

HUCKIN FINANCIAL GROUP, INC.

Regulation Best Interest Disclosure

Regulation Best Interest Disclosure discloses important information concerning terms and scope of the brokerage services provided to retail investors by Huckin Financial Group, Inc. (HFG or Firm). 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, investment advisory services and insurance services are different from each other and the fees you pay are different. HFG is a broker-dealer registered with the Securities and Exchange Commission (SEC) and is a member firm of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). It is important for you to understand that. The Regulation Best Interest Disclosure Statement is effective June 30, 2020.

Note 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.

We are also required to provide you with our Form CRS that contains information about services we offer, together with compensation, conflict of interest, disciplinary history, and any reportable legal information.

Brokerage Services

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 as RIAs. It is your responsibility to decide whether to follow any recommendation by your financial professional. HFG buys, sells, and exchanges transactions in mutual funds, variable annuities, and insurance products, annuities, and life insurance.

“Is a Brokerage Account Right for You?” There are different ways you can get help with your investments.

If you open a brokerage account, you will pay us a transaction-based fee every time you purchase new investment.

Brokerage Recommendation and Monitoring

We must abide by certain laws and regulations in our interactions with you. When we provide you with a recommendation as your broker dealer, we must act in your best interest and not put our interest ahead of yours. When we provide any service to you, we must treat you fairly and comply with a number of specific obligations. Unless we agree otherwise, we are not required to monitor your portfolio or investments on an ongoing basis.

Our interests can conflict with your interest. When we provide recommendations, we must eliminate these conflicts or tell you about them and in some cases reduce them. 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.

Risk Associated with Brokerage Recommendation

All investment recommendation involve risk. Account value changes upon market changes and other reasons. Investments with higher risk may have potential for higher returns but also for bigger losses. When opening your account, we ask you about your risk tolerance, time horizon and investment objective. Risk tolerance can be low,

moderate, high, or very high. We also ask you to identify your time horizon and investment objective. We have the following investment objectives:

- Capital Preservation- very conservative, focus is on preservation of principal & current income
- Income and Moderate Growth-Conservative Growth, focus is on income with secondary focus on moderate capital growth.
- Growth and Income- Moderate Growth, focus is on modest growth with some focus on current income.
- Growth- Focus is on generating long term capital growth, there is little focus on current income.
- Aggressive Growth-Focus on generating growth and maximum capital appreciation. This objective is for investors that are willing to assume a higher level of risk as well as investors that have longer time horizons

Brokerage Fees

You will pay us a fee every time you purchase any new investment. This transaction-based fee is commonly known as a commission or a load and it is based on the amount you invested.

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

Loads and Contingent Deferred Sales Charges: With mutual funds, this fee (typically called a “load”) reduces the value of your investment. A “load” is the dollar amount HFG receives each time it purchases a mutual fund share. These fees reduce the number of shares you receive when you purchase a fund's shares.

Other Mutual Fund Fees: The "12b-I fees" are fees paid by the mutual funds to HFG for selling the funds. The mutual funds also pay HFG "shareholder servicing fees" and "sub-transfer agent fees" for the provision of other services. All these fees are based upon a percentage of the HFG client assets invested in the mutual funds. These fees are not paid from your account, but rather are paid from the mutual fund. The result of such fees is that the value of fund shares held in your account decreases.

Further Information

Compare with Typical Advisory Accounts

You could also open an advisory account with an investment adviser, where you will pay an ongoing asset-based fee that is based on the value of account.

Advisers provide advice on a regular basis. They discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account.

You can choose an account that allows the adviser to buy and sell investments in your account without asking you in advance (a “discretionary account”) or the adviser may give you advice and you decide what investments to buy and sell (a “non-discretionary account”).

Advisers are held to a fiduciary standard that covers the entire investment advisory relationship. For example, advisers are required to monitor your portfolio, investment strategy and investments on an ongoing basis.

If you were to pay an asset-based fee in an advisory account, you would pay the fee periodically, even if you do not buy or sell. You may also choose to work with an investment adviser who provides investment advice for an hourly fee or provides a financial plan for a one-time fee.

For an adviser that charges an asset-based fee, the more assets you have in an advisory account, including cash, the more you will pay the adviser. So, the adviser has an incentive to increase the assets in your account in order to increase its fees.

Conflicts of Interest

We benefit from our recommendations to you. 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. None of products we offer have sales incentive provision.

Financial Professionals Compensation

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.

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.

Other Resources

Huckin Financial Group, Inc. www.huckinfinancialgroup.com

FINRA: www.finra.org

SIPC: www.sipc.org

Broker Check: www.finra.org broker check