

Hantz Financial Services, Inc. Fiduciary Acknowledgement

This notice is being sent to you on behalf of Hantz Financial Services, Inc. (hereinafter referred to as, “the Firm,” “Hantz,” “we,” or “us.” We are providing you with the following acknowledgement for purposes of complying with the US Department of Labor’s (“DOL”) Prohibited Transaction Exemption 2020-02 (“PTE 2020-02”), where applicable. This acknowledgement will be effective when we rely on PTE 2020-02, which will be at the later of February 1, 2022 or the date the relief under DOL Field Assistance Bulletin 2021-02 (or subsequent similar guidance) ceases to be in effect. If there is a conflict between this disclosure and your agreement with the Firm, this disclosure will govern.

Fiduciary Acknowledgement

When the Firm and your financial professional provide “investment advice” as defined in Title 1 of the Employee Retirement Income Security Act and/ or the Internal Revenue Code (“Retirement Laws”) to you regarding your retirement plan account or individual retirement account, we are fiduciaries under the Retirement Laws with respect to such investment advice. The way we make money creates certain conflicts with your interests, so we operate under a special rule which requires us to act in your best interest and not put our interests ahead of yours. Under these requirements, when providing certain investment recommendations, we must:

- Meet a professional standard of care (give prudent advice);
- Not put our financial interests ahead of yours;
- Avoid misleading statements about our conflicts of interest, fees, and Firm investments;
- Follow established policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than what is reasonable for our services; and
- Give you basic information about our conflicts of interest.

Rollovers from an Employer Sponsored Plan

In general, the firm and its financial professionals provide (1) general information and education to you about the factors to consider when deciding whether to move retirement plan assets to another account, or (2) a recommendation that you roll or transfer assets from the retirement plan to qualified account at another custodian. If we provide you with a recommendation, you understand and agree that our analysis of any costs and services provided by your retirement plan, as compared to any costs charged by the Firm and/ or the new custodian, is dependent on the information you provide.

For a description of our fees, services, and conflicts of interest, please refer to our Form CRS, Form ADV and Brokerage Relationship Guide.