

# Huntington Advisors, Inc.

## Client Relationship Summary – February 14, 2024

Huntington Advisors, Inc. ("Huntington Advisors") is an investment advisor registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services fees differ; therefore it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

### ***What investment services and advice can you provide me?***

We offer investment advisory services to retail investors, including asset management and financial planning. As part of our standard services, we monitor our clients' portfolio holdings and the overall asset allocation strategy on an annual basis, or when a situation would warrant a review based on market conditions or changes in client circumstances. We hold review meetings with clients as necessary, but at least annually.

We offer our asset management services on a discretionary basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. Our level of authority is determined at the beginning of our relationship with you in our client services agreement but can be changed upon request. While we can advise on any investment asset, our investment recommendations are primarily related to investments in exchange listed securities, corporate debt securities, CDs, municipal securities, mutual funds, ETFs and US government securities. We have a minimum account size requirement of \$100,000 for opening or maintaining accounts for retail investors. Additionally, in connection with our selection of other advisors' services, we recommend and refer clients to a third-party asset management platform ("TAMP"), AssetMark. In these arrangements, the client will enter into a program and investment advisory agreement with the third party. We will assist and advise the client in establishing investment objectives and continue to provide oversight of the client account and ongoing monitoring of the activities on the platform. Most Huntington Advisors' clients typically adopt equity and/or fixed income investment strategies on the AssetMark platform.

**For additional information, please see our Form ADV Part 2A (with special emphasis on Items 4, 7, and 16) which can be found on the SEC website at [adviserinfo.sec.gov](https://adviserinfo.sec.gov). The firm CRD number is 323643.**

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### ***Conversation Starters – Ask Your Financial Professional:***

Given my financial situation, should I choose investment advisory 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?***

**Principal Fees:** We are compensated for providing our investment advisory services by charging an ongoing asset-based fee that ranges up to 1.00% depending on the type of portfolio (equity or fixed income), and amount of assets we manage for you. The fee is charged quarterly, based on the value of portfolio assets of the account on the last business day of the preceding quarter. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Financial planning services are provided on either an hourly basis at \$420 per hour, or on a fixed fee basis for investment advisory and/or financial planning. The fixed fee is calculated by estimating the number of hours it will take to provide the services requested multiplied by the hourly rate. Hourly fee clients are billed upon completion of the project. Fixed fee clients are billed half of the fee in advance and the balance on completion of services and delivery of agreed upon client reports. All fees are negotiable at the discretion of Huntington Advisors.

**Other Fees and Costs:** Huntington Advisors' fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. You may incur certain charges imposed by custodians and brokers, such as custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in the funds' prospectuses. These fees will generally include a management fee and other fund expenses. All fees paid to Huntington Advisors for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders.

In connection with our selection of other advisors' services, AssetMark (a third-party asset management platform) will charge a program fee that includes our investment advisory fee, the administration of the program and trading, clearance, and settlement costs. The program sponsor will add Huntington Advisors' investment advisory fee and will deduct the overall fee from the client account quarterly in advance based on the fair market value at the end of the preceding quarter. Participation in such programs incur the fees outlined in Item 5 of our Form ADV Part 2A. It is important to note that the program fees are ladder in nature depending on the assets placed on the AssetMark platform and can differ based on the specific strategy

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chosen for each individual client. Clients are also encouraged to refer to their initial account application for further details on AssetMark's program fees.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. **Detailed information about our fees and costs is included in our Form ADV Part 2A (Item 5).**

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## **Conversation Starter – 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?

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## **What are your legal obligations to me when acting as my investment adviser? How else 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.

Certain of our investment advisor representatives are registered representatives of Pensionmark Securities, LLC ("Pensionmark"), an SEC registered broker-dealer. Your investment advisor representative ("IAR") may offer you securities brokerage services through Pensionmark or investment advisory services through Huntington Advisors. Brokerage services and investment advisory services are different, and the fees we, and Pensionmark, charge for those services are different. It is important that you understand the differences. Your investment advisor may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through Pensionmark. Clients are under no obligation to purchase commission-based securities through Huntington Advisors' IARs. You are encouraged to learn more about Pensionmark by reviewing Pensionmark's relationship summary at [files.brokercheck.finra.org/crs\\_283952.pdf](https://files.brokercheck.finra.org/crs_283952.pdf) and having a discussion with your investment advisor representative. You can also access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Also, Huntington Advisors and its IARs are allowed to invest for their own accounts in the same securities that we recommend or acquire for your account and may engage in transactions that are the same or different than transactions recommended or made for you.

While the IARs endeavor at all times to put the interest of the clients first, the receipt of additional compensation and trading in the same securities as client create conflicts of interest. **These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A.**

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## **Conversation Starter – Ask Your Financial Professional:**

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

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

Our IARs are compensated through the receipt of a portion of revenue we receive for the advisory services we provide. The portion paid to your IAR generally does not vary based on the type of investments that are recommended. However, as described above, IARs of the firm are also registered representatives of a broker-dealer, and when acting in that capacity, will earn commissions in addition to Huntington Advisors' advisory and financial planning fees.

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

No. We invite you to visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research our Firm and financial professionals.

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## **Conversation Starter – Ask Your Financial Professional:**

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

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**We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on [Investor.gov](https://Investor.gov) or [adviserinfo.sec.gov](https://adviserinfo.sec.gov) (CRD# 323643). Alternatively, you can call Huntington Advisors at 888-391-7378 to speak with us directly to request up-to-date information and request a copy of the relationship summary.**

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## **Conversation Starters – 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?

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