

Relationship Summary

Introduction

Hungerford Financial, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our financial planning service involves advising clients on wealth management issues, after first evaluating their financial situations, goals, and risk tolerances. At the conclusion of the service, we will present the client with a written financial plan.

Our portfolio management service involves creating, managing, and regularly monitoring individualized portfolios for clients. We require a minimum account size of \$100,000 for our portfolio management services; we may waive this minimum in our discretion. We manage assets on a discretionary and non-discretionary basis, as negotiated with the client. If we manage your assets on a discretionary basis, that means that we may select the type and amount of securities to be bought and sold in your account without your prior approval.

We also recommend and monitor third-party investment advisers. Once a third-party adviser has been selected, we will monitor the status of your accounts with the third-party adviser, make recommendations about the third-party adviser, and act as your primary adviser.

Additional Information:

You can find more detailed information about the services we offer in Items 4 and 7 of our Firm Brochure.

Conversation Starters:

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We offer our financial planning services on a hourly fee basis; the fee is \$250.00 per hour, and it is negotiable. The fee is due upon presentation of the financial plan or conclusion of the consulting arrangement.

Our portfolio management fee is a percentage of your assets under management, and is due quarterly in advance based upon the following annual fee schedule:

Custodian-Reported Value	Annual Management Fee
\$0 to \$1,000,000	0.95%
\$1,000,000.01 to \$2,000,000	0.85%
\$2,000,000.01 to \$5,000,000	0.75%
\$5,000,000.01 to \$10,000,000	0.65%
Above \$10,000,000	Negotiable

For our portfolio management service, we require a minimum annual management fee of \$1,200 per account; we may waive this minimum in our discretion.

When we recommend third-party investment advisers, we charge an annual management fee based upon a percentage of assets under management. Our fee is collected quarterly in arrears based upon the following fee schedule:

Custodian-Reported Value	Annual Management Fee
\$0 to \$1,000,000	0.50%
\$1,000,000.01 to \$2,000,000	0.40%
\$2,000,000.01 to \$5,000,000	0.30%
\$5,000,000.01 to \$10,000,000	0.20%

Custodian-Reported Value

Above \$10,000,000

Annual Management Fee

Negotiable

In addition to and exclusive of our fees, there are other fees and costs that you may pay directly or indirectly, including brokerage commissions, transaction fees, and other related costs and expenses.

Additional Information:

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. You can find more detailed information about our fees and costs in Item 5 of our Firm Brochure.

Conversation Starter:

“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 have to 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. Here are some examples to help you understand what this means:

- a) The firm’s owner, Mr. Price, is licensed to sell insurance products, which creates a conflict of interest because he receives a commission for these sales that is separate from financial planning and investment management fees. Mr. Price is also an investment adviser representative of United Planners Financial Services and may recommend these services to our clients. This activity pays him fees that are separate from the firm’s financial planning and investment management fees, which gives him an incentive to recommend United Planners Financial Services’ services to our clients.
- b) We participate in TD Ameritrade’s institutional customer program, which provides economic benefits to us that are typically not available to TD Ameritrade retail investors. This creates an incentive for us to recommend the use of TD Ameritrade for custodial or brokerage services.

Additional Information:

You can find more detailed information about our conflicts of interest in Items 10 and 14 of our Firm Brochure.

Conversation Starter:

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

How do your financial professionals make money?

Our financial professionals are compensated by a variable payout structure, under which they receive a percentage of assets they have under management and a share of the firm’s profits. This creates an incentive for our financial professionals to encourage our customers to increase the amount of assets in their accounts.

Disciplinary History

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

No.

Additional Information:

Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

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

Additional Information

You can find additional information about our investment advisory services and request a copy of our relationship summary by contacting us at:

Website: <https://hungerfordfinancial.com/>

Email: thomas@hungerfordfinancial.com

Telephone: (616) 551-5452

Address: 2910 Lucerne Drive SE, Grand Rapids, MI 49546

Conversation Starter:

“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?”