

Goodman Financial Corporation

FIRM BROCHURE – Form ADV Part 2A

This Brochure provides information about the qualifications and business practices of Goodman Financial Corporation. If you have any questions about the contents of this Brochure, please contact us at 713-599-1777. 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.

Goodman Financial Corporation is a Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you can determine to hire or retain an adviser.

Additional information about Goodman Financial Corporation is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Goodman Financial Corporation is 114637.

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Goodman Financial Corporation

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Item 2 - Material Changes

Since the last annual amendment filed March 16, 2026, the following are the material changes made to this Brochure:

- In April 2026, Item 12 was updated to remove language related to rollover recommendations after the DOL's Employee Benefits Security Administration officially removed the 2024 rule from the Code of Federal Regulations and restored the "five-part test" from 1975 to determine who is an investment advice fiduciary.

Our Brochure may be requested from our office at 713-599-1777 or info@goodmanfinancial.com. Our Brochure is also available on our website www.goodmanfinancial.com free of charge.

Additional information about Goodman Financial Corporation is also available via the SEC's website www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with Goodman Financial Corporation who are registered, or are required to be registered, as investment adviser representatives of Goodman Financial Corporation.

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Item 4 - Advisory Business

Goodman Financial Corporation (“Goodman Financial,” “the Firm,” “our,” or “we”) is an independent investment management firm that provides investment advice and portfolio management services on a continuing basis, including the appropriate allocation of managed assets among cash, bonds, stocks, exchange-traded funds, and mutual funds and the selection of specific securities that will provide diversification and help meet the client's stated investment objectives.

Goodman Financial Corporation is a corporation controlled by Steve Goodman and has provided investment advice and portfolio management services since 1989. The primary shareholder of the Firm is Steve Goodman.

Though Goodman Financial provides investment advice regarding all types of securities, our focus is on building client investment portfolios through the purchase of individual bonds and equities in order to provide better tax efficiency and avoid the layering of fees. Clients can impose investment guidelines or restrictions on investing in certain securities or types of securities, thus limiting the scope of potential investments. When selecting securities and determining amounts to invest, we observe the investment guidelines and restrictions of the client.

In addition to investment advisory services, we also provide targeted financial advisory services on an as-needed basis. The financial advisory services include, but are not limited to, cash flow planning, retirement needs analysis, tax-efficient distribution strategies, gift and estate planning, employee benefits planning, annuity and insurance (life, disability, and long-term care) reviews, and education planning. In very limited circumstances, these services may also be offered separately from our investment advisory services at the discretion of Goodman Financial. In such cases, a separate agreement is executed which documents the corresponding provisions and fees.

As of December 31, 2025, we have \$915,932,762 in assets under management. Of this amount, \$912,532,031 are managed on a discretionary basis.

Item 5 - Fees and Compensation

The specific manner in which fees are charged by Goodman Financial is established in a client's written agreement. The annual fee for investment advisory services will be charged as a percentage of assets under management according to the breakpoint schedule below.

Assets Under Management	Annual Fee
Up to \$1,999,999	1.25%
\$2,000,000 – \$2,999,999	1.15%
\$3,000,000 – \$4,999,999	0.95%
\$5,000,000 – \$9,999,999	0.85%
\$10,000,000 – \$19,999,999	0.70%
\$20 million and over	0.65%

Our fees are payable quarterly, in advance, within thirty (30) days following the beginning of the quarter for which said fees will be incurred. Our clients authorize the account custodian to debit their client account for the amount of our investment advisory fee. At the inception of the relationship and each quarter thereafter, we will notify your custodian of the amount of the fee due and payable to us based on our fee schedule and contract. The custodian does not validate or check our fee, its calculation, or the asset value on which the fee is based. They will deduct the fee from your account or, if you have more than one account, from the account(s) you have designated to pay our advisory fees. In limited situations we may provide an alternate payment method where fees are invoiced and processed through an unaffiliated third-party service. With such a service, clients set up payment instructions with the third-party vendor directly so that Goodman does not have access to the bank or account information, and thus, does not have custody of those clients' assets.

We charge advisory fees based upon the valuation of your account(s) as determined by our internal portfolio management system, which interfaces and is reconciled with the custodian daily. The total portfolio value on which fees are based may vary from the value on the custodian statement (the valuation may be higher or lower) due to such factors as the timing and posting of dividends, settlement dates for trades, and accrued interest. (This may not be an all-inclusive list.) The value of your account as of the last business day of the previous quarter (as shown in our internal portfolio management system on the date billed) is used to determine the fees charged. Clients are subject to a minimum quarterly fee of \$1,250 which may result in an annual rate in excess of 1.25%.

Qualified custodians are relied upon to price the securities in your account(s). Whenever valuation information is not available from the custodian, we will attempt to obtain and document price information from at least one independent source such as a broker/dealer, bank, or pricing service. If valuation information is not available through these alternative sources, we will make a good faith determination of a security's fair and current market value based on the information available.

While we typically only recommend using margin to fund a large withdrawal from the account rather than to fund purchasing securities, to the extent that a client requests the use of margin, and margin is thereafter employed in the management of the client's portfolio, we will charge fees based on total assets under management which may differ from the net-of-margin market value of the client's account. Thus, the use of margin in an investment advisory account will likely increase a client's asset-based fee. If margin is used to purchase additional securities, the total value of eligible account assets increases, as does your asset-based fee. For example, if you have an account value and assets under management of \$1,000,000 and then use margin to purchase \$200,000 of securities, then the result is \$1,200,000 of assets in the account and under management offset by a margin loan of \$200,000 for a net account market value of \$1,000,000. In that situation, you would be billed based on the \$1,200,000 assets under management versus the \$1,000,000 account market value. Or, for example, if you have a \$1,000,000 account value and assets under management and decide to borrow \$300,000 from the account, then the result is that you still have \$1,000,000 of assets in the account and under management, but it is offset by a margin loan of \$300,000 for a net account market value of \$700,000. In that situation, you would be billed based on \$1,000,000 of assets under management versus the \$700,000 account market value. In addition, clients will be charged margin interest on the debit balance in their account by the custodian.

Not less than quarterly, you will receive a statement directly from your custodian showing all transactions, positions, and credits/debits into or out of your account; the statement after the quarter-end will reflect the advisory fee paid by you to us.

Advisory fees shall be pro-rated for capital contributions made during the applicable calendar quarter (with the exception of de minimis contributions). Accounts opened in mid-quarter will be assessed a pro-rated management fee.

Existing clients as of April 10, 2025 may be charged under prior fee schedules that are different than that set out above. With regards to employee-related accounts and certain other accounts, it is in our discretion to charge fees less than those stated on the fee schedule depending upon a number of factors including portfolio size, length of employment, and relationship to the employee.

All fees are subject to negotiation. In our sole discretion, we may waive the minimum account size. We will not change our fees without thirty (30) days advance written notice.

Additional Fees and Expenses

Advisory fees payable to us do not include all the fees you will pay when we purchase or sell securities in your account(s). The following list of fees or expenses are what you pay directly to third parties whether a security is being purchased, sold, or held in your account(s) under our management. We do not receive, directly or indirectly, any of these fees charged to you. They are paid to your broker, custodian or the mutual fund or other investment you hold. These fees may include brokerage commissions, transaction fees, exchange fees, SEC fees, advisory fees and administrative fees charged by mutual funds ("MF"), exchange-traded funds ("ETFs"), money markets, or money market mutual funds, advisory fees charged by sub-advisers (if any are used for your account), custodial fees, deferred sales charges (on MF or annuities), early redemption fees (charged by MFs), transfer taxes, wire transfer and electronic fund processing fees, and commissions or mark-ups/mark-downs on security transactions. Please refer to Item 12 in this brochure for additional information about our Brokerage Practices.

In addition, we do not have or employ any employee that receives, directly or indirectly, any compensation from the sale of securities or investments that are purchased or sold for your account or to which we provide consulting expertise/services. As a result, we are a fee-only investment adviser. We do not have any potential conflicts of interest present that relate to any additional (and undisclosed) compensation from you or your assets that we manage.

Consulting Services. In rare instances, the Firm may be asked to provide services that are above and beyond the usual financial advisory services. Consulting services and fees will be mutually agreed to in advance. Fees for these consulting services will be billed on an hourly basis at rates ranging from \$100/hour to \$400/hour.

Termination of Investment Management Services. A client may terminate an agreement with us at any time upon 30 days written notice. In the event of a termination of our advisory services, the unearned portion of the prepaid advisory fee will be refunded to the client within 30 days of the date when all of the client's assets have been transferred out of accounts under our management. The pro-ration will be calculated using the actual number of days from the termination date until the end of the prepaid billing period.

Termination of Consulting Services. Consulting services may be immediately terminated upon written notice by either party.

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

We do not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) or side-by-side management fees.

Item 7 - Types of Clients

We provide our services to a number of different types of clients.

- Individuals, including high net worth individuals
- Trusts and estates
- Endowments, foundations, and other charitable organizations
- Corporations and other business entities
- Pension and profit-sharing plans

The minimum initial investment is \$1,000,000 of total assets under management. Fees and investment minimums are subject to negotiation and may differ based on a number of factors including the amount of assets, number of accounts, level of contributions/distributions, and the number and range of supplemental advisory and client-related services.

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

METHODS OF ANALYSIS

Goodman Financial understands that investing in securities involves risk of loss that clients should be prepared to bear. At the same time, we utilize methods of security analysis which are attentive to risk factors that may impact the value of a security.

Research information is generated both internally and obtained from external sources. We carefully study this information and evaluate it based on numerous quantitative and qualitative considerations. Our Chief Investment Officer manages the research and analysis function.

Below is a partial listing of external research sources we may utilize:

- Prospectuses and filings with the Securities and Exchange Commission including annual reports, 10Ks and 10Qs
- Corporate rating services
- Third-party data providers, including FactSet Research Systems
- Research materials prepared by others
- Company earnings announcements, news releases, and websites
- Financial newspapers, magazines, and industry publications
- Analyst conference calls
- Government and economic reports

We primarily use a bottom-up approach to investing which we supplement on a limited basis with top-down analysis. Subsequent to a comprehensive research and analysis process, securities are presented to our Investment Committee ("IC"), which meets as often as necessary. During these meetings, securities are subjected to further examination. The IC meetings include detailed discussions and presentations related to current economic, political, sector, industry, and company-specific issues. The IC determines the securities considered appropriate for inclusion in a client's portfolio.

Following is a description of fundamental bottom-up analysis and top-down analysis.

Fundamental Analysis

Goodman Financial employs a comprehensive, fundamental approach to security analysis. Fundamental analysis involves a bottom-up assessment of a company's potential for success in light of many factors including its financial condition, earnings outlook, strategy, management, industry position, and economic and market conditions. A decision to buy, sell, or hold a particular security in a client's portfolio is directly influenced by an equity's upside to our estimated price target and our expectations of how fundamental factors are anticipated to impact its long-term valuation. Under this approach, we routinely examine a company's financial statements and concurrently consider the impact that prevailing economic, political, and industry circumstances may have on its future value. After researching and analyzing relevant fundamental information, we develop a judgment of a security's investment potential.

Top-Down Analysis

Top-down analysis entails a broad and comprehensive survey of the domestic and international economic and financial landscapes, attempting to identify investment opportunities and areas to avoid. We examine the data to identify current and emerging trends, and then we use those observations to identify specific companies to research further for potential inclusion in our clients' portfolios. Top-down and bottom-up research are complementary methods of researching, identifying, and selecting securities.

INVESTMENT STRATEGIES

Goodman Financial employs an investment philosophy emphasizing portfolio management that is custom tailored to the needs of each client. We begin the investment process by carefully listening to the client and gaining a thorough understanding of the client's unique goals, risk tolerance, time horizon, and other circumstances. We then determine an appropriate investment strategy for the client based on that understanding. For most institutional clients, this would be memorialized in their investment policy statement. Further customization of the portfolio takes into consideration individual client preferences such as social investing, concentrated positions, existing holdings, taxes, and other considerations.

The investment strategy provides a framework for determining the asset allocation that properly balances risk and reward over a long-term time horizon. Asset allocation is the relative mix of cash, fixed income, and equity securities suitable for a client's investment portfolio. Goodman Financial believes investment risk is lessened when a portfolio is diversified. Diversification is a disciplined long-term investment strategy that helps prevent under or over-exposure to sectors or specific securities. We combine asset allocation with diversification to ensure a client's portfolio will be managed in a prudent manner. We then implement the strategy to achieve the client's investment objectives. Although strategies can be changed if necessary, adhering to the asset allocation over the pre-determined time horizon seeks to provide enhanced portfolio returns with reduced volatility.

We use a dynamic and disciplined investment approach in selecting individual equity and fixed income securities. This approach allows for greater flexibility, greater tax efficiencies, and lower expenses. With limited exceptions, Goodman Financial does not utilize mutual funds thereby avoiding inefficiencies and additional layers of fees.

Our security selection process seeks to provide long-term growth while remaining within the risk tolerance level of each client. Capital preservation, however, is also an important consideration of our investment philosophy. We believe it is inappropriate to take unwarranted risk in either portfolio structure or individual securities. Portfolio turnover is limited; however, we continuously review investment alternatives and implement changes when more appealing and suitable opportunities become available to potentially increase total return.

As appropriate, we will invest in public companies that are expected to benefit from movements in commodity prices without exposing a portfolio to the volatility of derivatives that is inherent with futures and options contracts. We will also invest in real estate via publicly traded real estate investment trusts ("REITs"), if appropriate. We believe these non-traditional asset classes further diversify the portfolio and reduce risk. In both cases, we select liquid publicly-traded investments.

Description of Principal Security Types

Equity securities represent an ownership interest, or the right to acquire an ownership interest, in an issuer. Different types of equity securities provide different voting and dividend rights and priority in the event of the bankruptcy of the issuer. Equity securities include common stocks, preferred stocks, REIT units, convertible securities, and warrants. Equity investments in client portfolios are substantially in common stocks.

Fixed income (debt) securities are used by issuers to borrow money. The issuer usually pays a fixed, variable, or floating rate of interest, and must repay the amount borrowed, usually at the maturity of the security. Some debt securities, such as zero-coupon bonds, do not pay current interest but are sold at a discount from their face values. Fixed income securities include corporate bonds, government securities, agency securities, and mortgage and other asset-backed securities.

Equity - Principal Investment Strategy

Client assets allocated to equities are primarily invested in a diversified portfolio of publicly-traded common stocks. We primarily invest in U.S. domestic companies and achieve international and global diversification through direct investment in foreign-based companies using American Depositary Receipts (ADRs), by investing in U.S. corporations with an international scope, and by investing in non-U.S. international equity ETFs. We will also invest in publicly-traded REITs and exchange-traded funds (ETFs) if we feel those types of investments are appropriate for the client.

Investments in equity portfolios are intended to be long-term with an emphasis on capital appreciation and dividend income as a secondary consideration. We are not constrained by any particular investment style. This means we can invest in large, mid, or small cap stocks having value, blend, or growth qualities.

Fixed Income – Principal Investment Strategy

Client assets allocated to fixed income securities are primarily invested in a diversified portfolio of publicly-traded corporate bonds, government securities, agency securities, municipal bonds, CDs or ETFs investing in those types of fixed income securities. Fixed income investments are managed to generate income as well as add stability to our clients' portfolios with the key focus being safety. A substantial majority of fixed income investments are in domestic corporate securities rated investment-grade or better at the time of purchase by Standard and Poor's or Moody's. Investment-grade securities include all types of fixed income debt instruments that are considered to be of medium or higher quality. Diversification is enhanced by investing in a variety of issuers, in different sectors, and in different industries. To lessen the impact of changing interest rates and inflation, portfolios are comprised of holdings having assorted maturity dates usually ranging from 1 to 10 years. We plan to hold bonds until maturity, which results in lower turnover and costs to our clients and a more predictable income stream. We continually monitor our fixed income holdings, interest rates, and market conditions for circumstances which may require an action prior to a bond's maturity.

RISK OF LOSS

Investing in securities involves risk of loss that clients should be prepared to bear. Security markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. When securities are sold they may be worth more or less than what they were purchased for, which means that you could lose money.

In the normal course of managing client equity and fixed income portfolios, Goodman Financial does not:

1. buy or sell futures or options contracts,
2. conduct short-selling trading activities,
3. utilize market timing strategies,
4. directly own commodities, precious metals or natural resources, or
5. use any leveraging methods (unless margin is added to an account at the request of the client).

Principal Investment Risks

Many factors affect portfolio performance. Portfolio values change daily based on changes in market conditions and interest rates and in response to other economic, political, or financial developments. A portfolio's reaction to these events will be influenced by the types of securities it holds, the issuer's underlying financial condition, industry and economic sector matters along with the geographic location of an issuer, and the relative level of an investment in the securities. The following factors can significantly affect a portfolio's performance.

Market Volatility: The value of equity and fixed income securities fluctuate in response to issuer, political, market, and economic developments. Fluctuations can be acute over the short as well as long term. Several parts of the market and different types of securities can react differently to these developments. For example, large cap stocks can react differently from small cap stocks, and "growth" stocks can react differently from "value" stocks. Events can affect a single issuer, issuers within an industry or economic sector or geographic region, or the market as a whole. The financial condition of a single issuer can impact the market as a whole. Terrorism and related geo-political risks have led, and may in the future lead, to increased short-term market volatility and may have adverse long-term effects on world economies and markets generally.

Interest Rate Changes: Fixed income (debt) securities have varying levels of sensitivity to changes in interest rates. In general, the price of a debt security can fall when interest rates rise and can rise when interest rates fall. Securities with longer maturities and mortgage securities can be more sensitive to interest rate changes.

Foreign Exposure: Foreign securities, foreign currencies, and securities issued by U.S. entities with substantial foreign operations can involve additional risks relating to political, economic, or regulatory conditions in foreign countries. These risks include fluctuations in foreign currencies; withholding or other taxes; trading, settlement, custodial, and other operational risks; and less stringent investor protection and disclosure standards of some foreign markets. All of these factors can make foreign investments, especially those in emerging markets, more volatile and potentially less liquid than U.S. investments. In addition, foreign markets can perform differently from the U.S. market.

Issuer-Specific Change: Changes in the financial condition of an issuer, changes in specific economic or political conditions that affect a particular type of security or issuer, and changes in general economic or political conditions can increase the risk of default by an issuer, which can affect a security's or instrument's credit quality or value. The value of securities of smaller, less well-known issuers can be more volatile than that of larger issuers. Lower-quality debt securities (those of less than investment-grade quality) and certain types of other securities tend to be particularly sensitive to these changes.

Other Risks

Management risk: The risk that the investment techniques and risk analyses applied by the Firm may not produce the desired results and that legislative, regulatory, or tax developments, affect the investment techniques available to Goodman Financial. There is no guarantee that a client's investment objectives will be achieved.

Cybersecurity risk: The risk related to unauthorized access to the systems and networks of the Firm and its service providers. The computer systems, networks and devices used by the Firm and service providers to us and our clients to carry out routine business operations employ a variety of protections designed to prevent damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons and security breaches. Despite the various protections utilized, systems, networks or devices potentially can be breached. A client could be negatively impacted as a result of a cybersecurity breach. Cybersecurity breaches can include unauthorized access to systems, networks or devices; infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow or otherwise disrupt operations, business processes or website access or functionality. Cybersecurity breaches cause disruptions and impact business operations, potentially resulting in financial losses to a client; impediments to trading; the inability by us and other service providers to transact business; violations of applicable privacy and other laws; regulatory fines, penalties, reputational damage, reimbursement or other compensation costs, or other compliance costs; as well as the inadvertent release of confidential information. Similar adverse consequences could result from cybersecurity

breaches affecting issues of securities in which a client invests; governmental and other regulatory authorities; exchange and other financial market operators, banks, brokers, dealers and other financial institutions; and other parties. In addition, substantial costs may be incurred by those entities in order to prevent any cybersecurity breaches in the future.

Clients are advised that they should only commit assets for management that can be invested for the long term, that volatility from investing can occur, and that all investing is subject to risk. Goodman Financial does not guarantee the future performance of a client's portfolio, as investing in securities involves the risk of loss that clients should be prepared to bear.

Past performance of a security or a fund is not necessarily indicative of future performance or risk of loss.

Item 9 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of the adviser and the integrity of the adviser's management. Goodman has no information applicable to this Item.

Item 10 - Other Financial Industry Activities and Affiliations

Goodman Financial is not engaged in any other financial industry activities other than giving investment and financial advisory advice. Goodman Financial does not sell products or services other than investment and financial advisory advice to its clients. Goodman Financial does not have any arrangements that are material to its advisory business or its clients with a related person who is a broker-dealer, investment company, other investment adviser, financial planning firm, futures commission merchant, commodity pool operator, commodity trading adviser, bank or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer or an entity that creates or packages limited partnerships.

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

Goodman Financial has adopted a Code of Ethics for all employees of the Firm describing its high standard of business conduct and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures among other things. All employees at Goodman Financial must acknowledge the terms of the Code of Ethics annually, or as amended.

Goodman Financial anticipates that in appropriate circumstances consistent with clients' investment objectives, it will cause accounts over which Goodman Financial has management authority to effect and may recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Goodman Financial, its affiliates and/or clients, directly or indirectly, may have a position of interest. Goodman Financial's employees and persons associated with Goodman Financial are required to follow the Firm's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Goodman Financial and its affiliates are allowed to trade for their own accounts in securities which are recommended to and/or purchased for the Firm's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Goodman Financial will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would not materially interfere with the best interest of Goodman Financial's clients. In addition, the Code requires pre-clearance of many transactions and places restrictions on certain employee trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics to reasonably prevent conflicts of interest between Goodman Financial and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with Goodman Financial's obligation of best execution. Goodman Financial will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially-filled orders will be allocated fully to accounts by assignment based upon a random number generator. Any exceptions will be documented.

It is Goodman Financial's policy that the Firm will not affect any principal transactions for client accounts. Goodman Financial will also not cross trade between client accounts if any employee or other affiliate of the Company receives compensation from any source for acting as broker. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client.

Goodman Financial's clients or prospective clients may request a copy of the Firm's Code of Ethics by contacting the Firm.

Item 12 - Brokerage Practices

We will supervise and direct the investments in the client accounts subject to such limitations as the client imposes in writing, if any. Goodman Financial Corporation, with respect to the client's account and without prior consultation with the client, will (a) direct the purchase, sale, exchange, conversion, and otherwise trade in stocks, bonds and other securities including money market instruments, (b) direct the amount of securities purchased, sold, exchanged, and otherwise traded; and (c) place orders for the execution of such securities transactions.

All client assets are held by third-party custodians. We do not maintain custody of client assets (although, as described more fully in Item 15 - Custody, we may be deemed to have custody of client assets if they give us standing authority to transfer assets from their account to a third party). Client assets must be maintained in an account at a "qualified custodian." Goodman Financial may recommend that clients use Charles Schwab & Co., Inc. ("Schwab") or Fidelity Investments ("Fidelity") as their qualified custodian. As detailed below, each qualified custodian provides certain services that may create an incentive for Goodman Financial to continue to use or expand the use of each custodian's services.

Schwab provides our clients and us with access to its institutional brokerage services—trading, custody, reporting, and related services—many of which are not typically available to Schwab retail customers. Schwab also makes available various support services and discounts for certain vendors. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. In addition, Schwab makes available investment research, both the custodians' own and that of third parties.

Fidelity provides us with Fidelity's "platform services". The platform services include, among others, brokerage, custodial, administrative support, record keeping and related services that are intended to support us in conducting business and in serving the best interests of our clients.

We are independently owned and operated and not affiliated with any of these custodians. We do not open accounts for clients. Rather, the client opens the account with the qualified custodian by entering into an account agreement directly with them. The custodians provide us with various services as described above. These services generally are available to independent investment advisors. Prospective clients are hereby advised that lower brokerage fees for comparable services may be available from other sources. We have a duty to get best execution for our clients. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services as described above.

Allocation of Investment Opportunities and Orders

We have adopted the following policies and procedures related to the fair allocation of investment opportunities. These policies are designed to help ensure that each client receives fair and equitable treatment in the investment process.

- Investment ideas are equally disseminated among all appropriate investment professionals responsible for selecting investments.
- Transactions in the same security on behalf of more than one client are aggregated, when possible, to facilitate best execution. This results in all clients within the aggregate receiving the same average share price on the transaction.
- When orders cannot be aggregated, we employ a trading process that is fair among all clients, regardless of size.
- IPOs are only allocated to accounts when the issuer meets the investment objectives of participating accounts as well as a review process for allocations.
- We do not short sell securities.
- Accounts in which our employees or affiliates have a beneficial interest, or in which Goodman Financial Corporation has a conflict of interest, do not receive preferential treatment.

- All clients receive fair and equitable treatment for investment opportunities that are too limited to be effectively allocated among all accounts.

When orders are generated, the decision on which accounts should participate, and in what amount, is based on the type of security or other asset, the present or desired structure of the various portfolios and the nature of the account's goals. Other factors include risk tolerance, tax status, permitted investment techniques and, for fixed-income accounts, the size of the account and other practical considerations. As a result, we may have different price limits for buying or selling a security in different accounts. Portfolio information systems, portfolio reports and quality control reports permit us to consider these factors as appropriate.

When our investment professionals decide to sell a security regardless of tax considerations, both taxable and tax-deferred accounts are eligible for sale simultaneously. In situations where capital gains influence the sale, securities in the tax-deferred accounts may be placed for sale first, as additional time is needed to consider the tax implications for each taxable account. Conversely, when capital losses influence the sale, Goodman Financial Corporation may prioritize taxable clients first, as the loss has a specific impact in a given year. In any event, the prioritization process is applied consistently over time.

Research Services/Soft Dollars

The custodians provide access to research and trade execution services to other investment advisors. However, this access is not predicated on the execution of client securities transactions. Goodman Financial Corporation has not entered into any formal "soft dollar" arrangements with any custodian.

Directed Brokerage

With regard to client-directed brokerage, we are required to disclose that we may be unable to negotiate commissions, block or batch client orders or otherwise achieve the benefits described above, including best execution, if you limit our brokerage discretion. Directed brokerage commission rates may be higher than the rates you might pay for transactions in non-directed accounts. Also, clients that restrict our brokerage discretion may be disadvantaged in obtaining allocations of new issues of securities that we purchase or recommend for purchase in other clients' accounts. It is our policy that such accounts not participate in allocations of new issues of securities obtained through brokers and dealers other than those designated by the client. As a general rule, we encourage each client to compare the possible costs or disadvantages of directed brokerage against the value of the custodial or other services provided by the broker to the client in exchange for the directed broker designation.

Step-Out Relationships

Occasionally the Company will work with other broker-dealers if it believes that it will lead to a better execution than what can be achieved through its primary custodian. When an outside broker-dealer is used, the commission rate is a function of the size of the order, the price of the security, the Company's transaction volume with that broker, and whether the receipt of products or services is involved. The Company's policy, however, is to realize the most favorable results for clients regardless of the products or services received, if any.

Item 13 - Review of Accounts

We regularly review client accounts. While the nature and frequency of the review is different for different components of the review, they are purposefully designed to ensure each account is maintained in accordance with a client's goals and objectives or investment policy. These reviews effectively identify any issues that may require attention. Appropriate actions are taken when necessary. Accounts are reviewed by staff under the direction and oversight of those serving in the capacity of Senior Financial Advisors.

Multiple employees review and monitor custodial alerts for items including, but not limited to, deposits, distributions, new accounts, changes of address, and certain trading activity and corporate actions. Further investigation into these alerts and/or action will be taken if necessary.

The Company uses its trade order management software, RedBlack, to monitor actual-to-target variances that are outside the usual rebalancing parameters for asset allocation and security weighting, as well as cash levels. Asset allocation and security drift is evaluated on an ongoing basis. On a quarterly basis, a client's performance is evaluated versus aggregate client performance and against relevant benchmarks. Material deviations (positive or negative) are investigated, and, as appropriate, portfolio changes are implemented when necessary.

Reports:

Reports are furnished to our clients on a quarterly basis by Goodman Financial. These reports include performance for the most recent quarter, YTD, trailing 12 months, 3 year, 5 year and since inception periods (as applicable). For comparison purposes, performance is reported along with relevant and appropriate benchmarks. Additionally, the reports include current data regarding client accounts as of the report date – asset allocation, diversification metrics, fixed income ratings, asset balances per account and in the aggregate, and aggregate quarterly account activity. In addition to the quarterly report received from Goodman Financial, all clients receive separate monthly and/or quarterly statements from their portfolio custodian detailing all cash and asset transactions and activity as well as the asset balances for each security as of the report date.

Item 14 - Client Referrals and Other Compensation

From 2003 through 2006 we participated in a fee sharing arrangement where our Firm compensated TD Ameritrade AdvisorDirect for clients that were referred to us. This was for a small number of our clients. With Schwab's purchase of TD Ameritrade, Schwab will now receive the trailing referral fee as long as the clients referred by that program remain with Goodman Financial.

Supervised persons are eligible to receive compensation via a bonus structure based on a percentage of fees generated on assets under management added by new clients obtained by the firm and in some cases existing clients. In addition, supervised persons are eligible for a bonus based on the firm's financial performance and a merit-based bonus. These bonuses create a conflict of interest since the supervised person has an incentive to encourage you to transfer your assets to the firm.

Certain supervised persons responsible for investment selection are eligible to receive a bonus based on investment performance relative to benchmarks. This bonus creates a conflict of interest since the supervised person has an incentive to recommend investments to the firm that may have a higher risk profile.

Item 15 - Custody

Account Custodian

We do not serve, and have no intention to serve, as custodian of client accounts. Each client must select a custodian and will be required to pay any related custodian fees. Also, clients will incur brokerage and other transaction costs in the course of our management of their accounts. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains the client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements that we provide to you. The account values on our statements may vary from the values shown on custodial statements due to such factors as the timing and posting of dividends, settlement dates for trades, and accrued interest. (This may not be an all-inclusive list.) For example, in accounts which contain individual bonds, we would expect the value on our statement to be higher due to accrued interest on individual bonds being shown on our statements but not on custodian statements.

Item 16 - Investment Discretion

Discretionary Management

We receive discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. Such authority is provided in our contract with each client. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account. Clients can impose investment guidelines or restrictions on investing in certain securities or types of securities, thus limiting the scope of potential investments. When selecting securities and determining amounts to invest, we observe the investment guidelines and restrictions of the client.

Wrap Account Management

We do not participate in wrap account management programs.

Item 17 - Voting Client Securities

Goodman Financial votes proxies on behalf of our clients who have provided us with written authorization to do so. Clients may, however, choose to retain proxy voting responsibility and will receive proxies from their custodian.

Goodman Financial has adopted proxy voting policies, procedures and guidelines designed to vote proxies efficiently and in the best interest of its clients. We seek to identify any material conflicts of interest and to ensure that any such conflicts do not interfere with voting in clients' best interests. Goodman Financial has retained a third-party service provider, Broadridge Investor Communication Solutions, Inc. ("Broadridge"), to provide access to proxy vote recommendations based on the Glass Lewis guidelines and assist with the voting and record-keeping of clients' proxy ballots through the Broadridge ProxyEdge® platform. It is our policy to vote proxies in accordance with Glass Lewis recommendations except in those cases where we believe a different vote would be in the best interest of our clients.

Clients may obtain a copy of Goodman Financial's proxy voting policies and information about how Goodman Financial voted a client's proxies by contacting us.

Item 18 - Financial Information

Goodman Financial Corporation does not have any financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding. In addition, we do not require or solicit pre-payment of advisory fees for more than \$1,200 per client, six months or more in advance.

Goodman Financial Corporation

Brochure Supplement – Part 2B of Form ADV Supervised Persons

Steven R. Goodman, Robin R. Kollannur, Morgann Zimmer,
Wade D. Egmon, Paul E. Palmer Jr., Diana Castro, Hunter W. Coday,
Antonio F. Castillo, Albert P. Wagner V, Robert Jacob Haverly, Anna P. Ceker,
Isabella A. Gomez, Cameron A. Malott, Benjamin C. McCue, and John B. Ross.

This Brochure Supplement provides information about the above Supervised Persons that supplements Goodman Financial Corporation's Form ADV Part 2A Brochure. You should have received a copy of that brochure. Please contact us if you did not receive Goodman Financial Corporation's Brochure or if you have any questions about the contents of this supplement.

Additional information about the above Supervised Persons is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure supplement prepared on April 24, 2026

Goodman Financial Corporation

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Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own. While various supervised persons of Goodman Financial are CPAs, this firm is not a CPA firm.

Certified Financial Planner®

The CERTIFIED FINANCIAL PLANNER®, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two

hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Chartered Financial Analyst®

(CFA®) is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA® charterholders working in 134 countries. To earn the CFA® charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® charterholders to:

- Place their clients' interests ahead of their own;
- Maintain independence and objectivity;
- Act with integrity;
- Maintain and improve their professional competence; and
- Disclose conflicts of interest and legal matters.

Global Recognition

Passing the three CFA® exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® charterholders—often making the charter a prerequisite for employment. Additionally, regulatory bodies in 22 countries and territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Steven R. Goodman

Item 2: Educational Background and Business Experience

Steven "Steve" R. Goodman, CPA, CFP® - President

Born in 1961

Education

Master of Science in Accountancy, University of Houston, 1985, Graduated with Honors

Bachelor of Science, University of Houston, 1983, Graduated with Honors

Professional Designations

Certified Public Accountant

CERTIFIED FINANCIAL PLANNER™ Professional

Business Experience and Background

Steve is Founder and President of Goodman Financial Corporation. Prior to Goodman Financial Corporation, Steve worked in public accounting for Ernst & Young as a tax consultant and subsequently with his own firm.

Prior 5 Years Work Experience

10/2018 - Present Goodman Financial Corporation – President

01/2023 - 12/2024 GFC Quantified Alpha, LP – Class B Limited Partner of GFC QA Special Partner, LP

03/2015 - 09/2018 Goodman Financial Corporation - President/Chief Investment Officer

01/1989 - 03/2015 Goodman Financial Corporation - President/Chief Investment Officer/Chief Compliance Officer

Item 3: Disciplinary Information

Steve Goodman does not have any legal or disciplinary events.

Item 4: Other Business Activities

Steve Goodman does not have any other investment-related business activities.

Item 5: Additional Compensation

Steve Goodman does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Steve Goodman's advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Robin R. Kollannur

Item 2: Educational Background and Business Experience

Robin R. Kollannur, CFA – Chief Investment Officer

Born in 1970

Education

Master of Business Administration, University of Houston, 1996
Bachelor of Arts, Texas A&M University, 1992

Professional Designations

Chartered Financial Analyst® Charterholder

Business Experience and Background

As Chief Investment Officer, Robin’s responsibilities include developing investment strategies, directing investment research activities, monitoring core holdings and providing investment-related communications to clients. Robin has over 32 years of experience in portfolio management, asset allocation, and investment analysis. Prior to joining Goodman Financial, Robin served as the Chief Investment Officer of Northern Trust Investors, held senior positions at Rothschild Asset Management and Brandes Investment Partners, and co-founded multiple successful investment firms.

Prior 5 Years Work Experience

08/2025 - Present	Goodman Financial Corporation – Chief Investment Officer
01/2023 - 08/2025	Scopefour, LLC – Managing Partner
12/2020 - 12/2022	Rothschild Asset Management – Managing Director
05/2016 - 12/2020	RVX Asset Management – Managing Partner

Item 3: Disciplinary Information

Robin Kollannur does not have any legal or disciplinary events.

Item 4: Other Business Activities

Robin Kollannur does not have any other investment-related business activities.

Item 5: Additional Compensation

Robin Kollannur does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Robin Kollannur’s advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Morgann Zimmer

Item 2: Educational Background and Business Experience

Morgann Zimmer, CFP® – Director of Financial Advisory Services

Born in 1990

Education

Bachelor of Science in Agribusiness, Texas A&M University, 2012, Cum Laude

Professional Designations

CERTIFIED FINANCIAL PLANNER™ Professional

Business Experience and Background

As Director of Financial Advisory Services, Morgann is responsible for working directly with clients to address their financial planning needs while also leading the firm's Financial Advisory Team. She ensures consistency in the overall client experience by overseeing client relationships and supporting team members in navigating complex financial planning matters. Prior to joining Goodman Financial in 2017, Morgann spent four years with KMH Wealth Management, LLC in Victoria, Texas. She worked closely supporting several financial advisors with client investments and financial plans.

Prior 5 Years Work Experience

08/2025 - Present	Goodman Financial Corporation – Director of Financial Advisory Services
06/2021 - 08/2025	Goodman Financial Corporation – Senior Financial Advisor
09/2020 - 06/2021	Goodman Financial Corporation – Senior Associate Advisor
01/2017 - 09/2020	Goodman Financial Corporation – Associate Advisor
07/2016 - 12/2016	Unemployed
05/2012 - 06/2016	KMH Wealth Management, LLC - Intern/Assistant Portfolio Manager

Item 3: Disciplinary Information

Morgann Zimmer does not have any legal or disciplinary events.

Item 4: Other Business Activities

Morgann Zimmer does not have any other investment-related business activities.

Item 5: Additional Compensation

Morgann Zimmer does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Morgann Zimmer's advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Wade D. Egmon

Item 2: Educational Background and Business Experience

Wade D. Egmon, CPA, CFP® - Senior Financial Advisor

Born in 1978

Education

Masters in Professional Accounting, University of Texas at Austin, 2002

Bachelor of Arts – Accounting, Texas Lutheran University, 2001

Professional Designations

Certified Public Accountant

CERTIFIED FINANCIAL PLANNER™ Professional

Business Experience and Background

As Senior Financial Advisor, Wade's responsibilities include working with clients directly, addressing their financial planning needs. He also oversees client relationships and assists other team members with the more complex financial advisory issues. Prior to joining Goodman Financial, Wade served as a financial planner and income tax resource for a family office in Houston offering clients comprehensive financial planning services and targeted analysis. Additionally, Wade has six years of Big Four and small-firm tax experience, specializing in tax compliance and planning for high net worth individuals.

Prior 5 Years Work Experience

02/2021 - Present Goodman Financial Corporation – Senior Financial Advisor

01/2020 - 02/2021 Goodman Financial Corporation – Director of Financial Advisory Services

09/2009 - 12/2019 Goodman Financial Corporation – Client Service Manager

Item 3: Disciplinary Information

Wade Egmon does not have any legal or disciplinary events.

Item 4: Other Business Activities

Wade Egmon does not have any other investment-related business activities.

Item 5: Additional Compensation

Wade Egmon does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Wade Egmon's advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Paul E. Palmer Jr.

Item 2: Educational Background and Business Experience

Paul E. Palmer Jr., CFP® - Senior Financial Advisor

Born in 1958

Education

Bachelor of Science in Business Administration, Louisiana State University, 1980

Professional Designations

CERTIFIED FINANCIAL PLANNER™ Professional

Business Experience and Background

As Senior Financial Advisor, Paul’s responsibilities include working with clients directly, addressing their financial planning needs. He also oversees client relationships and assists other team members with the more complex financial advisory issues. Prior to joining Goodman Financial, Paul worked for Mobil Oil in the 80’s before moving to Houston to pursue his passion in the financial services industry with CIGNA Financial Services. In 1993, Paul started his own firm, Cypress Advisory Services, focused on providing comprehensive financial planning to families across the Houston area. His firm later expanded in 2006 and became The Advocates. Paul has almost 40 years of experience in financial planning with special expertise in risk management and estate planning.

Prior 5 Years Work Experience

12/2023 - Present	Goodman Financial Corporation – Senior Financial Advisor
10/2006 - 12/2023	Your Advocates Ltd., LLP dba The Advocates – Partner
10/1993 - 10/2006	Cypress Advisory Services, a sole proprietorship – President/Owner

Item 3: Disciplinary Information

Paul Palmer Jr. does not have any legal or disciplinary events.

Item 4: Other Business Activities

Paul Palmer Jr. does not have any other investment-related business activities.

Item 5: Additional Compensation

Paul Palmer Jr. does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Paul Palmer Jr.’s advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Diana Castro

Item 2: Educational Background and Business Experience

Diana Castro, CPA, CFP® – Senior Financial Advisor

Born in 1979

Education

Master in Professional Accounting, University of Texas at Austin, 2003

Bachelor of Business Administration with Honors, University of Texas at Austin, 2003

Professional Designations

Certified Public Accountant

CERTIFIED FINANCIAL PLANNER™ Professional

Business Experience and Background

As Senior Financial Advisor, Diana's responsibilities include working with clients directly, addressing their financial planning needs. She also oversees client relationships and assists other team members with the more complex financial advisory issues. Prior to joining Goodman Financial in 2019, Diana worked as a Para Planner at a Houston-based RIA firm. In addition, she has approximately 15 years of experience working in corporate tax.

Prior 5 Years Work Experience

11/2022 - Present	Goodman Financial Corporation – Senior Financial Advisor
06/2022 - 11/2022	Goodman Financial Corporation – Senior Associate Advisor
09/2020 - 06/2022	Goodman Financial Corporation – Associate Advisor
12/2019 - 09/2020	Goodman Financial Corporation – Junior Planner

Item 3: Disciplinary Information

Diana Castro does not have any legal or disciplinary events.

Item 4: Other Business Activities

Diana Castro does not have any other investment-related business activities.

Item 5: Additional Compensation

Diana Castro does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Diana Castro's advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Hunter W. Coday

Item 2: Educational Background and Business Experience

Hunter W. Coday, CFP® – Senior Financial Advisor

Born in 1998

Education

Bachelor of Science in Personal Financial Planning, Texas Tech University, 2020, Summa Cum Laude

Professional Designations

CERTIFIED FINANCIAL PLANNER™ Professional

Business Experience and Background

As Senior Financial Advisor, Hunter's responsibilities include working with clients directly, addressing their financial planning needs. He also oversees client relationships and assists other team members with the more complex financial advisory issues. Prior to joining Goodman Financial, Hunter attended Texas Tech University's Personal Financial Planning program where he was able to prepare for a role in financial planning through volunteering in programs such as Red to Black® Peer Financial Coaching, Knowledge Empowering You Outreach, and serving as a student ambassador. During his time at Texas Tech, Hunter also had the privilege to complete an internship with another Houston-based investment advisory firm where he was able to gain valuable experience learning the day-to-day workings of a financial advisor in Houston.

Prior 5 Years Work Experience

05/2025 - Present	Goodman Financial Corporation – Senior Financial Advisor
07/2024 - 05/2025	Goodman Financial Corporation – Senior Associate Advisor
06/2021 - 06/2024	Goodman Financial Corporation – Associate Advisor
01/2021 - 06/2021	Goodman Financial Corporation – Financial Planner
07/2020 - 12/2020	Goodman Financial Corporation – Financial Planning Analyst
05/2019 - 12/2019	The Financial Advisory Group, Inc – Financial Planning Intern
08/2016 - 05/2020	Student – Texas Tech University

Item 3: Disciplinary Information

Hunter Coday does not have any legal or disciplinary events.

Item 4: Other Business Activities

Hunter Coday does not have any other investment-related business activities.

Item 5: Additional Compensation

Hunter Coday does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Hunter Coday's advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Antonio F. Castillo

Item 2: Educational Background and Business Experience

Antonio F. Castillo, CFP® – Associate Advisor

Born in 1965

Education

Bachelor of Business Administration & Economics, University of Barcelona, Spain, 1990

Master in Operations and Production Management, IE Business School, Spain, 1996

International Management Program, IPADE, 1998

Certified Financial Planner Graduate Certificate Program, Rice University, 2015

Professional Designations

CERTIFIED FINANCIAL PLANNER™ Professional

Business Experience and Background

As an Associate Advisor, Antonio oversees the day-to-day relationship with his clients, addressing their financial advisory needs, participating in client meetings, and servicing their accounts. Prior to joining Goodman Financial, Antonio was a financial planner providing clients with retirement scenario analysis, cash flow needs analysis, tax efficient strategies, and distribution planning. Antonio has over 25 years of experience in corporate management.

Prior 5 Years Work Experience

02/2023 - Present	Goodman Financial Corporation – Associate Advisor
03/2022 - 01/2023	RWM Capital, LLC – Associate Financial Planner
08/2021 - 01/2022	Bellaire Capital Management, LLC – Financial Planner
03/2021 - 08/2021	Fund2vida Financial Planning (self-employed) – Financial Planner
01/2019 - 03/2021	Student at Dalton Education and Kaplan
01/2004 - 12/2018	CEMEX Inc. – Director

Item 3: Disciplinary Information

Antonio Castillo does not have any legal or disciplinary events.

Item 4: Other Business Activities

Antonio Castillo does not have any other investment-related business activities.

Item 5: Additional Compensation

Antonio Castillo does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Antonio Castillo’s advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Albert P. Wagner V

Item 2: Educational Background and Business Experience

Albert P. Wagner V, CPA – Associate Advisor

Born in 1995

Education

Master of Taxation, Baylor University, 2018

Bachelor of Business Administration in Accounting, Baylor University, 2017

Professional Designations

Certified Public Accountant

Business Experience and Background

As an Associate Advisor, Albert oversees the day-to-day relationship with his clients, addressing their financial advisory needs, participating in client meetings, and servicing their accounts. Prior to joining Goodman Financial, Albert was a Senior Tax Consultant responsible for managing client relationships, managing client projects, and managing staff for all client tax services. Albert has four years of experience in public accounting, providing client services at PricewaterhouseCoopers and KPMG. Albert is a licensed Certified Public Accountant and holds a Master of Taxation degree from Baylor University.

Prior 5 Years Work Experience

07/2024 - Present	Goodman Financial Corporation – Associate Advisor
12/2022 - 06/2024	Goodman Financial Corporation – Financial Planner
09/2021 - 11/2022	KPMG – Tax Senior
01/2019 - 09/2021	PwC – Tax Associate

Item 3: Disciplinary Information

Albert Wagner V does not have any legal or disciplinary events.

Item 4: Other Business Activities

Albert Wagner V does not have any other investment-related business activities.

Item 5: Additional Compensation

Albert Wagner V does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Albert Wagner’s advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Robert Jacob Haverly

Item 2: Educational Background and Business Experience

Robert Jacob “Jake” Haverly, CFP® – Associate Advisor

Born in 1998

Education

Bachelor of Business Administration, University of Houston, 2022

Professional Designations

CERTIFIED FINANCIAL PLANNER™ Professional

Business Experience and Background

As an Associate Advisor, Jake oversees the day-to-day relationship with his clients, addressing their financial advisory needs, participating in client meetings, and servicing their accounts. Prior to joining Goodman Financial, Jake attended the University of Houston’s Personal Financial Planning Program where he was able to prepare for his role through participation in Financial Planning Projects and by serving as an investment analyst for Bauer Capital Group. During his time at the University of Houston, Jake also had the privilege of completing a tax planning internship with Moss Adams and RSM US LLP.

Prior 5 Years Work Experience

08/2025 - Present	Goodman Financial Corporation – Associate Advisor
10/2023 - 08/2025	Goodman Financial Corporation – Financial Planner
10/2022 - 10/2023	Goodman Financial Corporation – Financial Planning Analyst
08/2022 - 10/2022	Greystar – Property Accountant
08/2017 - 05/2022	University of Houston – Student

Item 3: Disciplinary Information

Jake Haverly does not have any legal or disciplinary events.

Item 4: Other Business Activities

Jake Haverly does not have any other investment-related business activities.

Item 5: Additional Compensation

Jake Haverly does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Jake Haverly’s advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Anna P. Ceker

Item 2: Educational Background and Business Experience

Anna P. Ceker – Financial Planner

Born in 1990

Education

Bachelor of Business Administration in Finance, University of Houston, 2014

Business Experience and Background

As a Financial Planner, Anna works with our Senior Financial Advisors to address our clients' financial advisory needs, prepare financial plans and analysis, and service client accounts. Prior to joining Goodman Financial in 2014, Anna interned with Merrill Lynch where she assisted financial advisors and wealth managers with client acquisition activities and daily business operations.

Prior 5 Years Work Experience

09/2020 - Present	Goodman Financial Corporation – Financial Planner
01/2020 - 09/2020	Goodman Financial Corporation – Junior Planner
06/2014 - 12/2019	Goodman Financial Corporation – Junior Planner/Analyst
09/2013 - 04/2014	Merrill Lynch – Client Associate/Intern

Item 3: Disciplinary Information

Anna Ceker does not have any legal or disciplinary events.

Item 4: Other Business Activities

Anna Ceker does not have any other investment-related business activities.

Item 5: Additional Compensation

Anna Ceker does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Anna Ceker's advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Isabella A. Gomez

Item 2: Educational Background and Business Experience

Isabella A. Gomez – Financial Planner

Born in 2002

Education

Bachelor of Business Administration in Finance, University of Houston, 2024

Business Experience and Background

As a Financial Planner, Isabella works with our Senior Financial Advisors to service client accounts, prepare presentations and financial analyses, and address our clients' financial advisory needs. Prior to joining Goodman Financial, Isabella attended the University of Houston's Personal Financial Planning Program where she was able to prepare for her role through participation in Financial Planning Projects, including Financial Planning Challenge, a case study hosted by the Financial Planning Association, Ameriprise Financial, and the CFP® Board. During her time at the University of Houston, Isabella also completed two wealth management internships with other Houston-based investment advisory firms.

Prior 5 Years Work Experience

05/2025 - Present	Goodman Financial Corporation – Financial Planner
06/2024 - 05/2025	Goodman Financial Corporation – Financial Planning Analyst
01/2024 - 05/2024	Three Chords Wealth Management Advisors – Wealth Management Intern
08/2023 - 01/2024	Willis Johnson & Associates – Wealth Management Intern
08/2020 - 05/2024	University of Houston – Student

Item 3: Disciplinary Information

Isabella Gomez does not have any legal or disciplinary events.

Item 4: Other Business Activities

Isabella Gomez does not have any other investment-related business activities.

Item 5: Additional Compensation

Isabella Gomez does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Isabella Gomez's advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Cameron A. Malott

Item 2: Educational Background and Business Experience

Cameron A. Malott – Senior Operations Manager

Born in 1993

Education

Bachelor of Science in Business Administration, Liberty University, 2015

Business Experience and Background

As Senior Operations Manager, Cameron serves as the primary point of contact for operational support with our Financial Advisory Team. He plays a key role in delivering an exceptional client experience, focusing on initial client onboarding, account maintenance and paperwork, client data maintenance and reporting. Prior to joining Goodman Financial, Cameron spent four years with a wealth management firm as a Client Service Associate and Operations Manager.

Prior 5 Years Work Experience

04/2026 - Present	Goodman Financial Corporation – Senior Operations Manager
01/2025 - 03/2026	Goodman Financial Corporation – Operations & Client Service Manager
10/2022 - 12/2024	Goodman Financial Corporation – Client Service Specialist
03/2021 - 10/2022	Engrave Wealth Partners, LLC – Operations Manager
04/2018 - 03/2021	Engrave Wealth Partners, LLC – Client Service Associate
01/2017 - 04/2018	Ramin Corporation – Sales Manager

Item 3: Disciplinary Information

Cameron Malott does not have any legal or disciplinary events.

Item 4: Other Business Activities

Cameron Malott does not have any other investment-related business activities.

Item 5: Additional Compensation

Cameron Malott does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Cameron Malott's advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

Benjamin C. McCue

Item 2: Educational Background and Business Experience

Benjamin “Ben” C. McCue, CFA – Associate Portfolio Manager

Born in 1982

Education

Master of Business Administration, Southern Methodist University, 2017

Bachelor of Arts, University of Texas at Austin, 2005

Professional Designations

Chartered Financial Analyst® Charterholder

Business Experience and Background

As Associate Portfolio Manager, Ben’s responsibilities include investment research, monitoring existing firm holdings, and supporting client portfolio management. Prior to joining Goodman Financial, Ben worked at MUFG Securities Americas, Inc. as an equity research associate, providing investment research and analysis to institutional clients. Additionally, Ben has worked for public corporations in various roles, including investor relations and corporate communications.

Prior 5 Years Work Experience

07/2024 - Present	Goodman Financial Corporation – Associate Portfolio Manager
08/2020 - 06/2024	Goodman Financial Corporation – Investment Research Analyst
01/2018 - 07/2020	MUFG Securities Americas, Inc. – Associate
08/2015 - 05/2017	Southern Methodist University – Student

Item 3: Disciplinary Information

Ben McCue does not have any legal or disciplinary events.

Item 4: Other Business Activities

Ben McCue does not have any other investment-related business activities.

Item 5: Additional Compensation

Ben McCue does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

Ben McCue’s advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.

John B. Ross

Item 2: Educational Background and Business Experience

John B. Ross – Director of Business Development

Born in 1988

Education

Master of Business Administration, University of South Carolina, 2025

Bachelor of Science in Psychology, University of Houston, 2013

Corporate Entrepreneurship Certification, Wolff Center for Entrepreneurs, 2010

Business Experience and Background

As Director of Business Development, John is responsible for establishing a structured, relationship-driven business development function that expands the firm’s reach, deepens referral partnerships, and builds a consistent pipeline of ideal clients. Prior to joining Goodman Financial, John spent more than ten years with Talascend, where he served as Senior Account Executive and Project Manager, leading strategic planning of business operations, sales, and client engagement initiatives. John brings a strategic and collaborative approach to growth, emphasizing long-term relationships and disciplined market expansion.

Prior 5 Years Work Experience

01/2026 - Present	Goodman Financial Corporation – Director of Business Development
11/2015 - 01/2026	Talascend LLC – Senior Account Executive

Item 3: Disciplinary Information

John Ross does not have any legal or disciplinary events.

Item 4: Other Business Activities

John Ross does not have any other investment-related business activities.

Item 5: Additional Compensation

John Ross does not receive any additional economic benefit from third parties for providing advisory services.

Item 6: Supervision

John Ross’s advisory activities are supervised by James Hadaway, Chief Compliance Officer. James Hadaway can be contacted by phone at (513) 832-5477 or by email at james.hadaway@dinsmorecomplianceservices.com.