



**Form CRS Customer
Relationship Summary**

<p>Introduction</p>	<p>HFG Wealth Management, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. HFG Wealth Management, LLC provides advisory services and financial planning services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Relationship Services</p>	<p style="text-align: center;">What investment services and advice can you provide me?</p> <p>We offer comprehensive wealth Management and general consulting services to retail investors. Our approach is to help each client individually establish and then reach specific goals with regard to their investments. We meet with clients, gather information, research and develop an investment plan based upon information provided by the client. Investment and account reviews are conducted on a regular basis. We will review more frequently if there are changes in personal circumstances, the economy, or tax laws. For additional information, please reference Form ADV Part 2A, Item 4 and Item 13. We generally require a minimum of \$1,000,000 in investable assets per relationship with a minimum annual fee of \$15,000. The minimum fee may be waived at our discretion</p> <div style="border: 1px solid black; border-radius: 15px; padding: 10px; margin-top: 10px;"> <p>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?</p> </div>
<p>Fees, Costs, Conflicts and Standard of Conduct</p>	<p style="text-align: center;">What fees will I pay?</p> <p>Our advisory fees are determined as a percentage of assets under management, or as a flat fee. When charged as a percentage of assets under management the annual fee will be between 0.75% and 2.00% paid on a quarterly basis, in advance, and will be charged based on the account value at market close of the prior quarter end. Advisory fees are negotiable. Our consulting service is provided on an hourly basis at \$400/hour. The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account.</p> <p>The use of a sub-adviser can be recommended to provide portfolio management, account administrative and reporting services to clients. Fees charged by HFG and the sub-adviser will be outlined in applicable agreements.</p> <p>Clients may incur charges from Financial Institution(s) and other third parties such as brokerage commissions, custody fees, exchange fees, SEC fees, mutual fund fees, exchange traded fund fees, wire transfer and electronic fund processing fees.</p> <p>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</p>

sure you understand what fees and costs you are paying. For additional information, please see our Form ADV Part 2A, Item 5

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 acting as my investment adviser?

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 to you.

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

We are licensed as insurance agents. As a result, we receive insurance commissions for the sale of insurance. This conflict may offer us an incentive to recommend insurance products that produce insurance brokerage commissions for us. We also may pay a subadvisor for services such as portfolio management, account administrative and reporting services. We use Charles Schwab and TD Ameritrade, as custodians for our clients. Schwab and TDA's services include research, brokerage, custody and access to mutual funds and other investments that are otherwise available only to institutional investors. Some of these other products and services assist us in managing and administering clients' accounts.

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

How do your financial professionals make money?

HFG is compensated based upon a percentage of the assets under management of our Clients. Professionals employed by the firm are compensated based on salary with incentives and discretionary bonuses based on job performance.

Disciplinary History

Do your financial professionals have legal or disciplinary history?

No. A free search tool to research us and our financial professionals is available at www.investor.gov/CRS

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

Additional Information

Additional Information about our services is available by visiting our website www.hfgwm.com and to request a up-to-date copy of the relationship summary, contact us by email at larry@hfgwm.com or telephone at 832-585-0110.

Larry Harvey (CEO): Larry@hfgwm.com - Robert Borden (CCO): Robert.borden@hfgwm.com

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?