

# RHF

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## Robert Hunt Financial

Robert Hunt Financial, LLC  
Form ADV Part 2A - Disclosure Brochure  
June 1st, 2021

### Item 1 - Cover Page

This brochure provides information about the qualifications and business practices of Robert Hunt. If you have any questions about the contents of this brochure, please contact us at 214-679-8438 or [robert@roberthuntfinancial.com](mailto:robert@roberthuntfinancial.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Although RHF may use the term “registered investment advisor” or the term “registered” throughout this Form ADV Part 2A, the use of these terms is not intended to imply a certain level of skill or training.

Additional information about Robert Hunt is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **Item 2: Material Changes**

This section informs you of any substantive changes to our policies, practices or potential conflicts of interest to allow you to more easily determine whether you should review the entire brochure or contact us with questions regarding those changes.

There have been no material changes to our policies, practices, or potential conflicts of interest in other filings.

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## Item 4: Advisory Business

### Firm History-Process

Robert Hunt founded Robert Hunt Financial, LLC in 2016. Robert is the Managing Member and sole owner. RHF is a Limited Liability Company organized in Texas.

RHF provides “fee for service” financial planning, investment advice and education. Areas of advice include asset allocation, investment selection and other areas of personal financial planning. Engagements are limited in scope based on the client’s unique circumstances.

RHF limits the type of investments it recommends to low-cost, predominantly index fund products. In the event that a client has pre-existing investments outside of low cost index fund products, RHF will provide advice as needed based on the client's unique situation.

The adviser gathers data that includes the client’s unique risk tolerance, financial condition, and goals. The adviser then prepares and delivers analysis and recommendations to the client. The client may impose any restriction they desire in investing in certain types of securities.

RHF does not participate in wrap fee programs.

### Robert Hunt Financial LLC’s Advice Process

Robert Hunt Financial LLC’s Advice Process will differ based on the unique needs of each client, but in general, it will begin with an onboarding consultation to determine the financial state of the prospective client and where our advice may be most helpful at the time and going forward.

In offering you advice, you and RHF will follow this process:

- You will provide RHF with financial and personal data necessary to provide advice.
- RHF will analyse the data and documents provided, make observations and recommend strategies for your consideration.
- On the basis of the data provided, RHF will prepare and present recommendations summarized in written or verbal form.

## **Implementation of your Financial Advice**

RHF's services are limited to recommending strategies for you to consider. In all matters, Robert Hunt Financial LLC's services are analytical and advisory only, and do not include any legal or other professional services. Where appropriate we may also recommend other actions, which you should consider. RHF may also provide advice on general categories of investments and insurance, which may help you to achieve your financial objectives. It is your responsibility to determine which recommendations to choose and the implementation of those chosen.

## **Financial Advice and Investment Advice Updates**

Informal portfolio discussions with you are generally conducted at your request. Reviews and updates of financial advice may be conducted as well, but only after the initial advice has been prepared and delivered. It is your responsibility to inform Robert Hunt Financial LLC of any changes to your personal financial situation that may affect your finances going forward. The service level of your membership will dictate how proactive RHF will be in initiating financial reviews.

## **Clients may choose to engage RHF at various membership levels:**

**Basic Membership:** Entry level membership that is a pay as you go service.

One Time Setup Fee: \$ 0

Annual Fee: \$ 0

Hourly Rate: \$ 450

**Select Membership:** Service level that includes two (2) hours prepaid and a preferred hourly rate of \$ 250 after prepaid hours are expended.

One Time Setup Fee: \$ 995

Annual Prepaid Hours Fee: \$ 499

Hourly Rate: \$ 250

**Private Client Membership:** Highest service level that includes five(5) hours prepaid and a preferred hourly rate of \$ 200 after prepaid hours are expended.

One Time Setup Fee: \$ 1,995

Annual Prepaid Hours Fee: \$ 999

Hourly Rate: \$ 200

## Item 5: Fees and Compensation

### Only the Client Pays RHF

Fees paid to RHF are for financial planning and investment advice and are completely separate from the fees and expenses charged by mutual fund companies, exchange traded funds, and their portfolio managers. RHF does not receive any portion of these other fees.

Clients are encouraged to obtain a complete schedule of such fees from the service provider(s) before entering into any agreement.

### Basis of Fees for Membership Levels

**Basic Membership:** This entry level service offering allows a pay as you go arrangement for an hourly rate of \$ 450. Customers interested in this level may not desire to prepay for any hours of financial advice.

**Select Membership:** This service offering requires a setup fee to join of \$ 995 which entitles the customer to access preferred hourly rates at the Select Level of \$ 250 per hour. An annual fee of \$ 499 prepays the customer for two hours of service for the year. A customer interested in this level may not require significant hours annually, but still desire preferred pricing.

\*\*\*The one time Select setup fee provides access only to RHF's Select Level and provides no other benefits to the customer.

**Private Client Membership:** This highest level service offering includes 5 hours of prepaid service for \$ 999. A one time setup fee of \$ 1,995 is required to access this service level. Additional service is provided at a preferential rate of \$ 200 per hour for Private Client Members. Customers interested in this level desire the highest level of service and want to ensure priority when requesting information or a meeting. This level of customer also has the need for more hours of service throughout the year.

\*\*\*The one time Private Client setup fee provides access only to RHF's Private Client Level and provides no other benefits to the customer.

## **Item 6: Performance-Based Fees and Side-by-Side Management**

RHF's compensation shall not be based on any capital gains or capital appreciation. RHF does not receive commissions from any source. This practice better aligns the interests of RHF with those of the client.

## **Item 7: Types of Clients**

RHF provides investment advisory services, financial education, and financial planning to individuals, high net worth individuals, trusts and families. Each client relationship varies in scope and length of service based on its unique circumstances.

## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

RHF analyzes the client's current financial situation, risk tolerance, current investments, goals and objectives. RHF believes that an investor's success in achieving his investment goals depends mostly upon controlling investment expenses, asset allocation, and tax costs. RHF makes recommendations consistent with this belief.

RHF believes that low-cost, simple investment solutions are best for most clients. This will involve selecting a few index funds with a broad array of securities underlying each fund, to ensure diversification and the elimination of firm specific risk. Market capitalization indexing is the preferred method of indexing used by RHF.

There are significant risks when investing in securities including market capitalization based index fund investing. Those include, the loss of principal, a decrease in investment income, immediate cash needs resulting in poor market timing, a prolonged period of marginal returns due to indices staying depressed and poorer performance in declining markets as a result of being fully invested with little cash holdings. Index funds also guarantee that the client will experience all of the losses of the index that is tracked. It is the client's responsibility to read the recommended securities' prospectus before investing. Prospectuses can be found on the fund company websites.

RHF encourages each client to enlist the assistance of their investment custodian to ensure proper investment execution and allocation based on RHF's advice and recommendations. Various risks are involved when trading securities including execution errors, price volatility, deviation from net asset value, and a lack of liquidity in the market impeding the ability to execute substantial orders.

RHF bears no liability or responsibility for improper execution of its recommendations. Investing in securities involves risk of loss that the client should be prepared to bear.

## **Item 9: Disciplinary Information**

Neither Robert Hunt Financial LLC nor its principal owner, Robert Hunt, has had any civil or criminal actions brought against them for professional services provided, and neither Robert Hunt Financial LLC or its principal owner, Robert Hunt has had any proceedings before the SEC or any other federal, state or foreign financial regulatory agencies or authorities. Neither Robert Hunt Financial LLC nor its principal owner, Robert Hunt has been involved in any proceedings before a self-regulatory organization.

## **Item 10: Other Financial Industry Activities and Affiliations**

RHF will receive client referrals from other industry professionals. Robert Hunt Financial LLC will refer clients and potential clients to outside advisors or other professionals as needed. RHF receives no compensation or any economic benefit contingent upon such referrals.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading**

RHF primarily recommends the purchase of index mutual funds or exchange traded funds. RHF generally does not recommend individual stocks or individual bonds, managed funds, hedge funds, private equity funds or private placements. Robert Hunt will occasionally buy these index funds for his own account and may purchase the same securities that he would recommend to a client. It is highly unlikely that transactions in the personal account of Robert Hunt could affect the price or performance of the securities recommended to any client.

As a "fee-only" provider of financial services, RHF is able to put the interest of the client first. RHF receives no commissions from any product recommendations. This practice reduces or

eliminates RHF's incentive to recommend an investment based upon the compensation RHF would receive for such a recommendation. RHF receives no fees based on a percentage of assets under management. This practice reduces or eliminates RHF's incentive to recommend that a client hold their financial wealth in a manner that is subject to a fee. For example, if it may be in the client's best interest to sell a large percentage of his securities portfolio and use the proceeds to purchase a home. RHF is able to advise on such a decision without the potential conflict of interest that would arise under an assets-under-management fee structure.

## **Item 12: Brokerage Practices**

RHF may recommend a brokerage firm based on its cost structure and ease of use for the client. The client is free to execute the recommendations given at a custodian of their choosing.

RHF receives no compensation from brokerage firms or client transactions including products or "soft-dollars" in exchange for directing client assets.

## **Item 13: Review of Accounts**

RHF provides periodic advice, not "continuous and ongoing management or supervision" of client accounts.

Accounts are only reviewed as necessary.

## **Item: Client Referrals and Other Compensation**

RHF does not pay any solicitors compensation for client referrals.

## **Item 15: Custody**

RHF does not have custody of client assets.

If a client desires a statement regarding their portfolio, he should contact the custodian that he has chosen for that statement. RHF does not issue investment or performance statements.

## **Item 16: Investment Discretion**

RHF does not have investment discretion over client accounts.

## **Item 17: Voting Client Securities**

RHF does not have authority to and does not vote proxies on behalf of clients. Clients are responsible for this.

## **Item 18: Financial Information**

RHF has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

## **Item 19: Requirements for State-Registered Advisers**

If this disclosure brochure was not delivered to the client at least 48 hours prior to the client entering into any written or oral advisory agreement with this investment adviser, then the client has the right to terminate the agreement without penalty within five business days after entering into the agreement. Investment advisers are free to provide a time period longer than five business days for penalty-free termination by their clients. If the client chooses to terminate the contract within the five business day period, the adviser can only charge for fees incurred prior to the termination excluding administrative fees, account set-up fees, and minimum quarterly fees. For the purposes of this provision, an agreement is considered entered into when all parties to the agreement have signed the agreement, or in the case of an oral agreement otherwise signified their acceptance, any other provisions of the agreement notwithstanding.

## **Item 20: Privacy Statement**

We respect your privacy. This statement details how we obtain information, what information we share and with whom, and measures we take to ensure your privacy. This statement applies to past, current and prospective clients.

### Sources of information

1. Information provided by you\*.
2. Information provided by third parties such as other advisers or financial institutions, family members, doctors, or medical facilities.
3. Information provided by publicly-available sources.

Such information may be in verbal, electronic, or written form. We use reasonable means to verify the accuracy of information obtained from sources other than you. We assume that information provided by you is accurate and fully disclosed.

*\*We ask that you remove social security numbers and account numbers from any material that you provide to us (the best protection you have against misappropriated information is not disclosing it).*

#### Who we share information with

- Current legally married spouses. We freely share information with the current legal spouse of a client. We consider current husband and wife to be a “joint client.” This policy is effective even though we only require one spouse's signature on our client agreement.

Any information that we communicate to one spouse is considered to be relayed by the recipient to the other spouse.

It is your responsibility to notify us promptly of any marital status change and/or electronic mail address change (s). References to this privacy statement and in our client agreement and disclosure brochures to “you” or “client” refer to either husband wife or both.

- Parties that you give us express consent to share information with (although it is our preference that you share any desired information directly with such third parties).
- Any party, when required by law.

#### Electronic information storage

We store information such as planning documents, investment statements, tax information, meeting and conversation notes, and other items electronically. Such information is stored on “cloud based” internet servers.

“Cloud based” services utilize a secure data center and are password protected using two step authentication. If we become aware of a security breach that might compromise your personal information, it is our policy to notify you promptly.

#### Non-electronic information storage

We limit non-electronic information storage to a small collection of current client work papers. We follow reasonable measures to protect such documents .

### Electronic communications

We consider social security numbers, account numbers, dates of birth, and specific health-related conditions to be confidential information and we will not send these items electronically without your written or verbal permission.

We consider financial information such as account types, account values, statements of financial condition, and specifics to your financial plan as semi-confidential. This means we will use unprotected electronic means to communicate such items to you but we will not communicate such information directly to other parties. In short, you agree that for such semi-confidential information, the ease of unsecured electronic communication outweighs the possibility of such information being intercepted by others.

We use third party internet communications services to communicate with clients. By providing us with your email address, you give us permission to communicate with you via e-mail and via such services. We will not give away or sell your email address to any other third parties.

### Employees and contractors

This privacy statement applies to all employees and contractors of our company. When possible, we limit employee and contractor access to certain information and we use reasonable measures to prevent the unauthorized release of your information.

# Robert Hunt Financial, LLC

Robert Hunt Financial, LLC  
Disclosure Brochure  
Part 2B Supplement

## Item 1- Cover Page

This brochure supplement provides information about Robert Hunt that supplements the Robert Hunt Financial, LLC brochure. Please contact Robert Hunt, managing member, if you did not receive Robert Hunt Financial, LLC's brochure or if you have any questions about the contents of this supplement. The designated officer is Robert Hunt. His CRD # is 6688897.

Additional information about Robert Hunt is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

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## **Item 2 - Education Background and Business Experience**

Robert Hunt Financial, LLC's adviser, Robert Hunt (born 1985), holds a Bachelor of Business Administration with a focus on finance from Texas A&M University (2007).

Mr. Hunt has served as the principal adviser of Robert Hunt Financial LLC since the firm's inception in 2016.

Prior to the inception of Robert Hunt Financial, LLC, Mr. Hunt served in a fund-raising role for a non-profit named West Dallas Community School, as a forensic accountant, and as a real estate broker.

From 04-11 to 03-16 Robert Hunt served in a fundraising role at West Dallas Community School in Dallas, Texas.

From 08-10 to 04-11 Robert Hunt served as forensic accountant for a partner at the law firm Munsch Hardt in Dallas, Texas.

From 12-07 to 05-10 Robert Hunt served as a real estate broker for Revere Commercial Realty and its acquirer SRS real estate partners in Dallas, Texas.

## **Item 3 - Disciplinary Information**

Robert Hunt Financial, LLC has no information applicable to this item regarding its principal owner and advisor, Robert Hunt.

## **Item 4 - Other Business Activities**

Mr. Hunt does not participate in any material business activities outside of his position at Robert Hunt Financial, LLC.

**Item 5 - Additional Compensation**

Mr. Hunt's sole source of compensation comes from client-paid fees.

**Item 6 - Supervision**

Robert Hunt is the firm's sole owner and Chief Compliance Officer and has no internal supervision placed over him.

**Item 7 - Requirements for State-Registered Advisers**

Robert Hunt has not been involved in any arbitration claim alleging damages in excess of \$ 2,500. Furthermore, he has neither been involved in, nor found liable in, any civil, self-regulatory organization, or administrative proceeding nor has he been the subject of any bankruptcy petitions.