

Client Relationship Summary

November 14, 2024



Welcome to Hanke & Co. Wealth Management LLC (HCWM)

As an SEC-registered investment advisor, we're dedicated to offering straightforward, client-focused guidance. Investment advisors and brokerage firms handle fees differently, and it's essential that you feel comfortable with these distinctions. You can explore more about advisors, brokers, and investing at investor.gov/CRS, which provides free tools and educational materials.

What services and advice can we provide for you?

We offer investment management and financial planning services designed to meet your unique needs. Our investment management services begin with creating a personal investment policy, followed by ongoing advice and active management of your portfolio, including the option for financial coaching. We monitor your investments continuously. We can buy and sell securities on your behalf either with discretion (without asking you first) or non-discretion (only after your approval)—it's your choice. If you have specific preferences or restrictions, we're happy to work with those as well.

In wealth management & financial planning, we're here to help you define and achieve goals across many areas, including financial well-being, taxes, estate planning, risk management, philanthropy, retirement, and education. We typically serve clients with portfolios of \$1,000,000 or more, but we don't set strict minimums and can tailor services based on your goals and situation. Please see our [brochure](#), specifically Items 4 & 7.

Here are some questions to help you get a feel for our approach:

- *Given my financial situation, should I choose an investment advisory service?*
- *How do you choose investments to recommend?*
- *What experience, licenses, and qualifications does your team have?*

What fees will you pay?

Investment Management Services — For most clients, we charge a percentage of assets under management. These fees are assessed quarterly, in advance, based on your investments' value on the last day of the preceding quarter. It's important to know that if the value of your account grows, your fees go up as well, aligning our incentives with yours.

Wealth Management & Financial Planning Services — For most clients, wealth planning services are included in their investment management fee. However, for clients who choose to have us create a stand-alone financial plan without asset management, we offer these services for a flat fee, paid in advance. This fee generally covers the plan itself plus additional sessions to guide you through implementation.

Other Fees — Besides our fees, some investments come with their own fees, such as custodial or trading fees, redemption fees, and other product-related charges. 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. Please also see Items 4, 5, 6, 7 & 8 of our [brochure](#).

We're here to answer any questions you have, like:

- *How will these fees and costs impact my investments?*
- *If I invest \$1,000,000 with you, what portion goes to fees, and what amount actually gets invested?*

What are our obligations to you when advising on investments? How does HCWM make money, and what potential conflicts should you know about?

As your investment advisor, we're required to act in your best interest and to avoid putting our interests ahead of yours. We operate as fiduciaries, meaning our advice should always prioritize your needs. We're a fee-only advisor, so the only revenue we receive is from fees paid by our clients. Nevertheless, it's a good idea to be aware of any situations that could present conflicts, as these could affect our recommendations.

We sometimes receive research tools and other services from custodians and investment managers at no cost. This can create a potential conflict since it might make us more inclined to work with those companies.

Here's a question you might find helpful in understanding this better:

- 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 salaried and also receive incentive bonuses and profit-sharing. Part of this incentive is tied to exceptional service for existing clients, and some may be based on additional assets from current or new clients. This structure gives our professionals extra motivation to grow the amount of investments we manage, which could present a conflict of interest.

Do HCWM or our financial professionals have any legal or disciplinary history?

No, we don't. You can research firms and financial professionals using free tools at investor.gov/CRS, which also has helpful guides on brokers, advisors, and investment terms.

Additional Information

If you'd like more details, our Form ADV [brochure https://adviserinfo.sec.gov/firm/summary/285315](https://adviserinfo.sec.gov/firm/summary/285315) offers an in-depth look at our advisory services. Feel free to contact us at contact@hankewealth.com or by calling 415-781-6300 if you have questions, need clarification, or would like a hard copy of this summary.

We encourage you to ask any questions that may help you feel confident and well-informed:

- Who is my primary contact?*
- Are they an investment advisor or a broker-dealer?*
- Who can I reach out to if I have concerns?*

An electronic version of this Form CRS is available at hankewealth.com.