

MATTHEW HESS

FIRM SUPPLEMENTAL BROCHURE (ADV PART 2B)

LAST UPDATED 12/1/16

*Vantage Point Investments, Inc.
646 West 9400 South, Suite 201
Sandy, UT 84070
Phone: (801) 701-2112
Website: www.vpivpf.com*

This Brochure Supplement provides information about Matthew Hess that supplements the Vantage Point Investments, Inc.'s (VPI) Brochure. You should have received a copy of that Brochure. Please contact Mr. Hess at (801) 563-5152 if you did not receive Vantage Point Investments, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Hess is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

VPI is required to disclose certain information regarding the educational history and business experience for an associated investment advisor representative that provides you with investment advice.

Matthew Hess (Born 1975) earned a Bachelor's degree in Computer Graphics from Utah State University of Logan, UT in 2000. Matthew earned a MBA degree in Business & Finance from University of Utah of Salt Lake City, UT in 2007. Matthew has been an independent contractor with SPC as an Investment Advisor Representative since 10/9/2007. Matthew's duties include:

- Acting as a portfolio manager, which includes directing the investment and re-investment of assets in client accounts on a discretionary or non-discretionary basis. Matthew customizes investment portfolios for clients based on risk tolerance and investing objectives, monitors the portfolio's performance on an on-going basis, and re-balances the portfolio as needed due to changes in market conditions and financial circumstances.
- Providing financial planning or consulting services on an hourly, fixed fee, project, or ongoing basis. Matthew may provide advice on general issues relating to such topics as financial management, risk management, asset allocation, investment research, estate planning, tax issues, retirement planning, educational funding, goal setting, or other needs. Matthew also prepares or updates written segmented or comprehensive financial plans.
- Utilizing third party investment advisers (TPIAs) to manage a client's investment portfolio. After gathering information about each client's financial situation and objectives, Matthew may recommend a specific TPIA or investment program based upon their performance, methods of analysis, fees, or the client's financial needs, investment goals, risk tolerance, and/or investment objectives. Matthew periodically monitors the TPIA's performance to ensure its management and investment styles remain aligned with the client's investment objectives and goals.

Matthew has also been an independent contractor with Parkland Securities, LLC (f/k/a Sammons Securities Company, LLC) as a Registered Representative since 9/27/2007. Matthew's duties include:

- Offering investment products through Sammons Securities Company, LLC as part of your investment portfolio.

Matthew was previously employed with Waterford Institute as a 05/2000 from 6/15/2000 to 5/15/2007. Matthew's duties included:

- Managed a team of computer graphics specialists.

Matthew holds the Series 66 and 3 license(s). In addition, Matthew has the MBA

designation(s).

MBA

The Master of Business Administration (MBA) is an advanced degree in business administration. The graduation requirements for an MBA program vary from program to program, but most programs include course requirements in accounting, finance, marketing, human resources, and operations management. Students can choose to take general business courses or can select an area of concentration. Typical specializations include accounting, economics, entrepreneurship, finance, international business, marketing, operations, management, organizational behavior, project management, real estate, or strategy. Admission to most MBA programs is based on the Graduate Management Admission Test (GMAT), significant work experience (5+ years), academic transcripts, essays, references or letters of recommendation, and personal interviews. Schools may also review extracurricular activities, community service activities, and how students can improve diversity and contribute to the student body as a whole.

ITEM 3 – DISCIPLINARY HISTORY

VPI is required to disclose all material information regarding any disciplinary events involving an associated investment advisor representative that provides you with investment advice. Matthew Hess does not have any disciplinary events that are applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Matthew Hess is separately licensed as an independent insurance agent. In this capacity, Matthew can effect transactions in insurance products for clients and earn commissions for these activities. Our representatives strive to recommend products that best suit the needs of their clients, however, we are required to disclose that the receipt of commissions creates a conflict of interest between our interests and that of our clients as it offers an incentive to recommend products based on compensation. Clients are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with VPI. The fees you pay SPC for advisory services are separate and distinct from the commissions earned by Matthew for insurance related activities.

Mr. Hess is also an associated person of Managed Account Research, Inc., a firm registered with the Commodities Futures Trading Commission and National Futures Association. He spends approximately 5 to 10 hours a month on this activity. This other business activity pays them commissions that are separate from the fees described in the Firm's ADV Part 2A, Item 5. He may recommend these services to clients. With the ability to manage a client's future account and act as his/her investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. However, he attempts to mitigate any

conflicts of interest to the best of his ability by placing the client's interests ahead of its own and through the implementation of policies and procedures that address the conflict. Also, a client is never obligated to open a recommended futures account through Mr. Hess.

ITEM 5 – ADDITIONAL COMPENSATION

VPI is required to disclose all material information regarding any economic benefits (e.g. sales awards, prizes, or any bonus that is based on the number or amount of sales, client referrals, or new accounts) an investment advisor representative of VPI receives from someone who is not a client. Matthew Hess does not receive any economic benefits that are applicable to this Item.

ITEM 6 – SUPERVISION

Mr. Hess is supervised by Robert Hansen. Mr. Hansen reviews all new accounts opened by Mr. Hess. Mr. Hansen can be reached at (801) 358-0441.

ITEM 7 REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings History

Mr. Hess has not been the subject of any arbitration claim. Also, Mr. Hansen has not been the subject of any civil, self-regulatory organization or administrative proceeding.

B. Bankruptcy History

Mr. Hess has not been the subject of a bankruptcy petition.