



“What happens to a dream deferred?

Does it dry up like a raisin in the sun? Or does it explode?” -Langston Hughes-

The under-appreciation and underestimation of the African American and Latino wealth accumulation market has long been the Achilles Heel of the financial services industry. Much has been written about the under accessed wealth opportunities within the African American And Latino Wealth Building Market. Little has been written about the strides of the affluent population within the African American and Latino Market. Black and Brown wealth exist.

Through our combined 60+ years of experience we, Kenneth J. Royster, President First Genesis of Virginia and Vicki R. Brackens, President Brackens Financial Solutions Network, have learned one undeniable lesson: to thrive financially individuals need guidance that is trustworthy, transparent and most of all consistent. Providing guidance to the affluent African American and Latino consumer requires skills in:

- Education based interactions
- Planning and strategy-based interactions, and
- A commitment to becoming integrated into the community and social network as a professional.

It is this generation’s clarion call to pick up the standard of legacy wealth creation. “When you put legacy in front of wealth, you change it dramatically by converting it from an individual pursuit to a collective pursuit across generations”(Dr. Pamela C.V. Jolly). In 2019 we founded Heritage Financial Partners because we understood the power of two or more people coming together to accomplish a mission.

As a management company, Heritage Financial Partners (HFP) provides individuals and firms, particularly those founded by African American and Latino practitioners, affiliation under one entity to provide the scale, the support and the resilience needed to consistently service their marketplace. We know the emerging affluent African American and Latino consumer. We respect and appreciate our culture.

We welcome you to Cross the Rubicon with HFP as we come together to eliminate three problems:

- A lack of advisors focused on serving, educating, and advocating for the African American and Latino investor.
- The low number of African American and Latino Financial Professionals in the United States, and
- The lack of a succession process for African American and Latino firms to maintain within their communities a consistent presence of top-quality advice for generations to come.

Imagine This...Joining a wealth management team that honors your heritage, respects your culture, and empowers you, your family, and your community to reach their financial potential.

The dream will no longer be deferred. Call today.

Welcome,

Kenneth J. Royster & Vicki R. Brackens

Co-Founders, Heritage Financial Partners, LLC.