



Independent  
Wealth Network

ERIK R. HOLT

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This ADV Part 2B brochure provides information about [Erik R. Holt](#) that supplements the Independent Network, Inc. ADV Part 2A brochure. You should have received a copy of that brochure. Please contact us at (515) 255-3354 or [compliance@indwealth.net](mailto:compliance@indwealth.net) if you did not receive the Independent Wealth Network, Inc. brochure or if you have any questions about the content of this supplement.

Additional information about [Erik R. Holt](#) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# Educational Background and Business Experience

Year of Birth: 1978

Formal Education beyond high school:

- Pennsylvania State University - University Park, PA - Bachelor of Science in Economics – 2002
- FINRA registrations Series 7, and state registration 66
- Life, Health and Annuity Licensed

Business Background for the past 5 years:

- Holt Advisory Group, LLC –President- 04/2008 to present
- Brokers International Financial Services – Registered Representative 1/2/2018 to present
- Broker Dealer Financial Services – Registered Representative – 4/2008 to 12/2017
- Investment Advisors Corp – Investment Advisor Representative – 4/2008 to 12/2017

## Disciplinary Information

List any legal or disciplinary event, which occurred during the previous 10 years.

None.

## Other Business Activities

Other capacities in which you participate in investment-related business and the material conflicts of interest this presents:

I am a financial advisor, using the name of Holt Advisory Group to buy and sell stocks, bonds, mutual funds, variable annuities, ETFs, REITs and other products, clearing through Brokers International Financial Services, Inc. The buying and selling of these types of securities can generate a sales commission when outside of a fee-based account relationship under Independent Wealth Network, Inc. Clients choose the program (fee-based or commission-based) that fits their investment objective.

I am a licensed insurance agent also using the name of Holt Advisory Group, and provide insurance products including life insurance, disability insurance, long-term care insurance, health insurance, fixed annuities. Selling these types of products can generate a sales commission. Any commissions earned are paid directly to me.

Any other activities if they involve more than 10% of your time or compensation.

**LIONHEART ENTERPRISES, Hagerstown, MD – Lionheart: Youth Camps and Clinics - Coach 16-20 hours per month, none during trading hours. Lionheart Sports Foundation – Founder and President – Non-Profit, Build and Manage Board; 2 hours per month, none during trading hours.**

Consistent with firm policies I may attend training events, due diligence meetings and other events provided and paid for by the sponsors of mutual funds or other investment products, which I may recommend to my clients. The receipt of this cash or non-cash compensation may create an incentive to recommend these investment products.

Investment Advisor Representatives are required to act in the best interest of the clients and are required to recommend only investment advisory programs, investment products and securities that are suitable for each client based upon the client's investment objectives, risk tolerance and financial situation and needs.

## **Supervision**

Independent Wealth Network, Inc. supervises the Investment Advisor Representatives (IAR) and monitors the advice he or she provides to clients, and any trading discretion he or she may exercise, through regular reviews of client account activity and positions for adherence to client investment guidelines and the firm's internal policies and procedures. The firm utilizes general policies applicable to all investment advisory programs and, because of the different features and services of our programs, program-specific policies, and procedures.

The firm's supervisor to your IAR is:                      **Arthur L. Dinkin, President & CCO (515) 255-3354**

The firm's compliance officer is:                              **Arthur L. Dinkin, President & CCO (515) 255-3354**