistance with office space costs, practice acquisition costs or • conferences and other events.

These types of compensation from LPL and HOUSEHOLDER may be based on Tracey's overall business production and/or on the amount of assets serviced in certain programs. This means that Tracey may have a financial incentive to recommend certain programs over other programs and services or to be affiliated with LPL or HOUSEHOLDER over another firm.

To the extent Tracey acts as a referral agent to, or a co-advisor with, third party investment advisor firms, Tracey will receive referral compensation from such investment advisor firms which could be either in the form of a referral payment or an advisory fee. In these cases, clients are provided disclosure about the arrangement and the compensation to be received at the time

of the engagement. In some cases, Tracey may also receive additional compensation or benefits which might include conference attendance, marketing assistance, and practice management assistance. The eligibility of a financial advisor to receive such payments or reimbursements is often based on the amount of assets referred by the financial advisor.

## **Item 6: Supervision**

As a representative of HOUSEHOLDER GROUP ESTATE AND RETIREMENT SPECIALISTS, LLC (HGERS), Tracey is supervised by Jean Elzayek, the firm's Chief Compliance Officer. Jean Elzayek is responsible for ensuring that Tracey adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Jean Elzayek is (602) 604-0600.

As a registered representative of LPL Financial, LLC, Tracey is subject to oversight by LPL Financial, LLC over all her securities activities and certain outside business activities. Such oversight includes review of Tracey's securities business to ensure she appears to be conducting suitable transactions.

Because Tracey is a dually registered agent of LPL Financial, LLC and HGERS, LPL Financial, LLC has certain supervisory and administrative duties pursuant to the requirements of Conduct Rule 3040. In that regard, LPL Financial, LLC will require and furnish certain account opening documentation to be completed by the client and Tracey. Once all such materials and forms have been completed by clients in consultation with Tracey, Tracey is required to submit these materials and forms to LPL Financial, LLC for its review and approval, in its capacity as Tracey's Broker/Dealer. Such review does not include the provision of investment advisory services to the HGERS's client accounts.