

FORM CRS

FinanceHQ LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

Our firm, solely through our fully interactive Internet-based platform, provides individuals ("Clients") with referrals to independent investment advisory firms. Our Clients are individual investors seeking general financial education and financial adviser referrals.

Our investment advisory services are limited to referring our Clients to unaffiliated advisory firms based on each Client's personal financial circumstances and needs disclosed through a questionnaire on our interactive web based platform.

We do not

- Have discretion over Client accounts or investments,
- Offer proprietary investment products or
- Offer or make recommendations regarding any types of investment products.

We do not manage or monitor client accounts and thus have no minimum account size. We do not exercise any investment authority. Detailed information regarding our services, fees and other disclosures can be found Form ADV Part 2A ("Brochure"), specifically Item 4 Advisory Business & Item 7 Types of Clients by clicking this link <https://adviserinfo.sec.gov/>

Key Questions to Ask Your Financial Professional

- **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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Brochure Item 4 Advisory Business, Item 5 Fees and Compensation, Item 6 Performance-Based Fees and Side-By-Side Management, Item 7 Types of Clients & Item 8 Methods of Analysis, Investment Strategies, & Risk of Loss by clicking this link <https://adviserinfo.sec.gov/>.

- We do not charge you a fee to use our platform; however, if you enter into an advisory relationship with an Adviser in our network, that Adviser may pay us a referral fee. The referral fee paid to us by the Adviser is based on the overall asset management fee your Adviser charges you and may vary depending on the types and amount of assets you place with that investment advisory firm.
- In other cases, FinanceHQ will receive per-lead fees from the Advisers you are matched with. The per-lead fee paid to us is based on the amount of investable assets you self-report to us through our online portal.
- Based on our fee arrangement with the Advisers in our referral network, we may have a conflict of interest in which Adviser we refer to you.

You may pay fees to the Adviser to whom you are referred based on the services they are providing to you. You should refer to their ADV Part 2 and your advisory agreement for more information on their fees. You should be aware that some investments (such as mutual funds and variable annuities) impose additional fees (transactional and product-level fees) that may reduce the value of your investment over time. You may incur additional fees in any advisory relationship such as those related to asset custody, account maintenance and other transactional and product-level fees.

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.

Key Questions to Ask Your Financial Professional

- **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?

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.

Because our revenue is based on per-lead and referral fees, we have financial incentive to recommend the services of unaffiliated Advisers.

Refer to our Form ADV Part 2A of our Brochure by clicking this link <https://adviserinfo.sec.gov/> to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals employed by FinanceHQ LLC are compensated by a salary. FinanceHQ makes money by receiving referral and per-lead fees from independent third-party financial Advisers. In the case of referral fees, if you hire an Adviser that we refer you to and that Adviser charges you an asset management fee, we will receive a portion of the fee you pay that Adviser based on the amount of assets they manage for you.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

Review our Brochure to find additional information about our advisory services. You may also request a copy of the this relationship summary by emailing: support@financehq.com or click the link provided here: <https://adviserinfo.sec.gov/>

Key Questions to Ask Your Financial Professional

- **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?**