

# GARY HOCH AGENCY, INC.

## Customer Relationship Summary

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### Introduction

Gary Hoch Agency, Inc. is registered with the Securities and Exchange Commission as a broker dealer and is a member of Financial Industry Regulatory Authority ("FINRA"). As a retail investor it is important that you understand the differences between a broker dealer and an investment advisor firm as fees differ. 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 advisors, & investing.

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

Through our registered representatives the only type of investments we provide to retail investors are Mutual Funds and Variable Annuities (VA). We do not offer proprietary investments, stocks, bonds, options, or alternative investments. Nor do we have custody of retail investors' funds. After a thorough educational process and collection and analysis of retail investor objectives, financial status, and other pertinent factors our registered representatives will offer a list of suitable Mutual Funds and VA sub-accounts from which the retail investor will select and make the ultimate decision to invest in. We do not accept discretionary accounts, nor do we monitor accounts on a periodic or continuous basis. We do not establish a minimum investment level. Mutual Funds and VA's do impose certain minimums for their products. **Questions You May Want to Ask: Given my financial situation, should I choose a brokerage 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?**

### What fees will I pay? How do your financial professionals make money?

Mutual Fund companies charge a sales charge or have a contingent deferred sales charge (CDSC) if shares are held for less than a certain period. Most Variable Annuities do not charge an up-front sales charge, but most do have a CDSC for various periods of years. The retail investor will also be subject to additional fees from these companies such as 12b1 fees, management fees, custodial fees or administrative charges depending on the product and/or type of account. A commission will be paid to us from a portion of the fees and costs on each investment you make. 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. **Questions You May Want to Ask: 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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, we must act in your best interest and not put our interests 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 recommendations, we provide you with. Here is an example to help you understand what this means. Some companies also pay us a portion of 12b1 fees applied to accounts invested in products subject to such fees. This means we have an incentive to offer certain products. We are likely to make more money from these fees assuming that accounts grow in value through investor contributions and/or positive account performance. We and our registered representatives only make money from the sources described above. **Questions You May Want to Ask: How might your conflicts of interest affect me, and how will you address them?**

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

No. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals. **Questions You May Want to Ask: As a financial professional, do you have any disciplinary history? For what type of conduct?**

What Additional information may I request?

If you would like additional, up-to-date information, a current copy of this Client Relationship Summary, or you have a problem with your financial professional, please call us at 716-881-1991.

**Questions You May Want to Ask: 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?**