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FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

Name of Investment Adviser: Hantz Financial Services, Inc.				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
24901 Northwestern Hwy., Suite 710	Southfield	MI	48075	(248) 304-2855

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any government authority.**

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Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

Applicant: Hantz Financial Services, Inc.	SEC File Number: 801-	Date: 03/01/2010
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Definitions for Part II

Related person - Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services - Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the client's personal and family obligations.

1. **A. Advisory Services and Fees.** (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:		
<input type="checkbox"/>	(1) Provides investment supervisory services	_____ %
<input type="checkbox"/>	(2) Manages investment advisory accounts not involving investment supervisory services	_____ %
<input checked="" type="checkbox"/>	(3) Furnishes investment advice through consultations not included in either service described above	70 %
<input type="checkbox"/>	(4) Issues periodicals about securities by subscription	_____ %
<input type="checkbox"/>	(5) Issues special reports about securities not included in any service described above.....	_____ %
<input type="checkbox"/>	(6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities.....	_____ %
<input checked="" type="checkbox"/>	(7) On more than an occasional basis, furnishes advice to clients on matters not involving securities	30 %
<input type="checkbox"/>	(8) Provides a timing service	_____ %
<input type="checkbox"/>	(9) Furnishes advice about securities in any manner not described above	_____ %

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

B. Does the applicant call any of the services it checked above financial planning or some similar term?.....

	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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C. Applicant offers investment advisory services for: (check all that apply):

<input type="checkbox"/>	(1) A percentage of assets under management	<input type="checkbox"/>	(4) Subscription fees
<input type="checkbox"/>	(2) Hourly charges	<input type="checkbox"/>	(5) Commissions
<input checked="" type="checkbox"/>	(3) Fixed fees (not including subscription fees)	<input type="checkbox"/>	(6) Other

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. **Types of Clients** - Applicant generally provides investment advice to: (check those that apply)

<input checked="" type="checkbox"/>	A. Individuals	<input checked="" type="checkbox"/>	E. Trusts, estates, or charitable organizations
<input type="checkbox"/>	B. Banks or thrift institutions	<input checked="" type="checkbox"/>	F. Corporations or business entities other than those listed above
<input type="checkbox"/>	C. Investment companies	<input type="checkbox"/>	G. Other (describe on Schedule F)
<input type="checkbox"/>	D. Pension and profit sharing plans		

Applicant:
Hantz Financial Services, Inc.

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801-

Date:
03/01/2010

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input checked="" type="checkbox"/> A. Equity Securities
(1) exchange-listed securities
<input checked="" type="checkbox"/> (2) securities traded over-the-counter
<input checked="" type="checkbox"/> (3) foreign issues | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> B. Warrants | <input type="checkbox"/> I. Options contracts on:
(1) securities
<input type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> J. Futures contracts on:
(1) tangibles
<input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | <input type="checkbox"/> K. Interests in partnerships investing in:
<input checked="" type="checkbox"/> (1) real estate
<input checked="" type="checkbox"/> (2) oil and gas interests
<input checked="" type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> F. Municipal securities | |
| <input type="checkbox"/> G. Investment company securities
(1) variable life insurance
<input checked="" type="checkbox"/> (2) variable annuities
<input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|------------------------------------------|-----------------------------------------------------------------------|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input type="checkbox"/> Fundamental | (5) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (3) <input type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input checked="" type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input checked="" type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- | | |
|-----------------|----------------------------------------------------|
| • name | • formal education after high school |
| • year of birth | • business background for the preceding five years |

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:

<input type="checkbox"/> (1) broker-dealer	<input checked="" type="checkbox"/> (7) accounting firm
<input type="checkbox"/> (2) investment company	<input type="checkbox"/> (8) law firm
<input type="checkbox"/> (3) other investment adviser	<input checked="" type="checkbox"/> (9) insurance company or agency
<input type="checkbox"/> (4) financial planning firm	<input type="checkbox"/> (10) pension consultant
<input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant	<input type="checkbox"/> (11) real estate broker or dealer
<input type="checkbox"/> (6) banking or thrift institution	<input type="checkbox"/> (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? Yes No

(If yes, describe on Schedule F the partnerships and what they invest in.)

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9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts, or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account? Yes No

(If yes, describe on Schedule F.)

11. Review of Accounts. If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Please see Schedule F

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Please see Schedule F

Applicant: Hantz Financial Services, Inc.	SEC File Number: 801-	Date: 03/01/2010
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12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | Yes | No |
|---------------------------------------------------------|--------------------------|-------------------------------------|
| (1) Securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (2) Amount of the securities to be bought or sold?..... | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) Broker or dealer to be used? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) Commission rates paid? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

- B. Does applicant or a related person suggest brokers to clients?.....
- | | Yes | No |
|--|-------------------------------------|--------------------------|
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A (3), A (4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|
| A. Is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients?..... | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| B. Directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities; or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- | | | |
|----------------------------------------------------------|--------------------------|-------------------------------------|
| Has applicant provided a Schedule G balance sheet? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

Applicant: Hantz Financial Services, Inc.	SEC File Number: 801- N/A	Date: 03/01/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Hantz Financial Services, Inc.	IRS EIN: 38-3431708
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Item of Form (identify)	Answer
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Item 1	<p>In this Schedule F, Hantz Financial Services, Inc. is referred to as “HFSI.” “We,” “us,” or “our” also includes Hantz Tax & Business, LLC, or another affiliate identified in Item 7 below. “Client,” “you,” or “your” refers to our clients.</p> <p><u>ADVISORY SERVICES AND FEES</u></p> <p>Hantz Financial Services, Inc. (HFSI) provides clients with investment advice through its financial planning services. Hantz Business & Tax, LLC, or one of our tax and business consulting affiliates provides tax and business consulting services. Our tax and business consulting affiliates include Hantz Titus and Urbanski, LLC (HTU), Hantz Randazzo and Associates, LLC (HRA), Hantz McGarry and Associates, LLC (HMA), or Hantz Rhoades and Doehrer, LLC (each referred to as a “Tax and Business Consulting Affiliate”). These consulting affiliates do not provide investment advisory services and are not registered investment advisers.</p> <p>Our financial planning and consulting services are offered in three different packages:</p> <p><u>Horizon Planning Service™</u></p> <p>This package of basic planning services typically includes an analysis and presentation of the following topics that are pertinent to individuals: financial position, protection planning, basic investment planning, retirement planning, estate planning (other than legal services). These financial planning services are provided by HFSI.</p> <p>This package also includes income tax planning (but not tax return preparation) by one of our affiliates, Hantz Business & Tax, LLC or a Tax and Business Consulting Affiliate as specified in the Financial Planning and Consulting Services Agreement.</p> <p>The annual fee our Horizon Planning Service is \$360.00, which can be renewed from year to year. Upon request, fees may be negotiated based upon a variety of factors such as the related accounts, longevity of the client relationship and personal or family relationships. The actual fee for the service will be specified in the client’s contract. Additional information about our fees is provided below.</p> <p><u>Premier Planning Service™</u></p> <p>This package of advanced planning services typically includes an analysis and presentation of the following topics that are pertinent to higher net worth individuals and business owners:</p> <ul style="list-style-type: none"> ▪ Financial position (including assets and liabilities, income and expenses, and debt management); ▪ Protection planning (including disability income, survivor income, long term care, home, auto and liability insurance, business owner concerns); ▪ Investment planning (including asset allocation, accumulation goals, and education planning); ▪ Retirement planning (including income and expenses, lump sum distribution planning, and business owner concerns); and ▪ Estate planning (other than legal services). <p>These financial planning services are provided by HFSI.</p> <p>This package also includes income tax planning and tax return preparation by Hantz Business & Tax, LLC or a Tax and Business Consulting Affiliate as specified in the Financial Planning and</p>
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Applicant: Hantz Financial Services, Inc.	SEC File Number: 801- N/A	Date: 03/01/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Hantz Financial Services, Inc.	IRS EIN: 38-3431708
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Item of Form (identify)	Answer
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	<p>Consulting Services Agreement.</p> <p>The annual fee for our Premier Planning Service generally starts at \$1,200.00, which can be renewed from year to year. Depending on factors such as a client’s net worth, income, or complexity of tax issues, this fee may be higher. Upon request, fees may be negotiated based upon a variety of factors such as the related accounts, longevity of the client relationship and personal or family relationships. The actual fee for the service will be specified in the client’s contract. Additional information about our fees is provided below.</p> <p><u>Premier Business Planning Service™</u></p> <p>This package of advanced planning services typically includes an analysis and presentation of the following topics that are pertinent to businesses and business owners:</p> <ul style="list-style-type: none"> ▪ Business accounting services (including accounting and tax preparation); ▪ Entity structure (including liability, tax implications, and ownership & entity review); ▪ Executive compensation analysis (including selective benefits, ownership percentage, and key employees); ▪ Group benefits (including life, health, disability, employee education programs, and additional fringe benefits); ▪ Qualified retirement plans (including employer funded plans, employee funded plans, and maximum owner contributions); and ▪ Succession planning (including buy-sell and related key man insurance arrangements, transition strategies, and business valuation). <p>Specific services are selected by the client, as desired, in the Financial Planning and Consulting Agreement. These consulting services are provided by Hantz Business & Tax, LLC or a Tax and Business Consulting Affiliate as specified in the Financial Planning and Consulting Services Agreement. All financial planning and investment advisory services are provided by HFSI.</p> <p>The fee for our Premier Business Planning Service generally starts at \$1,200.00, which can be renewed from year to year. Depending on the complexity and needs of the individual entity this fee may be higher. Upon request, fees may be negotiated based upon a variety of factors such as the related accounts, longevity of the client relationship and personal or family relationships. The actual fee for the service will be specified in the client’s contract. Additional information about our fees is provided below.</p> <p style="text-align: center;">* * *</p> <p><u>California Residents:</u> Rule 260.238(j) of the California Code of Regulations requires investment advisers disclose to their advisory clients that lower fees for comparable services may be available from other sources.</p> <p style="text-align: center;">* * *</p> <p><u>Planning and Consulting Process</u></p> <p>For each of these service packages, we gather information through in-depth personal interviews with</p>
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**Y Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: Hantz Financial Services, Inc.	SEC File Number: 801- N/A	Date: 03/01/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Hantz Financial Services, Inc.	IRS EIN: 38-3431708
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	<p>you. This may include one or more in-person meetings and/or telephone calls. The information gathered may include, but is not limited to, your current financial position, future goals and attitudes toward risk, and investment objectives. We carefully review documentation you supply, including your answers on a client profile questionnaire. It is important to provide us with timely and accurate information. We will rely upon, and not independently verify, the information you provide. You need to update the information you provide whenever it changes. Based upon the information provided, we then provide advice in the form of a written, detailed financial plan. The financial plan is designed to help you achieve your stated financial goals and objectives.</p> <p>We suggest that you work closely with your attorney, accountant, insurance agent, or stockbroker prior to your implementation of the financial plan. Your implementation of our recommendations is entirely at your discretion and is not covered by the financial planning and consulting fees described above.</p> <p><u>Additional Fee Information</u></p> <p>Our initial financial planning and consulting fees are paid at the time you complete and sign the Financial Planning and Consulting Agreement. You have a choice of paying our fees in full by check or credit card. Alternatively, you may choose to pay our fees in monthly installments via Automated Clearing House (ACH) Network from your checking account. This method of payment requires you to complete, sign, and submit the ACH authorization form, together with a voided check from your checking account. Only the specific installment amount stated in the ACH authorization form can be charged to your checking account and your bank will report the charge in your periodic bank account statement. You can terminate this ACH authorization at any time by notifying us or your bank. If there are insufficient funds in your checking account to cover the ACH charge, we will not be responsible for any overdraft charges that you may incur. If not paid by ACH transfer, you will remain responsible for any and all unpaid fees.</p> <p><u>Renewal Fees</u></p> <p>Your Financial Planning and Consulting Agreement will be renewed from year to year unless or until you terminate the contract by sending us written notice. Renewal fees will be the same as specified in the contract unless changed by mutual agreement because of changes in the factors, described above, that affect our cost of providing these services. Like the initial year's planning fees, the renewal fees can be paid by check or can be paid from your checking account in monthly or quarterly installments, as you may select on the ACH authorization form you sign. You can terminate this ACH authorization at any time by notifying us or your bank.</p> <p><u>Additional Fees and Charges</u></p> <p>We will notify you in advance if any additional fees, beyond the initial or renewal fee. Any additional fees must be approved by you in writing prior to any action taken on your behalf.</p> <p>Our fees are not calculated or charged on the basis of a share of capital gains or capital appreciation of your funds or any portion of your funds.</p> <p>Our fees for financial planning and consulting services, as described above, are separate and distinct from the fees and expenses charged by mutual funds to their shareholders or by insurance companies charged to their policy holders. If you purchase mutual fund shares or a variable insurance product, you will incur these additional fees and charges at the fund level. These fees and expenses are described in each prospectus for a mutual fund or variable insurance product. These additional fund-level fees may include, but are not limited to, a management fee, other fund expenses, mortality and expense risk</p>
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Applicant: Hantz Financial Services, Inc.	SEC File Number: 801- N/A	Date: 03/01/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Hantz Financial Services, Inc.	IRS EIN: 38-3431708
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Item of Form (identify)	Answer
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charge or possible distribution fee. If the product imposes a sales charge, a client may pay an initial or deferred sales charge. You could invest in mutual funds or variable insurance products directly, without HFSI's services. In this case, you would not receive HFSI's services. HFSI's services are designed, among other things, to assist you in determining which investment vehicle(s) are most appropriate to your financial condition and objectives. Accordingly, in selecting our services you should consider both the fund-level fees charged by the mutual fund or insurance company and HFSI's fees that will be charged to you directly.

Other Contract Terms and Amendments

HFSI may unilaterally amend the Financial Planning and Consulting Agreement, including our fee schedule, by sending you written notice of the change at least 30 days before the effective date of the change. You may choose to continue or discontinue our services in light of the change without penalty. Simply notify us in writing that you are terminating our contact before the effective date of the change.

HFSI will not make an "assignment" of the Financial Planning and Consulting Services Agreement without your prior consent, which may be given orally or in writing. Your consent may be implied if all of the following conditions are met: (1) HFSI provides you at least 30 days' prior written notice of the proposed assignment; (2) subsequently, HFSI provide you with written confirmation that the assignment has occurred; (3) you do not respond objecting to the assignment; and (4) you do not terminate our services within 30 days after the effective date of the assignment.

Termination of Services

You may terminate our services, without incurring any fee or penalty, within the first five business days after you sign our Financial Planning and Consulting Agreement. After the initial five-business day period, you or we may terminate the contract upon giving five business days' written notice for any reason or no reason.

Upon termination of our Financial Planning and Consulting Agreement, if we have not yet performed any services for your benefit, any initial deposit will be refunded. If we have already performed substantial services in the engagement, then we will have earned our fees and typically your deposit will not be refunded. If we have completed the financial planning and consulting project, you will still be responsible for paying the balance due for our services rendered.

Item 3 **TYPES OF INVESTMENTS**

HFSI may give investment advice about limited partnership and other interests in secured notes or real estate investment trusts that have been approved by HFSI's due diligence committee.

Item 4 **METHODS OF ANALYSIS, SOURCES OF INFORMATION AND INVESTMENT STRATEGIES**

We analyze and rely upon information contained in the prospectus for mutual funds or variable insurance products that includes, among other things, information about the fund, its investment objectives, and its investment managers. We also rely upon commercially available reports and analyses about mutual funds and variable insurance products that are prepared by independent rating services. For example, HFSI may utilize on-line services such as Morningstar.

Applicant: Hantz Financial Services, Inc.	SEC File Number: 801- N/A	Date: 03/01/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Hantz Financial Services, Inc.	IRS EIN: 38-3431708
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Item 5	<p><u>EDUCATION AND BUSINESS STANDARDS</u></p> <p>Advisory persons associated with HFSI must possess, at a minimum, a college degree or appropriate business experience. In addition advisory persons must obtain and keep current all required licenses.</p>
Item 6	<p><u>EDUCATION AND BUSINESS BACKGROUND</u></p> <p><u>John F. Machcinski, CFP, ChFC, CLU, REBC</u> DOB: 1956</p> <p>Education Attended the University of Toledo</p> <p>Employment Registered Representative for American Express Financial Advisors, Inc., 6/78 to 6/79 Field Trainer for American Express Financial Advisors, Inc., from 6/79 to 6/80 District Manager for American Express Financial Advisors, Inc., from 6/80 to 6/88 Field Vice President for American Express Financial Advisors from 6/88 to 10/97 Registered Representative for IDS Life Insurance Company from 6/78 to 10/97 Registered Representative for East-West Capital Corporation from 10/97 to 12/97 Registered Representative for Vestax Securities Corporation 12/97-6/99 Registered Representative for Hantz Financial Services, Inc., from 6/99 to Present Senior Vice President of Hantz Financial Service, Inc., from 6/98 to 8/05 Secretary of Hantz Financial Services, Inc., from 4/02 to Present President of Hantz Financial Services, Inc., from 9/05 to Present Secretary of Hantz Group, Inc., from 4/02 to Present Secretary of Tranex Financial, Inc., from 4/02 to Present Secretary of Hantz Benefits, Inc., from 4/02 to Present Secretary of Modern Benefit, Inc., from 4/02 to Present Secretary of Hantz Group Sports and Entertainment, LLC from 9/05 to Present Secretary of Hantz Agency, LLC from 4/02 to Present Secretary of Hantz Air, LLC from 4/02 to Present Secretary of Commercial Insurance Agency, LLC from 1/07 to Present Secretary of Hantz Soccer USA, LLC from 9/06 to Present Secretary of Hantz Indoor, LLC from 9/06 to Present Member, Board of Directors, Hantz Financial Services, Inc., from 2/06 to Present Secretary of Hantz Software, LLC from 1/08 to Present Secretary of Hantz Lending, LLC from 12/06 to Present Secretary of Plus Agency, LLC from 2/07 to Present Secretary of Hantz Racing, LLC from 4/06 to Present Secretary of Hantz Soccer Camps, LLC from 3/06 to Present</p> <p><u>Stephen R. Zurawski, ChFC, CLU</u> DOB: 1968</p> <p>Education Graduated from Michigan State University in 1990 with a B.A. in Finance. Graduated from Duke University in 1998 with a MBA in Business.</p>

**Y Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: Hantz Financial Services, Inc.	SEC File Number: 801- N/A	Date: 03/01/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Hantz Financial Services, Inc.	IRS EIN: 38-3431708
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Item of Form (identify)	Answer
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	<p>Employment Registered Representative for Hantz Financial Services, Inc., from 6/99 to Present Senior Vice President of Hantz Financial Services, Inc. from 6/98 to Present President of Hantz Benefits Agency, Inc., from 4/05 to 12/09 President of Hantz Commercial Insurance Agency, LLC from 1/07 to Present</p> <p><u>Lisa McClain</u> DOB: 1966</p> <p>Education Graduated from Northwood University in 1997 with a B.A. in Business</p> <p>Employment Registered Representative for Hantz Financial Services, Inc., from 6/99 to Present Senior Vice President of Hantz Financial Services, Inc., from 6/04 to Present</p> <p><u>Michael O. Reid, ChFC, CLU, RHU, REBC</u> DOB: 1962</p> <p>Education Graduated from Northwood Institute in 1984 with a B.A. in Business. Graduated from Northwood University in 2002 with MBA in Business.</p> <p>Employment Registered Representative for Hantz Financial Services, Inc., from 6/99 to Present Senior Vice President of Hantz Financial Services, Inc., from 6/98 to Present</p> <p><u>Renee A. Yaroch, CFP, ChFC</u> DOB: 1966</p> <p>Education Graduated from Eastern Michigan University in 1989 with a B.B.A in Finance. Graduated from the University of Michigan, Executive MBA program in 2003.</p> <p>Employment Registered Representative for Hantz Financial Services, Inc., from 6/99 to Present Treasurer of Hantz Group, Inc., from 4/02 to Present Treasurer of Tranex Financial, Inc., from 4/02 to Present Treasurer of Hantz Benefits Agency, Inc., from 4/02 to Present Treasurer of Modern Benefits from 4/02 to 12/06 Treasurer of Hantz Agency, LLC from 4/02 to Present Treasurer of Hantz Air, LLC from 4/02 to Present Treasurer of Hantz Commercial Insurance Agency, LLC from 1/07 to Present President of Tranex Financial, Inc., from 9/06 to 6/07 Treasurer of Hantz Sports & Entertainment, LLC from 9/06 to Present Treasurer of Hantz Soccer USA, LLC from 9/06 to Present Treasurer of Hantz Indoor, LLC from 9/06 to Present Chief Financial Officer of Hantz Group, Inc., from 1/02 to Present Treasurer of Hantz Group Racing, LLC from 4/06 to Present</p>
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Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: Hantz Financial Services, Inc.	SEC File Number: 801- N/A	Date: 03/01/2010
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	<p>Vice President of Operations for Hantz Financial Services, Inc., from 6/98 to 12/01 Treasurer of Hantz Soccer Camps, LLC from 3/06 to Present Treasurer of Hantz Software, LLC from 1/08 to Present Treasurer of Goals and Giving, LLC from 2006 to 3/2008 Treasurer of Hantz Group Sports & Entertainment, LLC from 2/06 to Present Treasurer of Hantz Lending, LLC from 12/06 to Present Treasurer of Plus Agency, LLC from 2/07 to Present</p> <p><u>John R. Hantz, CFP</u> DOB: 1961</p> <p>Education Graduated from Northwood University in 1984 with B.A. in Economics. Graduate of Harvard University, Advanced Management Program in 1986. Honorary Jurist Doctor, Northwood University in 2004.</p> <p>Employment Registered Representative for Hantz Financial Service, Inc., 6/99 to Present President, CEO, Director of Hantz Group, Inc., from 6/98 to Present President of Tranex Financial, Inc., from 6/98 to 3/05 President of Hantz Benefits, Inc. from 6/98 to 4/05 President of Hantz Company, Inc., from 6/98 to 12/03 President, CEO, Director of Hantz Financial Services, Inc., from 6/98 to 3/05 Member, Board of Trustees, Northwood University from 4/01 to Present Chairman, Board of Directors, Hantz Financial Services, Inc., from 2/06 to Present Chairman, Board of Governors, Northwood University 2001 to 2005</p> <p><u>Shannon C. Mulloy</u> DOB: 1974</p> <p>Education Graduated from Oakland Community College in 2001 with an Associate Degree in Applied Science with an endorsement in Mental Health and Social Work. Graduated from Eastern Michigan University in 2009 with a B.S. in History and Psychology.</p> <p>Employment JB's Brighton House from 9/00 to 12/05 Detroit Compliance Group 9/05 to 4/06 Operations for Hantz Financial Services, Inc., from 4/06 to 10/07 Registered Representative for Hantz Financial Services, Inc. from 7/07 to Present Compliance Specialist for Hantz Financial Services, Inc., from 10/07 to 4/08 Mortgage Compliance Officer for Hantz Financial Services, inc., 4/08 to Present Chief Compliance Officer for Hantz Financial Services, Inc., from 3/09 to Present</p> <p><u>Debra A. Dombeck</u> DOB: 1961</p>
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Item of Form (identify)	Answer
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	<p>Education Attended Northwood University</p> <p>Employment Registered Representative for Hantz Financial Services, Inc., from 1998 to Present Director of Brokerage Operations, Hantz Financial Services, Inc., from 1999 to 2006 Director of Operations for Hantz Financial Services, Inc., from 2006 to 2009 Chief Operating Officer for Hantz Financial Services, Inc., from 1/10 to Present</p> <p><u>Kimberly Diane Poulos Hantz</u> DOB: 1962</p> <p>Education Graduated from Northwood University in 1984 with a B.A. in Marketing. Graduated from University of St. Thomas in 1998 with a MBA in Human Resource Management. Graduated from Keenesaw State University in 2005 with M.S. in International Relations.</p> <p>Employment Director of Administration Dow Lohnes Law Firm 7/96 to Present Member, Board of Directors, Hantz Financial Services, Inc., from 2/06 to Present</p> <p><u>Jeffery H. Soper, ChFC</u> DOB: 1961</p> <p>Education Attended Alma College</p> <p>Employment Field Vice President, Ameriprise Financial Services, Inc. from 10/02 to 4/06 Senior Vice President, Hantz Financial Services, Inc., from 04/06 to Present</p> <p><u>John F. Beebe, CFP</u> DOB: 1977</p> <p>Education Graduated from Northwood University in 2000 with B.A. in Marketing and Finance. Graduated from Northwood University in 2004 with a MBA.</p> <p>Employment Registered Representative for Hantz Financial Services, Inc., 5/00 to Present District Manager, Hantz Financial Services, Inc., from 7/03 to 12/06 Vice President, Hantz Financial Services, Inc., from 1/07 to 6/09 Senior Vice President, Hantz Financial Services, Inc. 1/10 to Present</p> <p><u>Duane A. McCollum</u> DOB: 1979</p>
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	<p>Education Graduated from Hope College in 2001 with a B.A. Graduated from Northwood University in 2009 with a MBA.</p> <p>Employment Registered Representative for Hantz Financial Services, Inc., from 2001 to Present Senior Vice President, Hantz Financial Services, Inc., from 1/10 to Present</p> <p><u>Edward E. Vettel, Jr., CFP, CLU, ChFC</u> DOB: 1942</p> <p>Education Graduated from Michigan State University in 1965 with a Bachelor of Science degree. Attended post-graduate Masters study at Wayne State University.</p> <p>Employment Registered Representative for Hantz Financial Services, Inc. from 06/2002 to Present Director of Advanced Planning Hantz Financial Services, Inc. from 06/2002 to 01/2008 Director of Advanced Planning Hantz Agency, LLC from 06/2002 to 01/2008 Vice President of Hantz Financial Services, Inc. from 01/2008 to Present Vice President of Hantz Agency, LLC from 01/2008 to Present Chief Anti Money Laundering Compliance Officer of Hantz Financial Services, Inc. 02/2009 to Present</p> <p><u>Jamie M. Racine</u> DOB: 1979</p> <p>Education Graduated from Eastern Michigan University in 2002 with a B.A. in Finance.</p> <p>Employment Registered Representative for Hantz Financial Services, Inc., 9/02 to Present Branch Manager, Hantz Financial Services, Inc., from 2008 to 2009 Senior Vice President, Hantz Financial Services, Inc., from 2009 to present</p> <p><u>David J. Shea</u> DOB: 1962</p> <p>Education Graduated from Albion College in 1984 with a B.A. in History and Philosophy. Graduated from University of Detroit School of Law in 1987 with a J.D.</p> <p>Employment Member/Partner of Mantese, Miller& Shea, PLLC from 2000 to 2002 Owner/Co-Managing Partner of Miller Shea, P.C. from 2002 to 5/06 Member, Board of Directors, Hantz Financial Services, Inc., from 2/06 to Present</p>
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Applicant: Hantz Financial Services, Inc.	SEC File Number: 801- N/A	Date: 03/01/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

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Item of Form (identify)	Answer
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<p>Items 7, 8 and 13</p>	<p>Member, Managing Partner of Shea Law Firm, PLLC from 5/06 to Present</p> <p><u>George W. Gregory</u> DOB: 1948</p> <p>Education Graduated from Michigan State University in 1972 with a B.A. in Economics. Graduated from Wayne State University in 1976 with a M.B.A. in Accounting. Graduated from Wayne State University Law School in 1980 with a J.D.</p> <p>Employment Associate and Shareholder in Lee, Gregory & Sternberg, P.C. 1986 to 2000 Member of George W. Gregory PLLC 2000 to Present Member, Board of Directors, Hantz Financial Services, Inc., from 2/06 to Present</p> <p><u>OTHER BUSINESS ACTIVITIES</u></p> <p>HFSI is a wholly owned subsidiary of Hantz Group, Inc., Southfield, Michigan. HFSI's directors and principal executive officers also serve in similar capacities with other affiliates; the amounts of time they may devote to these executive and management capacities varies. Hantz Group includes the following affiliated businesses:</p> <ol style="list-style-type: none"> 1. Hantz Agency, LLC, an insurance agency. Clients may elect to purchase insurance through Hantz Agency. 2. Hantz Consulting, LLC, an entity that offers Qualified Domestic Relations Orders. 3. Hantz Tax & Business, LLC (HTB), an entity through which certain HFSI's associated persons, in their separate capacity as CPA's or Enrolled Agents, prepare tax returns for clients for separate and typical compensation. Clients may elect to have services provided through HTB. 4. Hantz Titus Urbanski, LLC (HTU) is a tax planning and tax preparation entity affiliated with HTB. Clients may elect to have services provided through HTU. 5. Hantz Randazzo & Associates, LLC (HRA) is a tax planning and tax preparation entity affiliated with HTB. Clients may elect to have services provided through HRA. 6. Hantz Rhoades & Doehrer, PLLC is a tax planning and tax preparation entity affiliated with HTB. Clients may elect to have services provided through Hantz Rhoades & Doehrer. 7. Hantz, McGarry & Associates, LLC. (HMA) is a tax planning and tax preparation entity affiliated with HTB. Clients may elect to have services provided through HMA. 8. Tranex Financial, Inc. is a licensed mortgage broker and lender; underwriting and warehouse funding retail originations, as well as underwriting and table-funding wholesale originations. 9. Hantz Benefits Services, LLC - an insurance agency that offers corporate benefit programs. Clients may elect to purchase insurance through Hantz Benefits Services, Inc. <p>Clients may be referred to HFSI by any of these affiliated entities or vice versa. HFSI emphasizes that clients are under no obligation to contract with any of these listed entities for insurance, mortgages or</p>
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Applicant: Hantz Financial Services, Inc.	SEC File Number: 801- N/A	Date: 03/01/2010
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Item 8	<p>tax preparation services. The products and services offered by these affiliates are available from similar service providers, some of which could be at a lower cost than we may charge.</p> <p>In their separate capacity as a registered representative or a licensed insurance agent of HFSI, individuals who are employed by HFSI and these affiliated companies will be able to implement recommended securities, insurance, or mortgage transactions for advisory clients for additional fees and charges than are described for HFSI's financial planning and consulting services. A registered representative or insurance agent would receive separate and typical compensation for affecting these types of transactions in addition to their compensation from HFSI for financial planning and consulting services. HFSI's insurance agents use Hantz Agency, LLC as their insurance agency and may represent one or more insurance companies. We are not affiliated by common ownership or control with any insurance company.</p> <p><u>OTHER FINANCIAL INDUSTRY ACTIVITIES OR AFFILIATIONS</u></p> <p>HFSI is dually registered as a broker-dealer with the SEC and FINRA and as an investment adviser with several states.</p> <p>HFSI is also licensed with the State of Michigan as a mortgage broker. As an investment adviser, HFSI representatives work with clients to develop a financial plan and strategy to help achieve various goals established by the client. As part of the financial planning process, recommendations made to clients may include debt consolidation, debt reduction, or mortgage strategies to help provide funds for retirement, children's education, etc...Once recommendations have been made to the clients; it is for the client to decide if they wish to pursue a particular recommendation.</p> <p>A mortgage through HFSI will not be recommended to clients for the sole purpose of generating assets under management by HFSI. A client who chooses to implement a mortgage strategy to generate investment funds is provided a "Betting the Ranch: Risking Your Home to Buy Securities" disclosure outlining risks that are associated with this strategy.</p> <p>Currently, the lenders pay HFSI a fee based on the yield spread disclosed on the good faith estimate and settlement statement. HFSI compensates its consultants 92% of the yield spread reported on the HUD disclosure form.</p> <p>Hantz Tax and Business, LLC (HTB), a subsidiary of Hantz Group, Inc. is a full service accounting firm consisting of trainers, practice managers, and tax specialists.</p> <p>Hantz Titus Urbanski, LLC (HTU), Hantz Randazzo & Associates, LLC (HRA), Hantz Rhoades & Doehrer, PLLC, and Hantz, McGarry & Associates, LLC. (HTB are accounting firms. Their primary business is tax planning and tax return preparation in connection with our financial planning and consulting recommendations.</p>
Item 9	<p><u>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS</u></p> <p>HFSI or our associated persons may buy, sell, or hold securities identical to those recommended to customers for their personal accounts. Because of differences in personal circumstances, their personal transactions may be similar to or different than recommendations to our clients.</p> <p>Most of our securities recommendations pertain to widely held publicly traded securities, mutual funds, or similar funds that are held inside variable insurance contracts. Generally, we do not give advice about thinly traded securities. Accordingly, our investment advice and our personal securities trading</p>

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Item 11	<p>has little potential to affect the price of the securities that we recommend. Nonetheless, we have adopted a code of ethics and related policies that are intended to address potential conflicts of interest with respect to personal stock trading activities by our associated persons.</p> <p>It is the expressed policy of HFSI that an employee of HFSI may not purchase or sell a security prior to a transaction being implemented for an advisory account. This policy is in place to prevent employees of HFSI from benefiting from transactions placed on behalf of an advisory account. Because these situations have the potential of raising a conflict of interest, HFSI has established the following restrictions:</p> <ol style="list-style-type: none"> 1. A director, officer or employee of HFSI shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No person associated with HFSI shall prefer his or her own interest to that of the advisory client. 2. Clients are informed that certain individuals may receive separate compensation when effecting transactions during the implementation process. 3. HFSI emphasizes the unrestricted right of the client to decline to implement any advice rendered. 4. HFSI emphasizes the unrestricted right of the client to select and choose any broker, dealer, or insurance company. 5. HFSI requires representatives act in accordance with all applicable federal and state regulations governing registered investment advisers and their associated persons. 6. A representative not in observance of the above may be subject disciplinary action which may include, but is not limited to, termination. <p><u>Code of Ethics</u></p> <p>HFSI has adopted a Code of Ethics. Its core fundamental values are to be honest, fair, and forthright in its dealings with others and conduct of business. HFSI's Code of Ethics also guides HFSI's investment management practices for both its clients and its own and related accounts. A copy of HFSI's Code of Ethics is available upon request.</p> <p><u>REVIEW OF ACCOUNTS</u></p> <p>Financial planning and consultation of a client's account will be reviewed as agreed upon at the inception of the advisory relationship as specified in the Financial Planning and Consulting Services Agreement.</p> <p>Regular reports provided to clients include an initial financial plan. The Premier Planning Service and Premier Business Planning Services may include quarterly deliverables as specified in the Financial Planning and Consulting Services Agreement.</p> <p>If our Financial Planning and Consulting Services Agreement is annually renewed, client meetings will be conducted by HFSI on at least an annual basis. More frequent reviews may be requested by clients or triggered by material changes in the client's individual circumstances, or material changes in the market,</p>
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Applicant: Hantz Financial Services, Inc.	SEC File Number: 801- N/A	Date: 03/01/2010
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Item 12	<p>political, or economic environment.</p> <p><u>INVESTMENT OR BROKERAGE DISCRETION</u></p> <p>The directors, officers and employees of HFSI are also registered representatives of HFSI. In general, HFSI will recommend that clients use its services for implementation of financial planning or consulting recommendations. Any commissions or other compensation received from the implementation of financial planning or consulting recommendations is separate and distinct from HFSI's financial planning and consulting fees. No client is obligated to use HFSI or its affiliates to implement any recommended transactions.</p>
Item 13	<p><u>ADDITIONAL COMPENSATION</u></p> <p>See the description above in Items 7 and 8 for compensation that may be earned and received from clients by HFSI or its affiliates in other capacities.</p> <p>Additional compensation includes, but is not limited to various kinds of marketing materials and promotions such as pens, pencils, cookies, candy, notepads, caps, clothing, meals, golf outings, event and seminar sponsorships, and tickets to various concerts and sporting events. This compensation is not based on a written agreement or sales performance, but is provided at the discretion of the product company or its representatives.</p> <p>HFSI, its directors, officers, or representatives may, from time to time, receive incentive awards, such as trips, for the recommendation/introduction of investment products, or other financial planning products. However, HFSI's directors, officers, or representative are required to report such compensation in their gift and gratuity log and on monthly compliance report. The gift and gratuity log is monitored by the compliance department through its written policies. The receipt of additional compensation may create the potential or appearance of a conflict of interest for HFSI or its representatives regarding their recommendations of products or investment strategies provided to HFSI's clients.</p> <p>The directors, officers, or representatives of HFSI may, from time to time, receive 12b-1 distribution fees from investment companies in connection with the placement of client funds into investment companies as described in each prospectus for the mutual funds or variable insurance products that may be purchased by our clients. In addition, HFSI may also receive marketing dollars from certain suppliers as disclosed in HFSI's Conflicts of Interest disclosure document and upon the terms, conditions, and amounts disclosed in the specific product prospectus or product brochure.</p> <p>A full disclosure of HFSI's Conflict of Interest policy is given to clients at the onset of the advisory relationship and provided to clients annually thereafter. It is also available upon request, and can be found on the Hantz Group internet site, www.hantzgroup.com, as well as in the HFSI Planning Agreement documentation.</p> <p><u>IMPORTANT INFORMATION AND OTHER DISCLOSURES</u></p> <p><u>General Information</u></p> <p>You should be sure to keep a copy of this form ADV Part II, any prospectus you receive, and any documents you receive or sign in your permanent file.</p>

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	<p><u>Investment Risks and Rewards</u></p> <p>In order to insure you receive the most effective investment advice you must notify us of any changes in your investment objectives, risk tolerances, suitability, or time horizons.</p> <p>All investments bear different types and degrees of risk. While our investment strategies are designed to provide appropriate investment diversification, some investments have significantly greater risks than others. Obtaining higher rates of returns on investments entails accepting higher levels of risk. Our investment strategies seek to balance risks and rewards to achieve investment objectives. You need to ask questions about investment risks you do not understand. We would be pleased to discuss your questions.</p> <p>We strive to render our best judgment on your behalf. Still, we cannot assure you that investments will be profitable or assure that no losses will occur in an investment portfolio. Past performance is an important consideration with respect to any investment or investment adviser, but is not a reliable predictor of future performance. We continually strive to provide outstanding long-term investment performance, but many economic and market variables beyond our control can affect the performance of an investment portfolio.</p> <p><u>Proxy Voting</u></p> <p>We generally will not vote proxies or act on shareholder actions. The account custodian will forward all proxies and corporate actions to your address of record or to your designee.</p>
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	<p><u>PRIVACY POLICY</u></p> <p>Our firm is committed to safeguarding the confidential information of our clients because mutual trust is essential to the advisor-client relationship. Personal privacy is of the utmost importance to our clients. This is our policy describing how we treat your personal information. We welcome any comments or concerns you may have about your personal privacy.</p> <p><u>Information We Collect From You</u></p> <p>We collect nonpublic personal information from you, our client, to assist us in giving you appropriate investment advice and in managing your investments. The categories of nonpublic information we collect from each client depends upon the scope of the client engagement. We collect nonpublic personal information about you from the following sources:</p> <ul style="list-style-type: none"> ▪ Information we receive from you on applications or other forms, such as your name, address, social security number, telephone number, assets, income, taxes, medical and health information to the extent that it is needed for the financial planning process, and insurance beneficiaries. ▪ Information about your transactions with us, our affiliates, custodians, or others, such as your account balance, investment cost, investment distributions, investment gain or loss, payment history, parties to transactions, account usage, and insurance policy coverage and premiums. <p>“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you for personal, family or household purposes. It does not include information available from government records, widely distributed media, or government mandated disclosures.</p> <p><u>Third Parties With Whom We May We Share Information</u></p> <p>We do not disclose nonpublic personal information about our clients or former clients to anyone except as otherwise permitted by law. For example, we are permitted by law to share information about you with:</p> <ul style="list-style-type: none"> ▪ Our Investment Advisory Representatives and employees. ▪ Companies that assist us in processing your transactions and servicing your account, such as introducing and clearing brokerage firms, mutual fund companies, and insurance companies. ▪ An accountant, tax preparer, or lawyer who is representing you. ▪ Affiliated Companies as outlined in the ADV Part II and also in our Privacy Policy Notice ▪ Federal and state regulators who regulate our firm. <p>We do not provide your personally identifiable information to direct marketers or independent solicitors for any purpose.</p> <p><u>Disclosure Of Information About Former Customers</u></p> <p>If you decide to close your account(s), we will continue to adhere to the privacy practices described in this notice when you become a former client. You become a former client when your financial planning or client services agreement with us is terminated.</p> <p>We will maintain personally identifiable information about you during the time you are a client, and for</p>
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	<p>any time thereafter that we are required to maintain the records by federal and state securities laws. After this required period of record retention, all of your information will be destroyed.</p> <p>Our Security Policies And Practices</p> <p>We take all reasonable steps to assure the privacy of client information. We restrict access to nonpublic personal information about you to those employees who have a business or professional reason for knowing, as permitted by law.</p> <p>We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.</p>
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