

Hantz Financial Services, Inc.
Form CRS: Customer Relationship Summary
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This brochure provides information about the qualifications and business practices of Hantz Financial Services, Inc. If you have any questions about the contents of this brochure, please contact us at 248.304.2855. 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.

Additional information about Hantz Financial Services, Inc. is available on the SEC's website at www.adviserinfo.sec.gov. Registration as an investment adviser or broker-dealer does not imply a certain level of skill or training.

Introduction – who we are and what we do.

- Hantz Financial Services, Inc. (*Hantz, we, us, and our*) is registered with the Securities and Exchange Commission (*SEC*) as both a broker-dealer and an investment adviser and is a member of the Financial Industry Regulatory Authority (*FINRA*) and the Securities Investor Protection Corporation (*SIPC*). We provide both types of service.
- Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

We offer investment advice, recommendations, and brokerage services with respect to securities, insurance, and various investment-related products such as stocks, bonds, mutual funds, exchange-traded funds (*ETFs*), private securities offerings, and various annuity and life insurance products.

- **Brokerage:** Our brokerage services include buying and selling securities through our third-party clearing broker-dealer and directly with mutual fund and insurance companies. We do not provide account monitoring in conjunction with our brokerage services unless you specifically ask us. We do not offer any proprietary products. We do not offer discretionary brokerage services. With respect to direct-sold mutual funds and insurance products, our investment offerings are limited to those companies with whom we have selling agreements. Depending on brokerage product chosen there will be account size minimums. **Please see our [Brokerage Relationship Guide](#) for more information.**
- **Advisory:** Our advisory services include financial planning, investment portfolio and wealth management. In conjunction with the standard services you select, we will monitor your advisory accounts throughout the relationship but no less than one time per year. We generally receive limited discretionary investment authority in writing from clients at the outset of an advisory relationship. This discretionary authority will not be exercised by Advisor to cause Client to purchase or sell any investment in which Advisor or its advisory affiliates have any personal interest (other than fully-disclosed securities-related brokerage compensation) without prior notice to Client. We do offer some proprietary products. We manage accounts using our investment models and a third-party investment platform. With respect to subadvised accounts, our investment advisory services are limited to those third-party investment advisers with whom we have subadvisory agreements, which we may change from time to time. Some accounts do require a minimum, though not all. We do require payment of a monthly fee to engage us in a financial planning relationship. **Please see our Form [ADV Part 2A](#) for more information.**

Conversation Starters. Ask your Financial Professional –

- *Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

What Fees Will I Pay?

- **Brokerage:** In engaging us for securities brokerage services, there will be costs such as commission charges, custodian fees, account maintenance fees, as well as internal product-specific fees and charges imposed by mutual funds, variable life, and variable annuity contracts. Depending on the product, commissions can be charged at the account opening, on-going, back-end, or any combination of these. You will be charged more when there are more trades in your account, therefore, we do have an incentive to encourage you to trade often. **Please see our [Brokerage Relationship Guide](#) for more information.**
- **Advisory:** Engaging us for financial planning will carry a predetermined, yearly fee dependent on the level of service you choose. Investment advisory accounts will be assessed an asset-based fee which will vary depending on the value of the assets in your managed account. This asset-based fee will be charged monthly in advance by direct billing to your account custodian. There will also be commission charges and custodian fees, as well as internal product-specific fees and charges imposed by mutual funds, SMAs and ETFs. The more assets there are in a retail investors account, the more a retail investor will pay in fees, and the firm therefore has an incentive to encourage the retail investor to increase the assets in his or her managed account. **Please see our [Form ADV Part 2A](#) for more information.**
- **Additional Information.** You will pay brokerage and advisory fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Please read or use the hypertext links to access our **[Brokerage Relationship Guide](#)** and our **[Form ADV Part 2A](#)**.

Conversation Starters: Ask your Financial Professional –

- *Help me understand how these fees and costs might affect my investments.*
- *If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

- When we provide you with a recommendation as your broker-dealer or act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the

recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

- For example, we are party to several product company marketing agreements in which we receive payments from those preferred supplier companies for training our representatives on their products, marketing their products to our clients, and performing initial and on-going due diligence about the product company and its offerings.

Conversation Starter: Ask your Financial Professional-

- *How might your conflicts of interest affect me, and how will you address them?*

- **Additional Information.** More information regarding marketing agreements may be found in our [Disclosure of Possible Conflicts of Interest](#). See also our [Form ADV Part 2A](#) describing our relationships with third-parties, including third-party compensation, and the conflicts of interest that compensation creates.

How do your financial professionals make money?

Our financial professionals are primarily paid based on a base salary that varies by seniority plus a share of the compensation we receive from you or with respect to transactions for your account.

- **Brokerage:** If you engage our brokerage services, our financial professionals are primarily compensated by commissions based on the product sold, the product supplier, and our payout percentage for that product. Some products have higher commissions than others. Some pay on-going 12b-1 fees. Registered and unregistered products such as real estate investment trusts (REITs), private securities offerings, and insurance-related commissions commonly pay higher commissions than charged with respect to buying or selling stocks, bonds, mutual funds, and ETFs, largely in consideration of the additional due diligence, training, and complexity of these products to be explained to clients. Commissions are transaction based, so our professionals have an incentive to encourage you to place transaction orders to buy or sell securities, insurance, or other investment products.
- **Advisory:** If you engage our investment advisory services, our financial professionals are primarily compensated based on a share of the financial planning fees you pay us and a share of our investment management fees that are based on the value of your assets under our management. Our planning fees are based on the level of our services—more planning-related services incur more fees. Our planners have an incentive to encourage you to establish a planning relationship with us and to choose a higher level of our services. Our planners also have an incentive to encourage you to place more of your assets under our management.
- **Additional Information.** Our professionals are employees of our firm. They receive various employment-related health, welfare, and retirement benefits through various plans and/or insurance programs we make available to them. Some benefits must be purchased by our employees, some require employee co-pays, and some are provided at no charge.

Do you or your financial professionals have legal or disciplinary history?

- **Yes.** Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

Conversation Starter: Ask your Financial Professional-

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information – where and how to find it.

- For additional information about our firm, our services, our professionals, and our relationships with third-party product companies, custodians, and other service providers, please visit [hantzgroup.com](https://www.hantzgroup.com).
- If you would like additional, up-to-date information or a copy of this disclosure, please contact our financial professional assigned to your account.

Conversation Starter: Ask your Financial Professional-

- *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*