

## Hurley Financial Group, Inc. Form CRS Customer Relationship Summary

Hurley Financial Group, Inc. (“HFG”) is a United States Securities and Exchange Commission (“SEC”) registered investment advisor. HFG offers advisory services through Investment Advisor Representatives (“IAR”). Separately our IARs can offer brokerage services as Registered Representatives (“RR”) of Geneos Wealth Management, Inc. (“GWM”), which is a Financial Industry Regulatory Authority (“FINRA”) registered broker-dealer. Services and fees differ between investment advisory and brokerage accounts, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisors, and investing.

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

#### Brokerage Services offered through GWM

We offer brokerage services through GWM as Registered Representatives (“RR”). Brokerage services include accounts and services offered through a clearing firm, as well as accounts direct with product companies such as insurance and mutual fund companies.

Our **brokerage** services include:

- Taking customer orders and executing securities transactions based on customer instructions.
- Providing investor education, research, financial tools and personalized information about financial products and services, including recommendations about whether to buy or sell securities.
- Custodial services where appropriate offered through GWM.
- When GWM acts as your broker-dealer, GWM and its RR’s do not have discretion to buy and sell securities for you. In other words, GWM will only place transactions in brokerage accounts and/or product companies upon approval from you. You (not GWM or your RR) will make individual buy, sell and hold decisions in your GWM brokerage account and/or product companies.
- GWM and its RR’s do not provide ongoing monitoring of customer accounts in GWM brokerage account and/or product companies.
- GWM does not require a minimum dollar amount to open a GWM brokerage account or a product company account.

#### Advisory Services offered through HFG

We offer advisory services through HFG Investment Advisor Representatives (“IAR”). Advisory services include accounts and services offered through Schwab Advisory Services (SAS) platform.

Our **advisory** services include:

- Services to retail investors for an ongoing fee, based on the value of cash and investments in your account.
- Our advisory services include wealth management, financial planning, and consultations on wealth transfer, estate planning, income taxes, retirement planning, education funding and charitable gifting.
- If you open an account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that are regularly monitored, and if necessary, adjusted to meet market changes and/or rebalanced to meet your changing needs, stated goals and objectives.
- Our accounts are managed on a discretionary basis which means we do not need to contact you when buying or selling in your account. You will sign an investment advisory agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship. Additional information about our advisory services is located in our Firm Brochures which are available online at <https://adviserinfo.sec.gov/firm/summary/108983>.

	<ul style="list-style-type: none"> <li>• HFG has a household asset minimum of \$250K, certain exceptions may be grandfathered or granted.</li> <li>• We are limited to using GWM as our broker-dealer and the custodian that we currently have approval for advisory activities is Charles Schwab &amp; Co, Inc.</li> <li>• We may also offer flat fees or hourly fees for Financial Planning services.</li> </ul>
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**For additional information**, please see Fee disclosure forms, Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A or Items 4.A, and 5 of Part 2A Appendix 1) (on IAPD on Investor.gov) and any brochure supplement and other disclosures your financial professional provides.

- Key questions to ask your financial professional about our advisory and brokerage services:**
- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of 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?

**What fees will I pay?**

- Fees for **Brokerage** services:
- Depending on what you buy or sell, you may pay commissions, sales charges and/or administrative fees. In addition, you pay transaction-based fees on the purchase or sale of certain equity and fixed-income products. The investments within your non-ERISA plan also may have ongoing expenses such as distribution and/or services fees (12b-1 fees), trail and renewal commissions that reduce your investment returns.
  - A retail investor would be charged more when there are more trades in his or her account, and GWM therefore may have an incentive to encourage a retail investor to trade often.
  - GWM also offers annuity products. GWM RRs may have a financial incentive to offer a contract that includes optional benefit features, which may entail additional fees in addition to the base fee associated with the contract. GWM may also encourage contract owners to select investment options with relatively higher fees, or may offer you a new contract in place of the one you already have.
  - In addition to transaction related fees, you also may pay other administrative account fees for various

- Fees for **Advisory Services:**
- Asset Management Services.***
- Fees for investment supervisory services are based on a percentage of assets under management. The greater the assets you have in your advisory accounts, the more fees you will pay and, accordingly, HFG and its IARs may have an incentive to encourage you to increase assets in the account.
  - Annual charge is disclosed in your Fee Agreement.
  - Annual fees range from 0.60 to 1.60%.
  - As compensation for our cost of trading and reporting through the Tamarac system, there is an annual platform fee of 0.10%. This platform fee may be higher than some traditional management programs, where transaction fees are charged separately and the number of trades placed in the account is low.
  - Schwab generally will not charge you custodial, commission or transaction fees. Schwab will be compensated by earning interest on the uninvested cash in your account in Schwab’s Cash Features Program. See Item 12. Brokerage Practices in our ADV Part 2A for more details.

<p>services provided within the account. A complete schedule of these administrative account fees is available at:  <a href="http://www.geneoswealth.com/disclosures/custodialfees">www.geneoswealth.com/disclosures/custodialfees.</a></p> <ul style="list-style-type: none"> <li>• GWM receives a portion of many of the account fees you pay.</li> </ul>	<ul style="list-style-type: none"> <li>• You may incur other charges imposed by third parties such as custodians, including but not limited to, confirmation fees, mutual fund 12b-1 distribution fees, sub accounting fees, contingent deferred sales charges, variable annuity fees and surrender charges, short term redemption fees, qualified retirement plan fees, account maintenance fees, mutual fund management fees and investment management fees.</li> </ul> <p><b>Financial Planning Services (Plans and Consultations).</b></p> <ul style="list-style-type: none"> <li>• Negotiated between you and your IAR in advance and set forth in your contract.</li> <li>• You may be charged an hourly fee between \$150 - \$250/hour or a flat fee between \$250 and \$1,500.</li> </ul>
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*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.*

For additional information, please see Fee disclosure forms, Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A or Items 4.A, and 5 of Part 2A Appendix 1) (on IAPD on Investor.gov) or any brochure supplement and other disclosures your financial professional provides.

- Key questions to ask your financial professional about our advisory and brokerage fees:**
- 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 as my broker-dealer or when acting as my investment advisor?
  - How else does your firm make money and what conflicts of interest do you have?

**What are your legal obligations to me when acting as registered rep or investment advisor? How else does your firm make money and what conflicts of interest do you have?**

- When we provide you with a recommendation as your RR or as your investment advisor, we have to act in your best interest and not put our interest ahead of yours.
- At the same time, the way we are compensated could create conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. Listed below are some examples to help you understand what this means.
- We may receive more compensation acting as your investment advisor over time providing on-going financial advice and investment management services versus acting as your RR on one-time transactions. The difference in the amount of compensation received could create a conflict of interest.
- When we act as a GWM RR we may receive compensation as a result of specific investment recommendations made to you. This compensation varies depending upon the type of investment. As examples, GWM and/or the RR may receive commissions on certain investments or may receive trailing fees (i.e., fees paid to GWM and/or its RRs after the initial investment is made). The amount of compensation received could create a conflict of

interest. More specific information regarding the compensation paid in connection with any specific investment will be provided by RR, if applicable, at the time the investment is made.

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**Key questions to ask your financial professional about conflicts:**

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

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

- GWM RR's are compensated by receiving a percentage of commissions and potential trailing fees tied to the investment products you purchase.
- HFG IAR's receive a fee based on the percentage of assets in your HFG advisory account.
- HFG IAR's may also receive financial planning fees.

**Do you or your financial professional have legal or disciplinary history?**

No.

Investors may visit <https://www.investor.gov/> for a free and simple search tool to research HFG IARs.

**Key questions to ask your financial professional about disciplinary history:**

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

**Additional Information**

In order to request up-to-date information and/or obtain a copy of the Form CRS, please contact HFG at 541-757-2331. HFG's Chief Compliance Officer is Dorann A. Hurley, 541-757-2331.

**Key questions to ask your financial professional about contacts and complaints:**

- Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"