

# **VANTAGE POINT INVESTMENTS, INC.**

## **FORM ADV PART 2B INDIVIDUAL DISCLOSURE BROCHURE**

### **MATTHEW HESS INVESTMENT ADVISER REPRESENTATIVE**

This Brochure provides information about Matthew Hess. This Brochure is a Supplement to the Vantage Point Investment Brochure. Please contact our office if you did not receive our firm's Brochure or if you have any questions. Additional information about Vantage Point Investments and Matthew Hess is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Matthew Hess' CRD number is: 5428376

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March 30, 2023

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **MATTHEW HESS** **INVESTMENT ADVISER REPRESENTATIVE**

Year of Birth: 1975

#### ***Post-Secondary Education:***

Utah State University of Logan, UT  
Bachelor's degree in Computer Graphics 2000.

University of Utah of Salt Lake City, UT  
MBA degree in Business & Finance 2007.

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.

#### ***Licenses and Examinations:***

State of Utah: Life and Health Insurance  
Series 3: National Commodities Futures Exam  
Series 7: General Securities Exam\*  
Series 66: Investment Adviser Law and State Blue Sky Law Exam\*

\* Historical only – these exams *are inactive* as registrant is *not* registered with a broker/dealer

#### ***Business Background:***

Vantage Point Management, Inc., Sandy, UT and West Jordan, UT  
Investment Adviser Representative  
Registered Investment Adviser 9/2014 – Present

Parkland Securities, Ann Arbor, MI  
Registered Representative  
Broker/Dealer 2014 – 2014

Sammons Securities Co., Ann Arbor, MI  
Registered Representative  
Broker/Dealer 2007 – 2014

Student 2007 – 2007

The Waterford Institute, Salt Lake City, UT  
Manager  
Technology firm 2000 - 2007

## **DISCIPLINARY INFORMATION**

Matthew Hess has not been involved in any issues involving criminal or investment-related civil actions, regulatory or self-regulatory proceedings, administrative proceedings before the SEC or any other federal or foreign regulatory authorities. Mr. Hess has not been a party to a bankruptcy petition. Mr. Hess' registration records do not contain any other information that would be material to a client's or prospective client's evaluation of Mr. Hess or the integrity of his practice. As noted on the cover page of this Brochure, disclosure background on Registered Investment Advisers and Adviser Representatives can be reviewed via the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## **OTHER BUSINESS ACTIVITIES AND ADDITIONAL COMPENSATION**

Other than salary from Vantage Point Investments (VPI), Mr. Hess does not receive any economic benefit from any person, company, or organization, in exchange for providing VPI's clients with advisory services. As disclosed in Item 10.B & C of VPI's Form ADV 2A Brochure:

Mr. Hess is an independent insurance agent (Life and Health Licensed) with VPI's affiliated entity, Vantage Point Insurance Services, Inc., ("VPIS"). Mr. Hess' insurance activities represent approximately 10-20% of his time during the year. VPIS may also receive normal agency commissions as a result of licensee's activities. Please refer to VPI's Form ADV 2A, Item 10.C disclosure for more information.

Matthew Hess is an associated person of Managed Account Research, Inc., an unaffiliated firm registered with the Commodities Futures Trading Commission and National Futures Association. In this capacity, Mr. Hess earns commissions via the firm's branch office, Vantage Point Futures. These services and the fees earned are separate and distinct from the business and fees earned through VPI. It is possible that these services could be offered to VPI's advisory clients and this presents a conflict of interest between the Adviser and its client since the Adviser earns a fee on managed accounts (including futures accounts) and the Adviser Representatives (who are licensed to do so) have the ability to earn commissions on futures trades. Clients are welcome but are never obligated to act on any recommendation. Please refer to the ADV 2A, Item 10.B disclosure for more information.

## **SUPERVISION**

Personnel members are evaluated on their level of education and professional work experience prior to their association with VPI. As VPI's President and Chief Compliance Officer, Robert Hansen has a vested interest in the Adviser's internal compliance and risk management. Mr. Hansen is in charge of supervising the day-to-day activities of the Adviser and its personnel. The Adviser's supervisory system establishes clear lines of authority, accountability, and responsibility. VPI maintains written policies and procedures as part of the Adviser's internal compliance program. Clients are welcome to contact the Chief Compliance Officer with questions or concerns in connection with the Adviser's services, staff monitoring or the Adviser's internal compliance program. Mr. Hansen's contact information is listed on the cover pages of ADV Part 2A and ADV 2B.

## DISCLOSURE FOR STATE-REGISTERED ADVISERS

Mr. Hess has **not** been involved in any of the events listed below:

An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:

- (a) an investment or an *investment-related* business or activity
- (b) fraud, false statement(s), or omissions
- (c) theft, embezzlement, or other wrongful taking of property
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

Mr. Hess has **not** been involved in an award of damages/losses or otherwise *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:

- (a) an investment or an *investment-related* business or activity
- (b) fraud, false statement(s), or omissions
- (c) theft, embezzlement, or other wrongful taking of property
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

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