

**Form CRS – Client Relationship Summary****Introduction**

Hoff Brothers, LLC d/b/a Hoff Private Wealth (“Adviser”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage commissions are different from Advisory services and fees, and it is important for you to understand the differences. ***There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.***

**What types of investment services and advice can you provide me?**

We offer investment advisory services to retail investors for an ongoing asset-based fee calculated on the aggregate market value of all assets under management, including allocations to cash. If you open an account with us, we’ll meet with you to understand your current financial situation, goals, and risk tolerance. Based on what we learn, we’ll recommend a portfolio of investments that is monitored on a continuous basis. We will conduct an internal review of your account on at least an annual basis and, if necessary, rebalance or reallocate to meet changing needs or changes in the portfolio or changing markets throughout the year.

Almost all client accounts are managed on a discretionary basis, which means that we will not call you when buying and selling in your account. In rare instances an account is managed on a non-discretionary basis, which means that you make the ultimate investment decision regarding purchases or sales of investments.

We have a firm minimum of \$500,000 of Assets Under Management, but reserve the right to waive this requirement on a case by case basis. We are not in any way restricted to the proprietary products of any firm.

***Additional information about our Advisory services is located in Item 4 of our Firm Brochure, which is available upon request or online at <https://adviserinfo.sec.gov/>.***

**Questions to Ask Us:**

- *Given my financial situation, should I choose an investment advisory service? 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 those qualifications mean?*

**What fees and costs will I pay?**

Fees and costs affect the value of your account over time. We generally charge a negotiable asset-based fee ranging between .25% and 1% annually based upon the value of the assets in your account applied on a quarterly basis. We are incentivized to increase the value of your account over time, which will naturally increase our fees over time. Your fees will be pulled from your account or you may request to pay separately.

The custodian or broker-dealer that holds your assets can also charge you account fees as well as transaction fees when we buy or sell investments for you. These fees are in addition to our advisory fee. We do not receive nor share in any portion of those custodial or transaction fees. Some investments, such as mutual funds, exchange traded funds, and private funds charge additional fees that will reduce the value of your investments over time.

***Remember, 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. Additional information about our fees is located in Item 5 of our Firm Brochure. Our Firm Brochure is available upon request or online at <https://adviserinfo.sec.gov/>.***

**Questions to Ask Us:**

- *Help me understand how these fees and costs will affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs and how much will be invested for me?*
- *How do you determine what fee I will be charged?*

**What are your legal obligations to me when acting as my investment adviser? How does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- 1) The firm's revenue is from the advisory fees we collect from your accounts quarterly. It would be in your best interest for us to charge nothing and provide our services for free, but then there would be no business. Therefore, a conflict exists.
- 2) Danno Hoff is an Investment Adviser Representative of Hoff Private Wealth, as well as independent Insurance Agent. Therefore, he can receive commissions for Life, Disability, and Long-Term Care Insurance policies sold. We do not require any insurance policies to be purchased through Danno or through any particular carrier. However, if we advised that you acquire some insurance to solidify your financial plan, and if you did choose to buy a policy through him, he would receive a commission. Therefore, a conflict exists. ***Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11 which is available upon request or online at <https://adviserinfo.sec.gov/>.***

*Questions to Ask Us:*

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

**How do your financial professionals make money?**

Our financial professionals are paid fixed semi-monthly salaries. The owners also receive quarterly distributions based on the profitability of the firm.

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

No, our firm and/or financial professionals do not have any legal and disciplinary history. Visit <https://investor.gov/CRS> for a ***free and simple search tool to research our firm and our financial professionals.***

*Questions to Ask Us:*

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

**Additional Information**

***You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov/> by searching CRD #301001. You may also contact our firm at (715) 841-0405 and talk to any one of our investment professionals.***

*Questions to Ask Us:*

- *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?*