

Item 1. Introduction

The H Group, Inc. ("THG" "we" "us" and "Advisor") is an Oregon corporation registered as an investment advisor under the laws of the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and 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 broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We provide fee-only investment supervisory, portfolio management, investment consulting and financial planning services. Our investment approach utilizes broadly diversified portfolios and a systematic strategy to manage client portfolios.

Our investment recommendations include mutual funds, exchange-traded funds, and exchange-listed equity securities, certificates of deposit, municipal securities, U.S. government securities and money market funds when suitable and appropriate for a Client's particular situation. If Clients hold other types of investments, we will advise them on those investments also. Clients may impose restrictions on investing in certain securities or types of securities. We consider such restrictions when formulating the Client's investment strategy. Our Advisory Affiliates meet with Clients as needed to review portfolio performance, discuss current issues, and re-assess goals and plans.

Generally, Clients grant us ongoing and continuous discretionary authority to execute investment recommendations in accordance with an agreed upon investment strategy or plan without the Client's prior approval of each specific transaction. Under this discretionary authority, Client allows us to purchase and sell securities and instruments in their account(s), arrange for delivery and payment in connection with the foregoing, select and retain sub-advisors, and act on behalf of the Client in matters necessary or incidental to the handling of the account, including monitoring certain assets. The only restrictions on this discretionary authority are those set by the Client on a case by case basis.

We offer initial financial planning services to Clients under a separate Financial Planning Agreement. After completion of an initial financial planning engagement, Clients may elect to enter into a retainer agreement for ongoing Wealth Management services which include financial planning and portfolio management.

Conversation Starter: We encourage you to ask our financial professionals these key questions about our investment services and accounts:

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We provide investment advisory services for a fee based on a percentage of assets under management. Our fee is provided in your Investment Advisory Agreement based upon two tiered schedules: (1) from 2.05% to 0.60% and billed quarterly in arrears, or (2) from 1.50% to .60% and billed quarterly in advance. The fee is calculated quarterly, in arrears, and will be equal to the respective percentage per annum based on the market value of your account(s) on the last trading day of the previous quarter. See Item 5 of our ADV Part 2A Brochure for more information.

We may also provide investment advice or financial planning to Clients on an hourly or fixed rate fee. Our maximum hourly rate is \$250.00 per hour depending on the complexity of the issue being addressed. Fixed fee project pricing is quoted for each project, depending on the scope of work performed. Notwithstanding the above, fees are generally negotiable.

You may also be charged a one-time set up fee of \$250 per account; and a quarterly fee of up to \$37.50 per account for administrative services; trading fees and commissions on discretionary trades initiated by us; and \$35 per trade as an administrative fee by us for Client-directed trades.

Clients are also responsible for the payment of all third party fees (i.e. custodian fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees charged by Advisor. All brokerage commissions, stock transfer fees, and other similar charges incurred in connection with transactions for the account will be paid out of the assets in the account and are in addition to the investment management fees paid to Advisor. Additionally, mutual funds and/or exchange traded funds have additional internal expenses which generally include a fund management fee, other fund expenses, and possible distribution or redemption fees. Funds describe their expenses in their prospectuses, summary prospectuses, or product descriptions.

In some instances, we may recommend that all or a portion of Client assets be managed by an unrelated Third Party Asset Manager ("TPAM") or sub-advisor. These services may include the construction of investment portfolios, execution of securities purchase and sale transactions, and portfolio administration,

including tracking of and reporting on portfolio performance and investment results. Clients are generally required to enter into a separate advisory agreement with any TPAM or sub-advisor. The use of TPAMs or sub-advisors may cause Clients to incur additional fees. If applicable, any additional fees will be fully disclosed to Clients in a separate agreement with the TPAM or sub-advisor.

The more assets you have in the advisory account, the more you may pay us. We therefore may have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly regardless of whether we buy or sell securities within that quarter.

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 Starter: We encourage you to ask us any questions you may have regarding our fees or how cost from third parties such as custodians or mutual funds affect your account. For example, start a conversation by asking, *“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 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:

Example 1: Your account value goes up, and while the management fee percentage may stay the same or decrease, the total compensation you pay us may go up accordingly. **Example 2:** Your account value goes down, but you still must pay a management fee proportional to your assets under management.

We are affiliated through common ownership with FocusPoint Solutions, Inc. (“FPS”), an SEC-registered investment advisory firm that provides back office and administrative services to both affiliated and non-affiliated registered investment advisory firms, including THG. FPS also provides non-discretionary sub-advisory services to our clients; however, we are solely responsible for Client accounts. Due to our affiliation with FPS we have an incentive to recommend Fidelity as a custodian for Client accounts. FPS has entered into a support services agreement with Fidelity Brokerage Services LLC and National Financial Services LLC (together referred to as “Fidelity”) where Fidelity pays FPS a support fee based on a portion of Client assets in the custody of Fidelity. However, FPS and Fidelity have agreed that no support fee payments will be made with respect to investments in transaction fee funds and Fidelity sponsored funds. While this

arrangement results in cost savings for the custodian and increased costs for FPS, the receipt of this additional compensation may create an incentive for THG to recommend funds available through the Fidelity platform for which (i) Fidelity is not a sponsor or manager, and (ii) transaction fees are not imposed (together, “NTF Funds”). It would not be unusual for the majority of investments made through the Fidelity platform to be in NTF Funds, for which FPS would receive support fees. These conflicts are mitigated by our fiduciary duty to put our Clients’ interests first. We review what types of funds are available for use in Client portfolio allocations and seek those that are the most suitable, appropriate and in the Client’s best interest.

Conversation Starter: If you have any questions regarding conflicts of interests, please feel free to ask us. You can begin a conversation by asking, *“How might your conflicts of interest affect me, and how will you address them?”*

How do your financial professionals make money?

THG is a fee-only registered investment advisor, which means our only form of compensation is from investment management fees paid directly from our clients. We do not earn any commissions or any other payments from anyone else.

Some of our financial professionals are compensated based upon the amount of clients they serve, the assets under management, and revenue derived from clients, while others on our team are paid a flat salary and discretionary bonus.

More detailed information, including fee schedules, conflicts of interest, and other disclosures are available in our ADV Part 2A Firm Brochure, which can be found by visiting: <https://adviserinfo.sec.gov/firm/summary/106801>.

Item 4. Disciplinary History

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

Yes. We encourage you to visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research any of our financial professionals.

Conversation Starter: In addition, feel free to ask: *“As a financial professional, do you have any disciplinary history? For what type of conduct?”*

Item 5. Additional Information

You can find additional information regarding THG and receive a copy of this relationship summary by visiting our website at <https://thehgroup.com/> or by contacting Christopher Hicks at (503) 292-5853. We are always available to answer any of your questions.

Conversation Starter: If you do have any concerns, please let us know by asking the following questions: *“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?”*

Material Changes

We have made the following material changes to this Client Relationship Summary since the prior version dated March 26, 2021:

Item 3 was amended to reflect an additional tiered fee schedule, for which we bill in advance. See Item 5 of our Form ADV 2A Brochure for more information.