

Henry+Horne Wealth Management is registered with the Securities and Exchange Commission as an Investment Adviser. Broker-dealers and investment advisers provide different services under distinct fee structures and it is important for you to understand the differences between them. Educational materials about broker-dealers, investment advisers, and investing are available, along with free and simple tools to research firms and financial professionals at www.investor.gov/CRS.

What investment service and advice can you provide me?

The principal investment advisory services we offer to retail clients are investment management services, third-party asset management services, digital advice programs, financial planning and consulting, and custom advisory services designed to meet your unique needs or challenges. Our investment advisory services are tailored to meet your needs and generally begin with a meeting between you and a representative of ours to discuss your investment goals, risk tolerance, and liquidity needs. Based on this meeting, together we will develop a plan to help you achieve your goals in a manner that suits you.

Monitoring: Except for financial planning services, all of our investment advisory services include continual monitoring of client accounts by your investment adviser representative, a third-party money manager, or us. Unless your financial planning agreement with us contemplates ongoing services, neither financial planning nor consulting services include ongoing advice or updates to prior recommendations.

Investment Authority: We offer both discretionary and non-discretionary options for our investment management services. When you grant us discretion, we are able to buy and sell investments in your account without asking you in advance. When we provide non-discretionary services, which include financial planning and consulting, we provide you advice about your investments, but you make the ultimate decision over what investments to buy or sell and when.

Limitations on Investment Offerings. Certain investment programs we offer have a limited menu of investment options available while others impose no such restrictions.

Account Minimums and Other Requirements: We offer a variety of investment programs to help us meet the unique investment profiles of each of our clients. These programs have various minimum account size requirements, ranging from \$5,000 to \$1,000,000 in investible assets.

Conversation Starters

-  *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?*

Additional information about the services we offer can be found under **Item 4** of our Form ADV Part 2A Brochure.

What fees will I pay?

Principal Fees and Costs. Our fee for asset management services (including accounts managed by third-party advisers) is generally based on the value of your investment account under our management and billed quarterly in advance of our services. Our fee incorporates the active management and monitoring of your account and applies even if there were no transactions in your account during a billing period. Because our asset management services fee is based on the amount of assets under our management, we have an incentive to recommend that you place additional assets under our management.

We offer financial planning and consulting services at an hourly rate or fixed fee. All of our fees are generally negotiable and can vary based on factors such as the expected complexity of strategies to be pursued in your account, the type of account to be managed, and the types of securities available to recommend or purchase for the account.

Other Fees and Costs. In addition to the fee you pay us for the services we provide, you may be responsible for other fees and costs incurred in connection with the management of your account or when implementing transactions recommended by us. These costs, such as, for example, transaction execution costs and account maintenance fees (custody, trade confirmations, etc.), are charged by third parties unaffiliated with us.

Certain investment products, such as mutual funds and exchange-traded funds, also charge ongoing fees to cover their internal operating costs (including portfolio management fees, legal and accounting services, and marketing expenses). 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.

Conversation Starter

-  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?

Additional information about our fees and other costs of investing can be found under **Item 5** of our Form ADV brochure.

What are your legal obligations to me when acting as my investment adviser?

How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to 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 investment advice we provide you.

For example, many of our investment adviser representatives are also registered representatives of an unaffiliated broker-dealer and/or are licensed insurance salespersons. When such a representative prepares a financial plan for you, he or she has an incentive to recommend that you purchase commission-paying products and then separately offer to help implement your plan by serving in their separate capacity as insurance salesperson or broker-dealer representative (and not a representative of ours). Although this conflict exists, we attempt to mitigate its effect by notifying you that it exists and confirming that you are under no expectation or obligation to implement any recommendations through your representative in his or her separate capacity as a registered representative of a broker-dealer or insurance salesperson.

For additional information about conflicts of interest between you and us, please review our Form ADV, Part 2A disclosure brochure generally, and particularly **Items 8, 10, 11, 12, 14, 15, and 18**.

Conversation Starter

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

How do your financial professionals make money?

Our financial professionals are compensated on a salary plus bonus basis. Salaries are determined by tenure, expertise, and the type of work performed.

Your financial professional receives a portion of the fees you pay us for our investment advisory services. If you pay asset-based fees, our financial professionals have an incentive to recommend that you increase the amount of assets you have under our management because it will increase their compensation. Additional conflicts may exist, such as the example noted above regarding representatives who also serve as insurance salespersons or registered representatives or a broker-dealer. You are encouraged to discuss these and any other potential conflicts with your representative.

If your financial professional is also a registered representative of an unaffiliated broker-dealer, he or she will also earn commissions when acting in the capacity of a registered representative of the broker-dealer (and not on our behalf). Earning certain levels of total commissions over the course of a year generally qualifies these broker-dealer representatives for additional compensation, including, for example, support for business activities, attendance costs of seminars and conferences, and certain entertainment expenses.

For additional information about conflicts of interest between you and us, please review **Item 14** of our Form ADV, Part 2A disclosure brochure and your financial professional's individual Form ADV **Part 2B**.

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

Yes. A free and simple search tool is available to help research financial professionals, including us, at www.investor.gov/CRS.

Conversation Starters

-  *As a financial professional, do you have any disciplinary history?*
-  *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?*

Additional information about us and the services we provide can be found in our Form ADV Part 2A Brochure. Our brochure is available, as well as a current version of this Form CRS, for free online by searching our firm's name or CRD number (289248) at: www.adviserinfo.sec.gov or by contacting us at:



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