

## Form ADV Part 3: Relationship Summary

### Hausmann Financial, Inc.

#### Introduction

Hausmann Financial, Inc. is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

#### What Investment Services and Advice Can You Provide Me?

**Description of Services:** We offer the following investment advisory services to retail investors. For more information, please see **Item 4** and **Item 5** of our **Form ADV Part 2A**. (1) Financial Planning Services: We provide advisory services in the form of financial planning services which do not involve the active management of client accounts, but instead focuses on your overall financial situation and can be described as helping individuals determine and set their long-term financial goals, through investments, tax planning, asset allocation, risk management, retirement planning, and other areas. (2) Asset Management Services are provided through the programs sponsored and administer by VISION2020 Wealth Management Corp. and through the Asset Allocation System component of Assetmark Financial's program. Through these service we will manage and trade your designated account(s). We will discuss your investment goals and design a strategy to try and achieve your investment objectives. We will continuously monitor your account when providing asset management services and contact you at least annually to discuss your portfolio. Services may be provided on a **discretionary** basis, meaning we will have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction (for more information, see **Item 16** of our **Form ADV Part 2A**). Alternatively, you may exercise the option of not allowing discretion on your account, in which case all proposed transactions will require your approval prior to implementation. (3) Assetmark Program and other Outside Money Managers: We provide services which involves us identifying and recommending third-party money managers to manage some or all of a client's portfolio. Based on the client's individual circumstances and needs we will perform management searches of various unaffiliated registered investment advisers to identify which registered investment adviser's portfolio management style is appropriate for that client and serve as third-party money manager(s).

**Limited Investment Offerings:** We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client's specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on your custodian/broker-dealer's platform. We do not have proprietary products.

**Account & Fee Minimums:** We require a minimum of \$25,000 in order to open an advisory account managed by us.

**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?*

#### What Fees Will I Pay?

**Description of Principal Fees & Costs:** Fees for our Asset Management Services are charged based on a percentage of assets under management, billed in arrears on a monthly basis for accounts through programs sponsored by VISION2020 Wealth Management Corp. and on a quarterly basis for Assetmark. Our annual fee for asset management services will not exceed 2.25%. Because we earn a fee based on the amount of assets we manage, we have an incentive to encourage you to invest more money with us and to transfer outside accounts to our firm. Although the VISION2020 Wealth Management Corp. program is technically a wrap-fee program, we manage accounts on a non-wrap basis meaning the broker-dealer/custodian of your account will charge you transaction fees for executing trades in your account. You will also be charged internal fees and expenses by the funds we invest in within your account. For more information about the fees we will charge you and expenses you may incur, please see **Item 5** of our **Form ADV Part 2A**.

Outside Money Managers: While the actual fee charged to a client will vary depending on the third-party investment advisor utilized, the portion retained by our firm in the form of solicitor fees or consulting fees shall not exceed 1.00%. Our

portion of the fee is not negotiable. All fees are calculated and collected by the selected third-party investment advisor firm who shall be responsible for delivering our portion of the client fee to our firm. Normally, we do not charge clients for the time spent on *Financial Planning* consultations. However, depending on your situation, an hourly fee of up to \$350 or a fixed fee may be charged. Fees are based solely on the number of hours of consultation time provided unless a fixed amount is agreed upon in advance. Hourly and/or fixed fees will generally not exceed \$3,500.

**Additional 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. For more information about the fees we charge and the other fees and expenses you will incur, please see **Item 5 of Form ADV Part 2A**.

**Conversation Starters:** *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?  
How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?**

**Standard of Conduct:** 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. (1) Our representatives also serve as registered representatives of Osaic Wealth, a securities broker-dealer. When acting in this separate capacity, the representative will receive commissions for selling securities in non-investment advisory accounts. (2) Our investment adviser representatives also serve as insurance agents. With regard to insurance products such as life insurance, annuities or long term care, we will earn a commission on insurance products that do not have an advisor share-class option that can be included in an Asset Management Services account. The receipt of commissions could influence our decision to recommend these types of products to you. (3) Mutual fund companies who speak at our client events can offset part of the cost of these events or dinners and this could influence our decision to use their products.

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

**Additional Information:** For more information about our conflicts of interests and the ways we are compensated, please see **Item 5, Item 10, Item 11 and Item 14** of our **Form ADV Part 2A**.

**How Do Your Financial Professionals Make Money?**

**Description of Salary/Payment of IARs:** We compensate our investment adviser representatives based on the level of assets that the representative manages. This creates a conflict of interest as it gives your representative an incentive to recommend you invest more in your account with us due to the potential for increased payments.

**Do You or Your Financial Professionals Have Legal or Disciplinary History?**

**No.** Neither us, nor our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

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

**Additional Information About Haussmann Financial, Inc.**

Additional information about us and a copy of this relationship summary are available on the Internet at <https://www.haussmannfinancial.com/>. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/110747>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (949) 250-4973.

**Conversation Starters:** *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?*