

Form ADV Part 3 – Client Relationship Summary

04/30/2025

Item 1. Introduction

HFM Investment Advisors, LLC (“HFM”) is a SEC registered investment adviser headquartered in Glassboro, New Jersey. Investment advisory services and brokerage services differ, and it’s important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

HFM offers investment advisory services to retail investors. These services include:

- Discretionary Investment Management: We manage your accounts based on your investment objectives and risk tolerance without requiring prior approval for each trade.
- Financial Planning Services: We offer customized financial planning, including retirement, tax, estate, insurance, and cash flow planning.
- Modular Planning: For clients with specific needs, we offer one-time planning sessions (HFM60°).
- Tiered Service Models:
 - HFM360° - Comprehensive Wealth Management for clients with \$1M+
 - HFM180° - Managed Portfolios for \$300k-\$1M
 - HFM90° - Tech-enabled investment solutions for <\$300k
 - HFM60° - One-time planning engagements
- We monitor portfolios on an ongoing basis and review at least annually.
- We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio.
- Please also see our Form ADV Part 2A (“[Brochure](#)”), specifically Items 4 & 7.

Ask us: “Given my financial situation, should I choose an investment advisory service? Why or why not?” or “How will you choose investments to recommend to me?” or “What is your relevant experience, including your licenses, education, and other qualifications?”

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time and are not included in the HFM Investment Advisors Fees. **You pay our fees even if you do not have any transactions. 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.** Our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. Please also see Item 10 of our [Brochure](#) for additional details.

- **Asset-Based Fees:** Tiered and blended fees ranging from 0.75% to 1.50% depending on the assets managed:

Asset Based Fees	Annual Fee
------------------	------------

Form ADV Part 3 – Client Relationship Summary

04/30/2025

(assets under management “AUM”)	
First \$500,000	1.50%
Next \$500,000	1.25%
Next \$2,000,000	1.00%
Assets Above \$3,000,000	0.75%

- **Financial Planning Fee:** Can range from \$199 to \$15,000 depending on service model and complexity.
- **Retirement Plan Services:** Fees vary and may be asset-based, flat, or project-based.

You will pay fees quarterly (in advance or arrears, depending on Tiered Service Model). Please also refer to Items 4,5,6,7 & 8 of our [Brochure](#).

Conflicts of Interest:

We may have conflicts related to subadvisor relationships and referral compensation. We mitigate this by prioritizing your best interest and disclosing these arrangements to you. How else does your firm make money and what conflicts of interest do you have? 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 you. Here are some examples to help you understand what this means:

- Asset-based fees: the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee
- Fixed fees: the more work we expect to perform for you, the greater our fee, so we have an incentive to increase the amount of work you contract for with us in order to increase our fee

Ask us: “How else does your firm make money and what conflicts of interest do you have? Or “Help me understand how these fees and costs might affect my investments.” Or “If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?” Or “How do your financial professionals make money?”

Item 4. Disciplinary History

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

No. Visit [Investor.gov/CRS](#) for a free and simple search tool to research HFM and our financial professionals.

Ask us: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Item 5. Additional Information

You can find additional information about the Firm on [IARD](#), our [Brochure](#), and by contacting us:

- Phone: (856) 232-2270
- Website: www.hfmadvisors.com

Ask us: “Who is my primary contact person?” Or “Is he or she a representative of an investment adviser or a broker-dealer?” Or “Who can I talk to if I have concerns about how this person is treating me?”

Form ADV Part 3 – Client Relationship Summary

04/30/2025

Exhibit A – Material Changes to Client Relationship Summary

This is the second version and it includes the following material changes:

- Replaced descriptions of Wealth Management (Investment Advisory & Financial Planning), HFM Ignite, and Employer Retirement Plans with detailed HFM pricing based on its Tiered Service Models.