

Uniform Application for Investment Adviser Registration

Name of Investment Adviser: Hantz Financial Services, Inc.					
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code	Telephone Number
24901 Northwestern Highway	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 governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

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.

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 checked="" type="checkbox"/>	(2)	Manages investment advisory accounts not involving investment supervisory services	5 %
<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	25 %
<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 applicant call any of the services it checked above financial planning or some similar term? Yes No

C. Applicant offers investment advisory services for: (check all that apply)

<input checked="" 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 checked="" type="checkbox"/>	(6)	Other Referral fees

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 checked="" type="checkbox"/>	G.	Other (describe on Schedule F)
<input checked="" type="checkbox"/>	D.	Pension and profit sharing plans			

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

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

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

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 checked="" type="checkbox"/> Fundamental | (5) <input 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 | |

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

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 checked="" 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 checked="" type="checkbox"/> (3) other investment adviser	<input checked="" type="checkbox"/> (9) insurance company or agency
<input checked="" type="checkbox"/> (4) financial planning firm	<input checked="" 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.)

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

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.)

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.

See Schedule F

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

See Schedule F

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

12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- | | | |
|--|--------------------------|-------------------------------------|
| (1) securities to be bought or sold? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (2) amount of the securities to be bought or sold? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? Yes No

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 checked="" type="checkbox"/> | <input 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 (unless applicant is registered or registering only with the Securities and Exchange Commission); 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

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

Schedule F of form ADV Continuation Sheet for Form ADV Part II	Applicant Hantz Financial Service, Inc	SEC File Number 801-
Full name of applicant exactly as stated in item 1A of Part I of Form ADV: Hantz Financial Services, Inc.	IRS Empl. Ident No.: 38-3431708	Date: 03/27/2009

1. D

SERVICES

PORTFOLIO MANAGEMENT:

Hantz Financial Services, Inc. (hereinafter HFSI) manages investment advisory accounts not involving Investment Supervisory Services. HFSI may provide this service to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, and corporations. HFSI will manage advisory accounts on a non-discretionary basis only. Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, income, or growth and income). Portfolios may include mutual fund shares and/or individual securities (equities and/or fixed income).

Each portfolio is designed to meet a client's investment needs which HFSI has determined is suitable to the client's circumstances. Once the appropriate portfolio has been determined, HFSI will review the portfolio and if necessary, rebalance the portfolio, on an annual basis, based on the portfolio's goal and each client's individual needs. However, each client will have the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio.

For California Residents: Subsection: (j) of Rule 260.238, California Code of Regulations requires that all investment advisers disclose to their advisory clients that lower fees for comparable services may be available from other sources.

For District of Columbia Residents: Sec. 1811.1(j) of DC Rules requires HFSI to disclose that lower fees for comparable services may be available from other sources, and (k) requires HFSI to indicate that all material conflicts of interest have been disclosed to the client in writing (via the disclosure provided in this Form ADV, Part II), which relate to the adviser or any of its employees which could cause HFSI to not render unbiased and objective advice.

For Massachusetts Residents: Massachusetts law requires disclosure that information on disciplinary history and the registration of HFSI and its associated persons may be obtained by contacting the Public Reference Branch of the Securities and Exchange Commission at (202) 942-8090. Disciplinary history may also be obtained from the Massachusetts Securities Division at (617) 727-3548, and if asked, HFSI and its associated persons must also disclose the history.

FINANCIAL PLANNING

HFSI provides advice in the form of a Financial Plan. Clients purchasing this service will receive a written financial plan, providing the client with a detailed financial plan designed to help them achieve their stated financial goals and objectives.

HFSI offers the following options, with respect to its Financial Planning service:

Horizon Plan:

1. Financial Position
 - (i) Assets and Liabilities
 - (ii) Income and Expenses
 - (iii) Debt Management

2. Protection Planning

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- (i) Disability Income
- (ii) Survivor Income
- (iii) Long Term Care
- (iv) Home, Auto and Liability Insurance

3. Basic Investment Planning

- (i) Accumulation Goals
- (ii) Education Planning

4. Income Tax Planning (does not include tax prep)

5. Retirement Planning

- (i) Income and Expenses

6. Estate Planning

Hantz Tax and Business, LLC (HTB), and its affiliates (for a listing of all HTB affiliates see Other Business Activities) offer the following Planning Services: Premier Planning Services:

1. Financial Position

- (i) Assets and Liabilities
- (ii) Income and Expenses
- (iii) Debt Management

2. Protection Planning

- (i) Disability Income
- (ii) Survivor Income
- (iii) Long Term Care
- (iv) Home, Auto and Liability Insurance
- (v) Business Owner Concerns

3. Investment Planning

- (i) Asset Allocation
- (ii) Accumulation Goals
- (iii) Education Planning

4. Income Tax Planning

- (i) Current and Proposed Analysis
- (ii) Annual Tax Return
- (iii) Business Owner Concerns

5. Retirement Planning

- (i) Income and Expenses
- (ii) Lump Sum Distribution Analysis
- (iii) Business Owner Concerns

6. Estate Planning.

- (i) Distribution Goals

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- (ii) Taxation Issues
- (iii) Business Owner Concerns

Hantz Tax and Business, LLC (HTB), offers the following Planning Services:

Premier Business Planning Services:

1. Operations Profile
 - (i) Ratio Comparisons
 - (ii) Balance Sheet & Income Statement Trend Analysis

2. Entity Structure
 - (i) Liability
 - (ii) Tax Implications
 - (iii) Ownership and Entity Review
3. Executive Compensation Analysis
 - (i) Selective Benefits
 - (ii) Ownership %
 - (iii) Key Employees

4. Group Benefits
 - (i) Life, Health, Disability
 - (ii) Employee Education Programs
 - (iii) Additional Fringe Benefits

5. Qualified Retirement Planning
 - (i) Employer Funded
 - (ii) Employee Funded
 - (iii) Maximum to Owner

6. Succession Planning
 - (i) Buy-Sell
 - (ii) Transition Strategies (iii) Business Valuation

HFSI, HTB and its affiliates gather information through in-depth personal interviews. Information gathered includes a client's current financial position, future goals and attitudes towards risk. Related documents supplied by the client are carefully reviewed, including a questionnaire completed by the client, and a written report is prepared. HFSI/HTB and its affiliates suggest the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker prior to implementation of the financial plan. Implementation of the HFS, or HTB and its affiliates financial plan recommendations is entirely at the client's discretion.

ASSET ALLOCATION CONSULTING

HFSI also offers an Asset Allocation strategy service whereby HFSI will illustrate to a client how assets should be allocated among various investment alternatives so that the client's portfolio maximizes earnings after taxes and inflation, relative to the client's acceptable risk tolerance levels. This service is offered on a

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consultation basis, and should not be considered as management of the client's portfolio. Each client is free to implement the asset allocation recommendations at the broker, dealer or custodian of their choice.

For California residents: Pursuant to California Rule 260.235.2, a conflict exists between the interests of this registrant or its associated persons and the interest of the client; the client is under no obligation to act upon this registrant's or associated person's recommendations; If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the registrant, or associated person when the person is an agent with a licensed broker-dealer or through any associate or affiliate of such person.

Financial plan or Asset Allocation Consulting recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. All recommendations are of a generic nature.

PORTFOLIO MANAGEMENT THROUGH SEI MANAGEMENT PROGRAM

HFSI manages client portfolios through the SEI Management Program (the "Program").

In this program, SEI provides advisory services to HFSI (but not to the client) involving the structure and design of asset allocation portfolios comprised solely of mutual funds advised by SEI. SEI also advises HFSI with respect to reallocation and rebalancing of investments within such asset allocation programs.

The Program is designed as follows:

HFSI will determine the client's current financial situation, financial goals and attitudes towards risk through various analyses and questionnaires. This process will help HFSI review the client's situation and enable HFSI to recommend an initial asset allocation based on the client's specific needs and goals.

In determining the initial allocation to be used, HFSI will use several model portfolios of no-load mutual funds provided to HFSI by SEI. HFSI, will, if appropriate, suggest modifications to these models to more adequately address the client's individual needs. The client may place reasonable restrictions on the nature of the funds held in the portfolio or the allocation among the various classes, and HFSI will assist the client in understanding and evaluating the potential impact of these restrictions on the model portfolios.

Once the client's asset allocation has been established, the portfolio will be implemented using the mutual funds advised by SEI. SEI Investments Management Corporation selects the investment managers of the underlying mutual funds. SEI utilizes institutional investment management firms. The fund managers are monitored by SEI to ensure that their investment styles and performance remain consistent with the objectives of the mutual funds.

Accounts will be monitored quarterly and, when appropriate, HFSI will suggest a reallocation of the portfolio based on changing economic conditions or changes in the client's individual circumstances. These suggested reallocations will be implemented without prior notice to discretionary clients.

As economic or market changes occur, SEI will make a quarterly review of its model allocations and may recommend changes in these model allocations to HFSI. SEI will automatically reallocate all client holdings in model portfolios unless instructed to do otherwise by HFSI. If HFSI does not contact SEI prior to the first Friday of the month following the end of each calendar quarter, SEI will take HFSI's silence as a direction

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from HFSI to make the recommended reallocations. SEI will not make any ongoing recommendations concerning portfolios which deviate from SEI's models ("custom portfolios"); HFSI is responsible for all reviews and must instruct SEI to make any changes to such portfolios.

Clients may also instruct SEI to automatically rebalance the client's account if the allocation among the underlying mutual funds deviates from the prescribed quarterly allocation by greater than a 2% variance. For the tax-managed models, the variance is 3%. Rebalancing occurs monthly, with no transaction fees.

Should the client's individual situation change, the client should notify HFSI, who will assist the client in revising the current portfolio and/or reevaluate their financial situation to determine if a different model portfolio would be appropriate to the client's new situation.

HFSI will manage advisory accounts on a non-discretionary basis.

PRIVATE CLIENT PORTFOLIO CONSULTING PREMIER ADVISORS PROGRAM

HFSI provides clients access to comprehensive investment management services through the Private Client Portfolio Consulting (PC2) Premier Advisors Program (hereinafter the Program) program, a wrap-fee program sponsored by SWS Securities, Inc. (SWS), a registered investment adviser and broker dealer firm not affiliated with HFSI. The Program offers portfolio advisory and professionally managed investment account services to individual and institutional clients. Under this program, HFSI will develop an Investor Profile reflecting the client's financial situation, investment goals and objectives, analysis of liquidity and portfolio concentration, and tolerance for risk as well as any investment limitations and reasonable restrictions on the management of the client's account.

PC2 Program Cont. HFSI will review the Investor Profile with the client on a ongoing basis to determine whether there has been any change in the clients objectives or goals and shall notify SWS of any changes or modifications. Having developed a thorough understanding of, among other things, client objectives and investment horizon, HFSI is responsible for providing investment management advice to the client, including the development of an asset allocation strategy. HFSI will maintain communication with the client to monitor the client's investment objectives and any changes in the client's individual circumstances.

SWS is responsible for identifying and selecting those sub-managers that will participate in the Program. SWS will provide appropriate information to HFSI regarding each sub-managers investment discipline and/or approach and any changes that may occur. Sub-managers are selected by SWS to participate in the Program after an extensive evaluation and due diligence process that focuses on quantitative factors such as historical performance and volatility, the sub-managers reputation and approach to investing. SWS will review the performance of all sub-managers and make recommendations to HFSI with respect to the selection and retention of the sub-managers. SWS maintains full discretionary authority to hire and fire the sub-managers on behalf of clients and HFSI. HFSI will determine whether the Program and the individual sub-manager(s) are suitable to each client's individual circumstances and needs.

HFSI will provide ongoing monitoring of portfolio performance and will review client accounts to ensure adherence to investment policy guidelines and the asset allocation. HFSI will rebalance portfolios as necessary to conform to the established asset allocation plan. HFSI will forward any changes in the client's investment goals or individual situation to SWS and the sub-managers, which will make appropriate and necessary adjustments.

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Clients are required to open a brokerage account with SWS and custodial and transaction clearing services will be provided by SWS as part of the services of the Program.

Clients should carefully review SWS Schedule H disclosure document for more information on this program.

FEE SCHEDULE

PORTFOLIO MANAGEMENT

The annual fee for Investment Supervisory Services will range from 1% to 3% of assets under management. HFSI will quote an exact percentage to each client based on both the nature and total dollar value of the client's account. Clients will be invoiced in advance at the beginning of each calendar quarter based upon the average of the month-end values of the client's account during the previous quarter.

Annual Retainer Fee and Renewals

Fees for the Financial Planning Services begin at the following levels:

1. Horizon Plan - generally the fee is \$30.00 per month (\$360.00) per year. The fee is paid up front by check or credit card; or monthly by the Automated Clearing House (ACH) Network.
2. Premier Planning Services (PPS) –the minimum fee for the PPS with no business issues is \$100 per month (\$1,200 per year). The fee will vary by factors such as net worth, income and the complexity of tax issues at the time this agreement is signed. The initial fee may be paid in one of two ways: 1) annually by credit card or check, or 2) monthly with the first month by check, or credit card, and months 2 through 12 by the Automated Clearing House (ACH) Network. Renewal fees are authorized at the time the renewal agreement is signed by completing the payment form stating either: 1) annual renewal by credit card, 2) quarterly renewal by credit card, or 3) continued monthly payments through the Automated Clearing House (ACH) Network. Annual Renewal Fees may be payable by Credit Card or ACH.
3. Premier Business Planning Services (PBPS) – This plan may be purchased by selective content options. The fee generally starts at \$1,000 and, depending on the complexity and needs of the individual entity this fee may be higher

The renewal fee will be based upon the same criteria as the original fee and may be greater, or less than the initial fee. Should unforeseen circumstance arise, Hantz Financial Services, Inc. and/or Hantz Tax and Business, LLC, or any of its affiliates, agree(s) to notify client in advance if any additional fees, beyond the retainer paid herein, shall be required. Retainer fees shall include all work required to provide up-to-date financial planning and tax planning advice, including, but not limited to, proposals on income tax savings, financial and estate planning strategies and the timely preparation of clients' tax returns. Any additional fees must be approved in writing by client prior to any action taken on clients' behalf. In order to ensure quality service it is clients' responsibility to provide timely and accurate information.

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PORTFOLIO MANAGEMENT THROUGH SEI MANAGEMENT PROGRAM

The annual fee for HFSI's portfolio management services offered through the SEI Management Program will be charged as a percentage of assets under management, according to the schedule below:

<u>Assets under Management</u>	<u>Fee (%)</u>
The first \$250,000	2.00%
The next \$250,000	1.75%
The next \$500,000	1.50%
Above \$1 million	1.00%

There is a minimum account size of \$100,000 required for this service.

Clients will be invoiced in arrears at the end of each calendar quarter based upon the quarter end values (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account during the previous quarter.

If authorized by the client, SEI will directly debit HFSI's advisory fee from the client's custodial account. SEI will forward the fee to HFSI. SEI will receive certain fees and expenses charged by mutual funds to their shareholders, as well as administrative/custodial fees for servicing the account.

HFSI's clients authorize the custodian, SEI Trust Company, to deduct from their account and pay to HFSI, on the submission of a bill, the management fee for each calendar year quarter. SEI will send to clients a quarterly statement showing the amount of the management fee due, the account value on which the fee is based, and how the fee was calculated. Clients are responsible for verifying fee computations, since custodians are not typically asked to perform this task. The custodian will send clients a monthly statement showing all amounts paid from the account, including all management fees paid by the custodian to HFSI.

PRIVATE CLIENT PORTFOLIO CONSULTING PREMIER ADVISORS PROGRAM

Clients participating in the Program pay an all inclusive wrap fee, which includes charges for advisory services, custody, clearing, transaction execution and account reporting.

The fees and account minimums for the Program are disclosed in SWS Schedule H disclosure document. Depending on the amount of assets under management of the program participant, HFSI will receive between 0.50% and 1.75% of the clients managed assets; this fee is part of the all-inclusive wrap fee paid by the client. Clients will be billed in advance at the beginning of each calendar quarter based upon the quarter end values (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account during the previous quarter.

All fees are paid to SWS, which then compensates HFSI and the selected investment sub-managers. Clients should review the termination and refund policies for the Program, which are available in SWS Schedule brochure.

WRAP FEES: As previously disclosed, clients participating in the Program pay an all inclusive wrap fee which includes charges for advisory services, custody, clearing, transaction execution and account reporting.

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Clients participating in this program are responsible for directing brokerage in their Program account(s) through SWS. Transactions are effected 'net,' i.e., without commission, and a portion of the wrap fee is generally considered as being in lieu of commissions. Trades are generally expected to be executed only with the broker dealer with which the client has entered into the wrap fee arrangement, so that the advisory firm may not be free to seek best price and execution by placing transactions with other broker dealers. Our experience indicates that SWS generally can offer best price for transactions in listed equity securities, but, no assurance can be given that such will continue to be the case with those or other broker dealers which may offer wrap fee arrangements, nor with respect to transactions in other types of securities. Accordingly, the client may wish to satisfy himself or herself that the broker dealer offering the 'wrap fee' arrangement can provide adequate price and execution of most or all transactions.

The client should also consider that, depending upon the level of the wrap fee charged by the broker dealer, the amount of portfolio activity in the client's account, the value of custodial and other services which are provided under the arrangement, and other factors, the wrap fee may or may not exceed the aggregate cost of such services if they were to be provided separately and if HFSI were free to negotiate commissions and seek best price and execution of transactions for the client's account.

GENERAL INFORMATION ON FEES

In certain circumstances, all fees and account minimums may be negotiable.

The fee charged is calculated as previously described above and is not charged on the basis of a share of capital gains or capital appreciation of the funds or any portion of the funds of an advisory client(SEC Rule 205(a)(1)).

A client agreement may be canceled at any time, by either party, for any reason upon receipt of written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

All fees paid to HFSI for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without the services of HFSI. In that case, the client would not receive the services provided by HFSI which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by HFSI to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

2. G TYPES OF CLIENTS

HFSI may also provide advice to Taft Hartley plans, municipalities, governmental entities and other organizations not previously specified.

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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

STEPHEN R. ZURAWSKI, ChFC, CLU DOB: 1968

Education:

Graduated from Michigan State University in 1990 with a BA in Finance. Graduated from Duke University in 1998 with an MBA in Business.

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 Present
President of Hantz Commercial Insurance Agency, LLC from 1/07 to Present

LISA MCCLAIN DOB: 1966

Education:

Graduated from Northwood University in 1997 with a B.A. Business.

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

SHANNON C. MULLOY DOB: 1974

Education:

Graduated from Oakland Community College in 2001 with an Associates Degree in Applied Science with an endorsement in Mental Health and Social Work.
Currently attending Eastern Michigan University

Employment:

Big Boy's from 09/1990 to 03/2003
JB's Brighton House from 09/2000 to 12/2005
Detroit Compliance Group 09/2005 to 4/2006
Operations for Hantz Financial Services, Inc., from 04/2006 to 10/2007
Compliance Specialist for Hantz Financial Services, Inc., from 10/2007 to 04/2008
Mortgage Compliance Officer for Hantz Financial Services, Inc., from 04/2008 to Present
Chief Compliance Officer for Hantz Financial Services, Inc., from 2/2009 to Present

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MICHAEL O. REID, ChFC, CLU , RHU, REBC DOB: 1962

Education:

Graduated from Northwood Institute in 1984 with a BA in Business. Graduated from Northwood University in 2002 with a MBA in Business.

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

RENEE A. YAROCH, CFP, ChFC DOB: 1966

Education:

Graduated from Eastern Michigan University in 1989 with a BBA in Finance.
Graduated from The University of Michigan, Executive MBA program in 2003.

Employment:

Registered Representative Hantz Financial Service, 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, Hantz Sports & Entertainment, LLC from 9/06 to Present
Treasurer, Hantz Soccer USA, LLC from 9/06 to Present
Treasurer, Hantz Indoor, LLC from 9/06 to Present
CFO of Hantz Group, Inc., from 1/02 to Present
Treasurer, Hantz Group Racing, LLC from 4/06 to Present
Vice President of Operations Hantz Financial Services, Inc., from 6/98 to 12/01
Treasurer, 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

Michael G. Addor, CFP, ChFC, CLU, RHU DOB: 1967

Education:

Graduated from the University of Michigan in 1989 with a B.A. Economics.

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Employment:

Registered Representative for Hantz Financial Services, Inc. 6/99 to Present
Vice President Advanced Planning Hantz Financial Services 1/98 to Present

John R. Hantz, CFP

DOB: 1961

Education:

Graduated from Northwood University in 1984 with a B.A. Economics.
Graduate of Harvard University, Advanced Management Program, 1986
Honorary Jurist Doctor, Northwood University, 2004

Employment:

Registered Representative for Hantz Financial Services, 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 and Director of Hantz Financial Services, Inc., from 6/98 to 8/05.
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

Kimberly Diane Poulos Hantz

DOB: 1962

Education:

Graduated from Northwood University in 1984 with a B.A. Marketing. Graduated from University of St. Thomas in 1988 with M.B.A. in HR Management. Graduated from Kennesaw State University in 2005 with M.S. in International Relations.

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

David J. Shea

DOB: 1962

Education:

Graduated from Albion College 1984 with B. A. in History and Philosophy. Graduated from University of Detroit School of Law in 1987 with J.D.

Employment:

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Member/Partner Mantese, Miller & Shea, PLLC from 2000 to 2002.
 Owner/Co-managing Partner Miller Shea, P.C. from 2002 to 5/06.
 Member, Board of Director, Hantz Financial Services, Inc., from 2/06 to Present
 Member, Managing Partner, Shea Law Firm, PLLC from 5/06 to Present

George W. Gregory DOB: 1948

Education:

Graduated from Michigan State University with BA in Economics in 1972. Graduated from Wayne State University with M.B.A. in Accounting in 1976. Graduated from Wayne State University Law School with J.D. in 1980.

Employment:

Associate and Share holder in Lee, Gregory & Sternberg, P.C. 1986 to 2000.
 Member of George W. Gregory P.L.L.C. 2000 to Present.
 Member, Board of Directors, Hantz Financial Services, Inc., from 2/06 to Present

Other Business Activities

7-A, 7-B,
8.C(1),
8.C(7),
8.C(9),
8C(10)
9.B, &
~ ~

- 1) Hantz Agency, LLC-an insurance agency.
- 2) Hantz Consulting, LLC - an entity that offers Qualified Domestic Relations Orders.
- 3) Hantz Tax & Business, LLC (HTB) an entity through which certain of HFSI's associated persons, in their separate capacity as CPA's or Enrolled Agents, prepare tax returns for clients for separate and typical compensation.
- 4) Hantz Titus Urbanski, LLC (HTU) is a tax planning and tax preparation entity affiliated with HTB.
- 5) Hantz Randazzo & Associates, LLC (HRA) is a tax planning and tax preparation entity affiliated with HTB.
- 6) Hantz Rhoades & Doehrer, PLLC is a tax planning and tax preparation entity affiliated with HTB.
- 7) Hantz, McGarry & Associates, LLC. (HMA) is a tax planning and tax preparation entity affiliated with HTB.
- 8) Tranex Financial Inc acts as a mortgage Lender, and 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 be referred to HFSI by any of these entities and vice versa. HFSI emphasizes that clients are under no obligation to contract with any of these listed entities for insurance, mortgages, or tax preparation services.

In their separate capacity as registered representatives of HFSI or as insurance agents, these individuals will be able to implement recommended securities or insurance transactions for advisory clients for separate and typical compensation. As insurance agents, or brokers, they may represent one or more insurance companies, and use Hantz Agency, LLC as their insurance agency.

Hantz Financial Services, Inc. ("HFSI") is a subsidiary of the Hantz Group and is dually registered with FINRA as a broker/dealer and investment adviser. HFSI is also a licensed with the State of Michigan as a mortgage

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broker. As an investment adviser, HFSI representatives work with clients to develop a financial plan and a 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, or debt reduction. Other ideas may involve how to use the equity in one's home to help provide funds for retirement, children's education, etc... Once the recommendations have been made to the client, it is up to the client to decide if they wish to pursue a mortgage strategy.

A mortgage through HFSI will not be recommended to clients for the sole purpose of generating assets for management or consultation by HFSI.

Currently, the lender(s) pays 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 disclosed on HUD.

HTB, a subsidiary of the Hantz Group, is a full service accounting firm consisting of Trainers, Practice Managers, and Tax Specialists. HTB affiliates are full service accounting firms. Their primary business is tax return preparation and presenting tax findings and how these findings integrate with the financial planning recommendations. The SEC has provided an exemption for accounting firms that prepare financial plans and act as an investment adviser, as long as the investment advice is incidental to their normal business, the advice is in connection to, and related to, their accounting services and the fee charged for advisory services is based on the same factors used to determine the accounting fee.

9.E **PARTICIPATION OR PERSONAL INTEREST IN CLIENT TRANSACTIONS**

HFSI or individuals associated with HFSI may buy or sell securities identical to those recommended to customers for their personal accounts. In addition, any related person(s) may have an interest or position in a certain security (ies) which may also be recommended to a client.

It is the expressed policy of HFSI that no person employed by HFSI may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from transactions placed on behalf of advisory accounts.

As these situations represent a conflict of interest, HFSI has established the following restrictions in order to ensure its fiduciary responsibilities:

- 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 of HFSI shall prefer his or her own interest to that of the advisory client.
- 2) HFSI maintains a list of all securities holdings for itself, and anyone associated with this advisory practice with access to advisory recommendations. These holdings are reviewed on a regular basis by an appropriate officer/individual of HFSI.
- 3) All clients are fully informed that certain individuals may receive separate compensation when effecting transactions during the implementation process.
- 4) HFSI emphasizes the unrestricted right of the client to decline to implement any advice rendered.

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5) HFSI emphasizes the unrestricted right of the client to select and choose any broker or dealer and/or insurance company(s) he wishes.

6) HFSI requires that all representatives must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.

7) Any representative not in observance of the above may be subject to termination.

10 **CONDITIONS FOR MANAGING AN ACCOUNT**

PC2 PREMIER ADVISORS PROGRAM: There is a minimum account size requirement of \$100,000 for participation in the PC2 Program. Please refer to SWS Securities, Inc., Schedule H brochure for further information on conditions for managing accounts. HFSI requires a minimum fee of \$360 for Financial Planning clients. However, under certain circumstances this minimum may be negotiable. The different wrap-fee programs for which HFSI solicits may impose minimum account sizes as a condition for participation. Clients should refer to the appropriate disclosure document for each program for further information on any conditions for participation.

Please refer to Item 1.D. of this Schedule F narrative for complete details.

11. A **REVIEWS AND REVIEWERS OF ACCOUNTS:**

Financial Planning/Consulting client's accounts will be reviewed as contracted for, at the inception of the advisory relationship.

HFSI reviews Portfolio Management accounts at least annually. More frequent reviews may be triggered by the economic environment.

HFSI reviews advisory accounts participating in both the SEI Management and the PC2 Premier Advisors program on a quarterly basis. PC2 Premier Advisors program should not be confused with Premier Planning offered by HFSI or HTB and its affiliates. Client meetings will be conducted by HFSI at least annually. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

PC2 PREMIER ADVISORS PROGRAM: HFSI will provide ongoing monitoring of portfolio performance and will review client accounts at least annually to ensure adherence to investment policy guidelines.

Clients should refer to SWS Securities Inc.'s Schedule H brochure for information regarding the nature and frequency of reviews provided by SWS Securities, Inc.

11. B **REGULAR REPORTS PROVIDED TO CLIENTS**

Portfolio Management clients receive monthly statements and confirmations of transactions from their clearing broker dealer. HFSI will provide no regular reports to these clients. Financial Planning/Consulting

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clients will receive no regular reports from HFSI. HFSI clients participating in the SEI Management receive quarterly performance reports from SEI. HFSI does not provide regular reports to their clients.

PC2 PREMIER ADVISORS PROGRAM: Clients should refer to SWS Securities, Inc.'s Schedule H brochure for information regarding the nature and frequency of reports provided by SWS Securities, Inc. HFSI may provide quarterly performance reports to clients participating in the PC2 Program.

12. B **BROKERAGE DISCRETION**

PORTFOLIO MANAGEMENT

As a FINRA-registered broker-dealer, HFSI is required to supervise all trades by its registered representatives. To meet this requirement, all trades placed by HFSI must be placed through itself. In directing the use of it, clients should recognize that HFSI does not have the authority to negotiate commissions, that best execution may not be achieved, that volume discounts may not be obtained, and that a disparity in commission charges may exist among clients. While HFSI has a reasonable belief that it is able to obtain best execution and competitive prices, it will not be independently seeking best execution price capability through other broker dealers.

Any commissions earned by associated persons of HFSI, in their separate capacity as registered representatives, are separate and distinct from advisory fees.

FINANCIAL PLANNING/CONSULTING

The associated persons of HFSI are also registered as representatives of HFSI. In general, HFSI will recommend the use of itself and these individuals to clients for implementation of financial planning or consulting recommendations, provided that this recommendation is consistent with HFSI's fiduciary duty to the client. Any commissions or other compensation received from the implementation of financial planning or consulting recommendations is separate and distinct from HFSI's advisory fee. No financial planning client is obligated to use HFSI, in its separate capacity as a broker dealer, to implement any recommended transactions. Clients should be aware that best execution and lower commissions may not necessarily be achieved if recommended transactions are placed through these individuals, in their separate capacities as registered representatives or insurance agents/brokers.

PORTFOLIO MANAGEMENT THROUGH SEI MANAGEMENT PROGRAM

In order to be eligible for the SEI Management Program, clients are required to use SEI Financial Services, a FINRA registered broker dealer, for the placement of all trades. Therefore, HFSI, through its recommendation of the SEI Management Program, is recommending SEI Financial Services as the broker dealer to be used.

SEI Trust Company, a subsidiary of SEI Corporation, acts as the transfer agent and custodian for SEI Management Program accounts. HFSI client accounts are required to be maintained at SEI Trust Company in order to participate in the SEI Management Program.

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PC2 PREMIER ADVISORS PROGRAM

HFSI provides client's access to the PC2 Premier Advisors Program, a wrap-fee program sponsored by SWS Securities, Inc., a registered investment adviser and broker dealer. In order to be eligible for the PC2 Program, clients are required to use SWS Securities, Inc. for the placement of all trades. Therefore, HFSI, through its recommendation of the PC2 Program, is recommending SWS Securities, Inc. as the broker dealer to be used.

PC2 Program clients should refer to SWS Securities, Inc. Schedule H and/or the sub-managers Form ADV disclosure document for information regarding brokerage policies, practices and recommendations, including any policy they may have regarding aggregation of trades.

13. A

ADDITIONAL COMPENSATION

HFSI, its representatives and/or its principal executive officers may, from time to time, receive incentive awards, such as trips, for the recommendation/introduction of investment products, or other financial planning products such as mortgages. However, such compensation is monitored by the compliance department through its gift and gratuity log policies. The receipt of this compensation may affect HFSI's judgment in recommending products to its clients.

The principal executive officers and other employees 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. In addition, HFSI may also receive marketing dollars from certain suppliers.

While these individuals endeavor at all times to put the interest of the clients first as part of HFSI's fiduciary duty, **clients should be aware that the receipt of additional compensation itself creates a conflict of interest**, and may affect the judgment of these individuals when making recommendations. A full disclosure of HFSI's Conflict of Interest is available upon request, and can be found on the Hantz Group internet site, hantzgroup.com, as well as in the HFSI Planning Agreement documentation.

13. B

HFSI may from time to time compensate, either directly or indirectly, any person (defined as a natural person or a company) for client referrals.

HFSI is aware of the special considerations promulgated under Section 206(4)-3 of the Investment Advisers Act of 1940. As such, appropriate disclosure shall be made, all written instruments will be maintained by HFSI and all applicable Federal and/or State laws will be observed.