This brochure provides information about the qualifications and business practices of Hantz Financial Services, Inc. If you have any questions about the contents of this brochure, please contact us at 248.304.2855. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

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

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

What Investment Services and Advice Can You Provide Me?

- **Brokerage**: Our brokerage services include buying and selling securities. We do not provide account monitoring in conjunction with our brokerage services unless a request is solicited. The brokerage service does not maintain any discretionary authority in regards to brokerage accounts. We do not offer any proprietary products nor do we limit our investment offerings. Depending on brokerage product chosen there may be account minimums to adhere to. Please see our Brokerage Relationship Guide for more information.

- **Advisory**: Our advisory services include financial planning, investment portfolio and wealth management. In conjunction with these services we will monitor your advisory accounts throughout the relationship but no less than three times per year. We generally receive limited discretionary investment authority in writing from clients at the outset of an advisory relationship which grants us the ability to determine, without obtaining your specific consent, the securities to be bought or sold for your portfolio; you are entitled to limit our discretionary authority. We do not offer any proprietary products nor do we limit our investment offerings. While there are no account minimums to open an advisory account, we do require payment of a monthly fee to engage us in a financial planning relationship. Please see our Form ADV Part 2A for more information.

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

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**What Fees Will I Pay?**

- **Brokerage:** In engaging us for securities brokerage services, there may be costs such as commission charges, custodian fees, account maintenance fees as well as fees related to mutual funds and variable annuity contracts. Depending on product, commissions can be charged at the account opening, on-going, back-end, or any combination thereof. You will be charged more when there are more trades in your account, therefore, we may have an incentive to encourage you to trade often. Please see our [Brokerage Relationship Guide](#) for more information.

- **Advisory:** Engaging us for financial planning will carry a predetermined, yearly fee dependent on the level of service you choose. Investment Advisory accounts will be assessed an asset-based fee which may change dependent on the value of the assets you have under our management. This asset-based fee will be charged on a monthly basis. There may also be commission charges and custodian fees as well as fees related to mutual funds and exchange-traded funds. The more assets there are in a retail investors account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account. Please see our [Form ADV Part 2A](#) for more information.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

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

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

- When we provide you with a recommendation as your broker-dealer or act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. Here are some examples to help you understand what this means. For example, Hantz Financial Services, Inc. is party to several marketing agreements in which we receive incentive payments from those preferred supplier companies for marketing their products. These incentive payments are not based on the sale of any particular investment product or strategy. More information regarding marketing agreements may be found in our [Disclosure of Possible Conflicts of Interest](#).

- **Conversation Starter: Ask your Financial Professional**-
Hantz Financial Services, Inc

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

How do your financial professionals make money?

- **Brokerage**: If you engage us in brokerage services, our financial professionals are compensated, via commissions, based on factors such as: the product sold and product supplier. Each type of product can compensate differently with annuities. These types of compensation are transaction based which means we have an incentive to encourage you to perform transactions in your account.

- **Advisory**: If you engage us in investment advisory services, our financial professionals are compensated based on factors such as: amount of client assets they service and planning fees. Planning fees are based on whether or not you have chosen to engage us in financial planning which means we have an incentive to encourage you to establish a planning relationship with us. We also have an incentive to encourage you to have more assets under our management.

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

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

- **Conversation Starter: Ask your Financial Professional**-

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

Additional Information

- For additional information about our services, please visit hantzgroup.com. If you would like additional, up-to-date information or a copy of this disclosure, please call your financial professional.

- **Conversation Starter: Ask your Financial Professional**-

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