

InvestmentHunter Wealth Services
Customer Relationship Summary
(Form CRS, Form ADV Part 3)
January 31, 2024



Item 1 - Introduction

Hardy Investment, Inc., doing business as InvestmentHunter Wealth Services, is a registered investment adviser registered with the United States 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, 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?

Description of Services. We provide investment advisory services to retail investors. These services include Investment Supervisory Services and Financial Planning Services.

- Investment Supervisory Services offer ongoing portfolio management services based on individual goals, objectives, time horizon, and risk tolerance of each client. We create an Investment Policy Statement for each client which outlines the client's current situation (income, tax levels, and risk tolerance levels), and then construct a plan to aid in the selection of a portfolio that matches each client's specific situation.
- Financial Planning Services provide the preparation of a "Life Plan" that considers various aspects of the client's financial situation and future life goals, which may include, but is not limited to, investment planning, business analysis, life insurance, tax planning, retirement planning, mortgage refinancing, college planning, and estate planning.

In addition, we provide educational seminars that provide general information regarding budgeting, tax planning, investing in retirement plans, emergency funds, and other personal finance topics. These seminars are provided in a group setting, and are not intended to provide individualized advice.

Monitoring. With Investment Supervisory Services, client accounts are reviewed on at least a quarterly basis. Additional reviews may be triggered by material market, economic, or political events, or by changes in the client's financial situation. Fixed-fee or hourly Financial Planning Services typically do not include any ongoing review or monitoring. However, clients who receive our Investment Supervisory Services may receive quarterly reviews and updates of their financial plans for free or for an additional annual fee, depending on the level of assets under management.

Investment Authority. For accounts under our Investment Supervisory Services, we maintain discretionary authority to determine securities to be bought and sold, and the amount of securities to be bought and sold. This means that we are able to execute transactions in your investment account without your prior review or approval. However, transactions are made consistent with your Investment Policy Statement. With respect to our Financial Planning Services, other than accounts that are managed under our Investment Supervisory Services, our recommendations are provided on a non-discretionary basis. This means that the client is solely responsible for deciding whether to implement our recommendations, and taking the necessary steps to implement them.

Limited Investment Offerings. We limit our advisory services to mutual funds, equities, bonds, fixed income, debt securities, ETFs, real estate, hedge funds, third party money managers, REITs, insurance products including annuities, or government securities. We may use other securities as well to help diversify a portfolio when applicable.

Account Minimums and Other Requirements. For our Investment Supervisory Services, we require a minimum investment of \$300,000, which may be waived at our sole discretion, based on the needs of the client and the complexity of the situation. Even though we may waive minimum investment limits, clients with accounts below \$50,000 in assets should be aware that the \$1,200 minimum advisory fee (approaching 2.4% per year) would be greater than industry standards for this size account and other advisors may provide similar services at a more competitive rate. Clients with assets under management less than \$300,000 are required to purchase a Life Plan for an additional fee of \$2,000.

Additional Information. This is a brief summary of our services. Additional information is available in Item 4 of our Form ADV Part 2A ("Firm Brochure"). See [Item 5 – Additional Information](#) below for instructions on how to obtain a copy of our Firm Brochure.

CONVERSATION STARTERS: ASK YOUR INVESTMENT ADVISER*

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 these qualifications mean?

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

What fees will I pay?

Principal Fees and Costs. For our Investment Supervisory Services, we charge a percentage fee based on assets under management, payable quarterly in advance. We use a blended tier fee schedule, with annual fees ranging from 0.60% to 1.25%, depending on the client's level of assets under management. We impose a minimum annual fee of \$1,200.

Financial Planning Services may be provided on a fixed-fee or hourly-fee basis. Fixed fees typically range from \$500 to \$2,500, depending on the complexity of the client's financial situation. Business analysis or evaluation engagements range from \$500 to \$10,000. A deposit equal to 50% of the total fee is due in advance upon engagement, with the remaining 50% due during the engagement. Hourly fees are typically \$250 per hour. Fees are paid in advance based on the estimated number of required hours. Fees are negotiable, and the final fee is set forth in the advisory agreement.

Fees for educational seminars are negotiated on an individual basis.

Wrap Fee Programs. We do not offer a wrap fee program.

Other Fees and Costs. In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to our Item 5 of our Firm Brochure for details on additional fees.

Additional Information. 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 available in Item 5 of our Firm Brochure. See [Item 5 – Additional Information](#) below for instructions on how to obtain a copy of our Firm Brochure.

CONVERSATION STARTER: ASK YOUR INVESTMENT ADVISER*

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.

Conflicts of Interest. An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we may have an incentive to encourage you to increase the assets in your account.

Our principal, Hunter Hardy, is a licensed insurance agent. From time to time, he will offer clients products from those activities. Clients should be aware that these services pay compensation and thus involve a conflict of interest. As a fiduciary, we are required to act in the best interest of the client. Clients are in no way required to purchase any product or service through Hunter as an insurance agent.

We do not offer any proprietary products, do not participate in any revenue sharing or client referral arrangements, or have other sources of revenue.

CONVERSATION STARTER: ASK YOUR INVESTMENT ADVISER*

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

How do your financial professionals make money?

Our employees are paid a fixed salary and do not receive any bonuses or sales commissions. Salaries are not based on factors such as the number of clients served, amount of client assets managed, or specific products or services recommended. All employees are also shareholders of the Firm, and therefore receive economic benefit from the profitability of the Firm. As discussed above, Hunter Hardy also receives commissions from the sale of insurance products.

Item 4 - Disciplinary History

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

No. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

CONVERSATION STARTER: ASK YOUR INVESTMENT ADVISER*

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

Item 5 - Additional Information

Additional information is available in our Firm Brochure. An up-to-date copy of this document, as well as our current Form CRS is available on our website at www.investmenthunter.net. You may also call us at (972) 977-6428 or send an email to hunter_hardy@investmenthunter.net to obtain copies of these documents at any time.

CONVERSATION STARTERS: ASK YOUR INVESTMENT ADVISER*

*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?*

***Conversation Starters are questions to help you initiate conversations with prospective financial service providers about their services, fees, and other important information.**

Exhibit A - Summary of Material Changes

As this is our initial Form CRS, we do not have any material changes to report.