Hoctor Financial
Registered Investment Advisor

Firm Disclosure Brochure
(Part 2 of Form ADV)
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David R. Hoctor
Hoctor Financial Group, LLC
1827 Bissonnet Street
Houston, Texas 77005
713.542.0489
www.hoctorfinancial.com
davidrhoctor@gmail.com

This brochure provides information about the qualifications and business practices of David R. Hoctor. If you have any questions about the contents of this brochure, please contact us. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

There are no material changes made to this disclosure since the last ADV filing in August 2015.

Items 1, 2 and 3 are 1) this cover page 2) the listing of material changes and 3) the table of contents.

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Item 4 Advisory Business

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 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. Accredited Investment Fiduciary. He returned to Rice University in 2006 and became an Accredited Investment Fiduciary.

In 2006, Hoctor Financial Group was established as a single-member Limited Liability Company. Hoctor Financial Group, LLC, charges fees for financial planning and investment advice. Financial planning includes tax planning, insurance planning, corporate benefits review, retirement planning and estate planning. Financial planning services may include consultations and/or written plans, which analyze a client's financial situation and makes appropriate recommendations for strategies and methods of implementation of the strategies. Hoctor Financial Group, LLC provides investment supervisory services and furnishes investment advice through consultations.

Office hours are by appointment only.

Item 5 Fees and Compensation

Hoctor Financial manages client accounts on a discretionary basis for a percentage of the assets under his management. The annual negotiable fee ranges from ½ of 1% to 2%, depending on the size and complexity of a client's account. The fee is paid quarterly, at the start of each quarter. The fee is debited from the client's account. If a client cancels, any prepaid fees will be refunded on a pro-rated basis. The flat fee ranges from $200-$10,000 depending on the complexity and length of the project negotiated and is paid before the consultations. Clients may be able to obtain similar services elsewhere for less cost and may terminate at any time and for any reason. David Hoctor may also charge hourly.

Item 6 Performance-Based Fees and Side-By-Side Management

Hoctor Financial Group does not charge performance-based fees.

Item 7 Types of Clients

Hoctor Financial Group may work with individuals; pension and profit-sharing plans; trust, estates, or charitable organizations; and corporations or other business entities.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Hoctor Financial Group recommends the following investments: Equity securities including exchange-listed, over the counter and foreign issues; warrants; corporate debt securities; commercial paper; certificates of deposit; municipal securities; investment company securities including variable life insurance, variable annuities and mutual funds; US government securities; options and future contracts; and interests in partnerships.

Hoctor Financial Group utilizes fundamental security analysis. The firm uses the following sources of information: financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports and press releases.

Hoctor Financial Group uses the following investment strategies: Long term purchases and short-term purchases.

Item 9 Disciplinary Information

David Hoctor has no disciplinary disclosures. No disciplinary action has been taken against David Hoctor at any point.

Item 10 Other Financial Industry Activities and Affiliations

None. David Hoctor has no other business activities or financial industry affiliations.

Item 11 Code of Ethics
Participation or Interest in Client Transactions and Personal Trading

On occasion, David Hoctor may buy or sell securities recommended to clients. There is no conflict of interest as the securities are widely held and publicly traded and Hoctor Financial is too small an investor/advisor to affect the market and he places client interests before his own interests.

Item 12 Brokerage Practices

Hoctor Financial Group may impose the following minimums: $2000 for a financial planning engagement and $200,000 minimum account size for investment supervisory services.

Item 13 Review of Accounts

Managed accounts are reviewed daily. Financial planning accounts are reviewed annually. The calendar is the triggering factor. Accounts at other money managers are reviewed when the applicant receives their statements - usually quarterly. David Hoctor reviews all client accounts. He does so on a portfolio analysis basis. Hoctor Financial does not prepare regular client reports. Clients receive statements from their broker/dealers, mutual funds and other money managers, as appropriate.

Item 14 Client Referrals and Other Compensation

David Hoctor IS NEVER paid in cash by or receive any kind of economic benefit from a non-client in connection with giving advice to clients.

David Hoctor IS NEVER directly or indirectly compensated by any person for a client referral.

David Hoctor receives no other form of compensation of any kind except that paid directly to Hoctor Financial Group by clients.

Item 15 Custody

Hoctor Financial Group does not take custody of assets.

Item 16 Investment Discretion

The applicant manages client accounts on a discretionary basis. Hoctor Financial limits its discretionary authority by prohibiting withdrawing funds and/or securities from client accounts. In addition, discretionary transactions are limited to general securities, mutual funds, and government securities.

Clients wishing to implement the applicant's advice are free to select any broker they wish and are so informed. Those wishing for the applicant to recommend a broker will get a recommendation based on the broker's costs, skills, reputation, dependability and compatibility with the client. NOTE: Clients may be able to obtain lower commissions and fees from other brokers and the value of products, research and services given to the applicant is not a factor in determining the selection of broker/dealers or the reasonableness of their commissions.

Item 17 Voting Client Securities

Hoctor Financial does not vote proxies.

Item 18 Financial Information

Hoctor Financial Group does not require or solicit prepayment of more than $1200 in fees per client, six months or more in advance.

Item 19 Requirements for State-Registered Advisers

All required information has been provided above.