

## HUB Investment Advisors Form CRS

HUB Investment Advisors (“HIA”) is registered with the Securities and Exchange Commission (“SEC”) as an investment advisor. Brokerage and investment advisory services and fees differ and it is important for you to understand those differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provide educational materials about broker-dealers, investment advisors, investing. Please refer to the Form CRS of our affiliated broker-dealer, M Holdings Securities, Inc. for information regarding brokerage services.

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

HIA provides the following investment advisory and management services to retail investors: Asset Management, Financial Planning and Consulting Services.

Our financial professionals will offer you advice on a regular basis, discuss your investment goals, design with you a strategy to help achieve your investment goals, and regularly monitor your account. You will receive quarterly statements that reflect your portfolio performance. You may choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”).

We do not provide ongoing services to financial planning clients, but our financial professionals may schedule meetings at your request to discuss updates to their plans, changes in their circumstances, etc.

Here are some questions you can use to start a conversation with your financial professional:

- 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?

You will pay a fee for our services based upon the type of service you receive. This can include asset based fees, fixed fees, and hourly fees. Any fees paid, and the frequency charged will be agreed upon by you when contracting with HIA for investment advisory services:

- Asset based fee: The fee is a percentage of all assets in your account, charged on an ongoing basis
- Fixed fee: The fee is a set amount, charged either one-time or on an ongoing basis
- Hourly fee: The fee is a set amount and based on the aggregate number of hours of service provided

If you open an advisory account, generally you will pay an on-going asset-based management fee and will be billed at the end of each quarter for our services. Ongoing asset-based management fees are based on the value of the cash and investments in your advisory account. Financial planning services are charged at an hourly or fixed fee basis.

The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. If you pay an asset-based fee, the more assets there are in your account, the more you will pay in fees. This gives us an incentive to encourage you to increase the assets in your account. If you pay an hourly fee, this gives us an incentive to incur more time providing services to you. You will typically also pay other fees, depending on your account type. These fees include custodian fees, account maintenance fees, transactional fees and other ancillary fees.

**You will pay fees and costs whether you make money 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.**

Here are questions you can use to start a conversation with your financial professional:

- Help me understand how these fees and costs might affect my investments.
- If I give you \$10,000.00 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 act as your investment advisor**, we have to act in your best interest and not put our best 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:

- Our financial professionals are also registered with M Holdings Securities, Inc. (“M Securities”) an unaffiliated dually registered broker-dealer and investment adviser with the United States Securities and Exchange Commission (“SEC”). They may recommend securities transactions for individuals or entities that are also HIA clients. M Securities may pay them commissions for brokerage products they sell. This creates a conflict of interest because the financial professional may receive an investment advisory fee and a securities commission.
- Some of our financial professionals hold an insurance license to sell insurance products through SilverStone Group, LLC, a HUB International company (“SSGI”). They can receive compensation from selling insurance products and therefore receive economic benefit for this activity.
- Conflicts may arise in the allocation of investment opportunities among accounts that we manage. We strive to allocate investment opportunities believed to be appropriate for your account(s) and other accounts advised by our firm in the best interests of all accounts involved.
- Our financial professionals may buy or sell securities and other investments that are also recommended to you. In order to minimize this conflict of interest, they will place your interests ahead of our own interests and adhere to our HIA Code of Ethics.
- When recommending that you rollover your account from a current retirement plan to an IRA our financial professionals can earn an investment advisory fee creating a conflict of interest. If you do not rollover your account they cannot receive an advisory fee, thus there is an economic incentive to recommend a rollover of a retirement plan account.
- HIA participates in TD Ameritrade’s institutional customer program and our financial professionals may recommend TD Ameritrade to you for custody and brokerage services. There is no direct link between our participation in the program and the investment advice we give to our clients, although we receive economic benefits through our participation in the program that are not typically available to TD Ameritrade retail investors.

Here is a question you can use to start a conversation with your financial professional:

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

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

Our financial professionals receive fees for the investment advisory and management services they provide. These fees are one-time and/or ongoing, and are based on a fixed rate and/or as a percentage of assets in your account. Fees charged for our asset management services are negotiable based on the type of client, the complexity of the client’s situation, the composition of the client’s account, the potential for additional account deposits, the relationship of the client investment advisor representative, the total amount of assets under management for the client, and other reasons that maybe agreed upon. As noted above, our financial professionals have an incentive to have more assets in your account if they are paid by an asset-based fee. If they receive an hourly rate, they have an incentive to bill for more hours of work.

**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 HIA and our financial professionals.

Here is a question you can use to start a conversation with your financial professional:

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

**Additional Information**

**For additional information on our advisory services**, see our Form ADV brochure on IAPD at [Investor.gov](http://Investor.gov). If you have any questions or would like additional, up to date information or a copy of this disclosure, please call Lisa Mays at: 805-879-9536 or [lisa.mays@hubinternational.com](mailto:lisa.mays@hubinternational.com)

Here are some questions you can use to start a conversation with your financial professional:

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