

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 adviser firm. 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?

We offer advisory services through our Investment Advisor Representatives ("IAR"). 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>.
- We require our clients to use Charles Schwab & Co., Inc. (Schwab), a registered broker dealer, member SIPC, as the qualified custodian. We have a household asset minimum of \$250K, certain exceptions may be granted.
- We may also offer flat fees or hourly fees for Financial Planning services.

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? 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 Advisory Services:

- Fees for investment supervisory services are based on a percentage of assets under management.
- 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.
- 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.

Financial Planning Services (Plans and Consultations).

- Negotiated between you and your IAR in advance and set forth in your contract.
- You may be charged an hourly fee between \$150 -\$250/hour or a flat fee between \$250 and \$1,500.

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.

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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 acting as my 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 HFG 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. Here's an example to help you understand what this means. 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 your account(s).

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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?

- HFG IAR's receive a fee based on the percentage of assets in your HFG advisory account. Receiving a portion of the advisory fees you pay creates an incentive for IARs to encourage you to increase your investment accounts.
- 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?"