

Huckin Financial Group, Inc.

Customer Relationship Summary (Form CRS)

June 25, 2020

Introduction

Huckin Financial Group, Inc. (HFG or firm) is registered with the Securities and Exchange Commission (SEC) and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). HFG is a broker-dealer and provides brokerages services to our retail investors. In addition, HFG is Registered Investment Advisor (RIA) in the state of Texas and provides investment advisory services to retail investors. HFG is also insurance agency in the state of Texas and provides insurance services to our retail clients. Brokerage services, insurance services and investment advisory services are different from each other and the fees you pay are different. It is important for you to understand that.

Free and simple tools are available to research firms like HFG and financial professionals including those associated with HFG at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services can HFG provide me?

We provide brokerage and insurance services to retail customers by executing buy and sell orders submitted by an investor for a fee. If you choose to hire us and your financial professional to provide these services, we will establish for you one or more accounts and your financial professional will recommend that you buy, sell, or hold securities or insurance products. In providing brokerage and insurance services neither your financial professional nor the firm will provide investment advice in a fiduciary capacity for special compensation as RIAs provide in conjunction with its investment advisory services. It is your responsibility to decide whether to follow any recommendation by your financial professional. Neither HFG nor your financial professional has discretionary authority over the assets in your account. HFG buys, sells, and exchanges transactions in mutual funds, variable annuities, and insurance products, annuities, and life insurance.

For additional information, please see our Regulation Best Interest Disclosure and other documents on our website: www.huckinfinancialgroup.com or contact us at 713-526-8411.

Questions you may want to ask our financial professional:

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose insurance products? Should I choose all 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?

The fees that you will pay depends on whether you choose brokerage services, insurance services or investment advisory services. Each of these fees is more fully described below.

In a brokerage account we receive commissions from the issuer or mutual fund company as follow:

- For variable annuities we receive a commission from the issuer based on paid premium to the contract. This amount is not deducted from your investment. For example, if you put \$100,000 into variable annuity contract the entire payment is invested.
- For mutual funds we receive a commission and or fees from the mutual fund company. We sell only A and C shares, where A shares have an upfront sales charge based upon amount invested and C shares is one-year deferred sales charge with the higher expense ratio. We also receive 12b-1 fees and other fees. These fees are not paid from your account, but rather are paid from the issuer. The result of such fees is that the value of fund shares held in your account decreases.

In the investment advisory account, we receive advisory fees outlined in your advisory agreement which is a flat fee paid quarterly as a percentage of the assets in the account.

In insurance accounts, we receive a commission from the issuer based on the premium paid.

Further Information

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.

A question you may want to ask our financial professional:

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 the firm make money and what conflicts of interest do you have.

When we provide you with a recommendation as your broker dealer or insurance agent we must act in your best interest and not put our 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 recommendations and investment advice, we provide you.

All of our products have established pricing and fees thus removing any conflict of interest. Next none of products we offer have sales incentive provision.

A question you may want to ask our financial professional:

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

How do your financial professionals make money?

Your financial professional receives a percentage of the fee revenue he or she generates for HFG. Fee revenue includes commissions, advisory fees, 12b-1 fees, or other applicable fees. When your financial professional provides brokerage services, insurance services and fees when he or she provides advisory services.

Your financial professional also has an incentive to encourage you to move your account from another firm to HFG or from your retirement plan to HFG to increase HFG or their own compensation. As we discussed above, a financial professional's recommendations or investment advice will also benefit HFG.

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

Yes, some of our financial professionals have disciplinary history.

You should go to <https://www.investor.gov/CRS> for a free and simple search tool to research HFG and financial professionals.

A question you may want to ask our financial professional:

Do you have any disciplinary history and for what type of conduct?

Additional information

For additional information about the services we provide, fees you pay, and conflicts of interest, please see our Regulation Best Interest Disclosure and other documents on our website: www.huckinfinancialgroup.com or contact us at 713-526-8411.

A question you may want to ask our financial professional:

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?