

**Firm: HFH Planning Inc.**

## **Form CRS - Customer Relationship Summary, July 21, 2022**

HFH Planning is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services differ and that it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides education materials about broker-dealers, investment advisers, and investing.

### **What investment services and advice can you provide me?**

- We offer investment advisory services. We also offer integrated personalized confidential financial planning with investment advisory services.
- While we may provide investment advisory services on a standalone basis, we believe completing a financial plan first enables us to better advise you about your investments. The plan includes reviewing your current financial situation, determining your financial objectives, and advising in areas such as insurance needs, cash flow, tax, retirement, education, charitable giving, and estate planning.
- We provide investment advice on a non-discretionary basis with you making the final decision on investment selection. We do not act as a custodian of your assets. You always maintain ownership and asset control. We place trades for you under a limited power of attorney.
- We generally invest in no-load mutual fund shares and exchange traded funds (“ETFs”). In addition, we may use model portfolios if the portfolio meets your investment objectives. We do not invest in any proprietary products since we have none. We review your portfolio quarterly to ensure that the funds and investments are still on target and performing as they should be.

#### **\*\*\*Conversation Starters – Ask your financial professional**

- **Given my financial situation, should I choose an investment advisory service? 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?**

- You will pay fees charged by mutual fund and exchange traded securities that we have selected for you. The fees are found in each fund’s prospectus.
- The custodian that holds your assets may charge a transaction fee for the purchase of these funds.
- We charge our ongoing fees based on the size of the portfolio, or your combined Net Worth and Income, and our minimum fee is \$2400 per year charged quarterly. See pages 6 and 7 of our [Form Adv](#) for details. We attempt to minimize any conflicts based on our recommendations, but as the size of the relationship grows our fee grows also.
- You will pay 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.

- For standalone financial planning services, we charge \$360/hour with a three hour minimum. After delivery of a financial plan, clients can then choose whether or not to hire us for ongoing services.

**\*\*\*Conversation Starter. 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 acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we must act in your best interest and not put our interest 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 investment advice we provide you. For example, during the plan development process we may work on your plan for five hours and charge you for six. We may advise you to use our ongoing services when you do not need them.

**\*\*\*Conversation Starters – Ask your financial professional**

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

**How do your financial professionals make money?**

Since our financial professionals are both firm owners and investment advisors, your fees are our compensation once their share of the firm's expenses are covered. Therefore, we are incented to increase the number of clients to increase our compensation while keeping the firm's expenses constant.

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

None. Go to [investor.gov/CRS](http://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?**

**For additional information about our services**

If you would like additional, up-to-date information or a copy of this disclosure, please call us at 212 402-5444 to request up-to-date information and a copy of Form CRS. It is also available on our website at [our website](#).

**\*\*\*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? How will you address them?**