



## **Hershey Financial Advisers, LLC**

**Form CRS**

**Client Relationship Summary**

**March 2024**

Hershey Financial Advisers, LLC (“HFA”) is an investment adviser registered with the Securities and Exchange Commission (the “SEC”). Services offered and fees charged by investment advisers differ from those offered by broker-dealers. It is important that you understand the difference. There are free and simple tools available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about investment adviser, broker-dealers, and investing.

### **What investment services and advice can you provide me?**

We offer comprehensive investment advisory, financial planning, and insurance solutions to our retail clients. We will meet with you and determine your financial needs, goals and risk tolerance. Based on this meeting and a thorough understanding of your financial life, we can design and implement a strategy for investment and any planning needs that you may have or require. Our investment advisory services may include a recommendation for a particular research provider. In addition, we offer both strategic and tactical portfolio solutions. Foundational to a client’s financial well-being is a financial plan. We work closely with our financial planning clients to formulate a comprehensive, individually-tailored plan of action to best attain your financial goals.

For our investment advisory clients, we have discretionary authority over your investment account. This means that we have the authority to decide with investments to buy, sell, and retain for your account. We receive this authority only after you have signed our advisory agreement to manage your account. Accounts are monitored regularly and at least once every quarter. Our advice is not limited to any particular security or investment type and we generally do not have minimums for clients to open an account with us.

*Additional information about our investment advisory services can be found in our Form ADV Firm Brochure, Items 4, 8, and 13. You can find this online at <https://adviserinfo.sec.gov/firm/summary/149907>.*

Please ask us:

- **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?**

You will be charged an annual fee billed quarterly for our investment advisory services. This fee is based on the value of assets in your account on the last day of the quarter and applying the fee as detailed in your investment advisory agreement. You have the choice of whether we may deduct this fee from your account or we may invoice you for the fee. For our financial planning services, you will be charged an hourly fee or a fixed annual fee. This financial planning fee will vary from client to client according to the specific needs of each client. Generally, the financial planning fee will increase based on the type of plan undertaken and the ultimate complexity of the plan. These fees are billed as incurred.

Because HFA earns a higher fee if you have more assets in your account this creates a conflict of interest in that HFA has an incentive to encourage you to increase these assets to increase our fee.

In addition to advisory and planning fees, your fees may also include mutual fund or ETF expenses, custodial and platform fees, and brokerage and transaction costs. 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.

*Additional information about our fees can be found in Item 5 of our Firm Brochure which can be found [online](#).*

Please ask us:

- **Help me understand how these fees and costs might affect my investments. If I give you \$20 million 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?

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.

We recommend clients invest in certain securities for which we receive compensation as part of the fees related to such securities. This is a conflict of interest because we have an incentive to recommend these securities instead of others.

Some of our advisers are also licensed insurance agents. They sell insurance products and receive commissions for these sales. They have an incentive to recommend these insurance products to you.

Additional information about our conflicts of interest can be found in Items 10 and 11 of our Firm Brochure which can be found [online](#).

## How do your financial professionals make money?

Our financial professionals are compensated based on the revenue the firm earns from advisory services and fees from certain securities recommended for clients. As described above, some financial professionals receive commissions from insurance sales. Financial professionals who are not equity owners are compensated on a salary basis and may receive discretionary bonuses based on firm revenue.

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

No we do not. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research HFA and our financial professionals.

Please ask us:

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

## Additional Information

Find additional up-to-date information about HFA's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and searching our CRD # 149907, or by calling us directly at 717.295.8888.

Please ask us:

- 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?

### **SUMMARY OF MATERIAL CHANGES**

Since our last Form CRS filing there have been no material changes to this form.