User Guidance

www.adviserinfo.sec.gov

IAPD Report

JOHN RUSSELL HANTZ

CRD# 1462066

IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page http://www.nasaa.org/IAPD/IARReports.cfm

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association http://www.nasaa.org

Report Summary

JOHN RUSSELL HANTZ (CRD# 1462066)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **08/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	HANTZ FINANCIAL SERVICES, INC.	CRD# 46047	04/20/1999
IA	HANTZ FINANCIAL SERVICES, INC.	CRD# 46047	06/08/1999

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.
Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	JRH FINANCIAL SERVICES, L.L.C.	115175	SOUTHFIELD, MI	01/02/2002 - 04/05/2004
B	VESTAX SECURITIES CORPORATION	10332	HUDSON, OH	01/05/1998 - 06/24/1999
B	EAST - WEST CAPITAL CORPORATION	16348	HUDSON, OH	10/29/1997 - 01/09/1998

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Termination	1

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **2** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **HANTZ FINANCIAL SERVICES, INC.**

Main Address: 26200 AMERICAN DRIVE
FIFTH FLOOR
SOUTHFIELD, MI 48034

Firm ID#: 46047

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	04/20/1999
B	FINRA	General Securities Representative	Approved	04/20/1999
B	Michigan	Agent	Approved	01/01/2005
IA	Michigan	Investment Adviser Representative	Approved	02/08/2011
B	Ohio	Agent	Approved	06/28/1999
IA	Ohio	Investment Adviser Representative	Approved	08/09/1999

Branch Office Locations

HANTZ FINANCIAL SERVICES, INC.
26200 AMERICAN DRIVE
FIFTH FLOOR
SOUTHFIELD, MI 48034

HANTZ FINANCIAL SERVICES, INC.
24901 NORTHWESTERN HWY.
SUITE 710
SOUTHFIELD, MI 48075

Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	07/06/1989

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	02/15/1986

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/30/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/26/1986

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	01/02/2002 - 04/05/2004	JRH FINANCIAL SERVICES, L.L.C.	CRD# 115175	SOUTHFIELD, MI
B	01/05/1998 - 06/24/1999	VESTAX SECURITIES CORPORATION	CRD# 10332	HUDSON, OH
B	10/29/1997 - 01/09/1998	EAST - WEST CAPITAL CORPORATION	CRD# 16348	
B	02/19/1986 - 10/25/1997	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	02/19/1986 - 10/25/1997	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2001 - Present	JRH FINANCIAL SERVICES	PRESIDENT/CEO	Y	SOUTHFIELD, MI, United States
06/1998 - Present	HANTZ FINANCIAL SERVICES, INC.	PRESIDENT & CEO	Y	SOUTHFIELD, MI, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

HANTZ GROUP, INC.; NOT INVESTMENT-RELATED; SOUTHFIELD, MI; PARENT COMPANY WITH AN OWNERSHIP INTEREST IN A MAJORITY OF HANTZ AFFILIATES; PRESIDENT, CEO, MAJORITY SHAREHOLDER, AND SOLE DIRECTOR; 8/1/1997; 260 HOURS/MONTH DEVOTED TO THIS BUSINESS (HALF DURING SECURITIES TRADING HOURS); DUTIES INCLUDE STRATEGIZING, DIRECTING, AND DELEGATING RESPONSIBILITIES AS NECESSARY TO EFFECTIVELY OPERATE ALL BUSINESS ENTITIES.

HANTZ HOLDINGS, INC.; NON-INVESTMENT-RELATED; SOUTHFIELD, MI; SINGLE BANK HOLDING COMPANY; CEO, DIRECTOR, AND CHAIRMAN OF THE BOARD; 11/29/2004; 8 HOURS/MONTH DEVOTED TO THIS BUSINESS (ALL DURING SECURITIES TRADING HOURS); OFFICER RELATED DUTIES.

HANTZ TRUST; NON-INVESTMENT-RELATED; SOUTHFIELD, MI; STATE CHARTERED TRUST BANK; DIRECTOR AND CHAIRMAN OF THE BOARD; 05/2010; 20 HOURS/MONTH (ALL DURING SECURITIES TRADING HOURS); OFFICER RELATED DUTIES.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

HANTZ PROPERTIES, LLC; NON-INVESTMENT-RELATED; SOUTHFIELD, MI; PROPERTY RENTAL; OWNER; 8/28/2012; 0-1 HOUR/MONTH (0 DURING SECURITIES TRADING HOURS); INVESTOR DUTIES.

HANTZ CAPITAL FUNDING, LLC; NON-INVESTMENT-RELATED; SOUTHFIELD, MI; EQUIPMENT RENTAL; OWNER AND MEMBER; 7/22/2011; 0-1 HOUR/MONTH (NONE DURING SECURITIES TRADING HOURS); INVESTOR DUTIES.

JRH INVESTMENTS, LLC; INVESTMENT-RELATED; SOUTHFIELD, MI; ASSISTANCE TO HANTZ AFFILIATES; PARTNER; 3/15/16; 0-1 HOURS/MONTH (0 DURING SECURITIES TRADING HOURS; INVESTOR DUTIES.

H&O Enterprises, LLC; NON-INVESTMENT-RELATED; SOUTHFIELD, MI; PARENT COMPANY WITH AN OWNERSHIP INTEREST IN L&L DESIGN, LLC; PARTNER; 6/6/13; 0-3 HOURS/MONTH (0 DURING SECURITIES TRADING HOURS); INVESTOR DUTIES.

HLM DEVELOPMENT, LLC; NON-INVESTMENT-RELATED; BLOOMFIELD TOWNSHIP, MI; RESIDENTIAL CONSTRUCTION; PARTNER; 5/17/16; 0-1 HOURS/MONTH (0 DURING SECURITIES TRADING HOURS); INVESTOR DUTIES.

HANTZ ASSOCIATES, LLC; NON-INVESTMENT-RELATED; SOUTHFIELD, MI; PARENT COMPANY WITH AN OWNERSHIP INTEREST IN THE EHE GROUP, INC.; MAJORITY SHAREHOLDER; 1/9/17; 0-1 HOURS/MONTH (0 DURING SECURITIES TRADING HOURS); INVESTOR DUTIES.

PHOTON INSIGHTS, INC.; NON-INVESTMENT RELATED; 100 FRONT STREET SUITE 1111, WEST CONSHOHOCKEN, PA 19428; START-UP ANALYTIC COMPANY; BOARD MEMBER; BEGAN OCTOBER 2022; APPROXIMATELY 2 HOURS PER MONTH DEVOTED TO THIS ACTIVTY; APPROXIMATELY 2 HOURS PER MONTH DEVOTED DURING TRADING HOURS; BOARD MEMBER DUTIES.

HANTZ FAMILY TRADITION I, II, III, IV, & VII; INVESTMENT-RELATED; 26200 AMERICAN DR. SUITE 500 SOUTHFIELD, MI 48034; MANAGER; BEGAN OCTOBER 2020; INVESTMENT-HOLDING LLC ; .25 HOURS/MONTH DEVOTED TO THIS ACTIVITY; .25 HOURS/MONTH DEVOTED DURING TRADING HOURS; DUTIES INCLUDE GENERAL MANAGEMENT OVERSIGHT.

JJL-I, II, & III; INVESTMENT-RELATED; 26200 AMERICAN DR. SUITE 500 SOUTHFIELD, MI 48034; MANAGER; BEGAN AUGUST 2021; INVESTMENT-HOLDING LLC; .25 HOURS/MONTH DEVOTED TO THIS ACTIVITY; .25 HOURS/MONTH DEVOTED DURING TRADING HOURS; DUTIES INCLUDE GENERAL MANAGEMENT OVERSIGHT.

JHB-I, LLC; INVESTMENT-RELATED; 26200 AMERICAN DR. SUITE 500 SOUTHFIELD, MI 48034; MANAGER; BEGAN JANUARY 2024; INVESTMENT-HOLDING LLC; .25 HOURS/MONTH DEVOTED TO THIS ACTIVITY; .25 HOURS/MONTH DEVOTED DURING TRADING HOURS; DUTIES INCLUDE GENERAL MANAGEMENT OVERSIGHT.

HANTZ EVENT PLANNING, LLC; NON-INVESTMENT-RELATED; 26200 AMERICAN DR. SUITE 500 SOUTHFIELD, MI 48034; OWNER; BEGAN FEBRUARY 2025; EVENT PLANNING COMPANY; 0 HOURS/MONTH DEVOTED TO THIS ACTIVITY.

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated, settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	08/11/2005
Docket/Case Number:	EAF0400060001
Employing firm when activity occurred which led to the regulatory action:	HANTZ FINANCIAL SERVICES, INC.,
Product Type:	Mutual Fund(s)
Other Product Type(s):	VARIABLE ANNUITIES, INSURANCE
Allegations:	NASD CONDUCT RULE 3010 AND 2110; HANTZ DID NOT ADEQUATELY SUPERVISE THE FIRM'S EMPLOYEES AND FAILED TO ADOPT, FOLLOW OR ENFORCE A SYSTEM TO SUPERVISE THE ACTIVITIES OF REGISTERED REPRESENTATIVES REASONABLY DESIGNED TO ACHIEVE COMPLIANCE WITH NASD RULES WITH RESPECT TO REVENUE SHARING ACTIVITIES
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	08/11/2005
Sanctions Ordered:	Censure Monetary/Fine $25,000.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, HANTZ CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE HE IS CENSURED, FINED $25,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN A SUPERVISORY CAPACITY FOR 30 DAYS. SUSPENSION COMENCED ON AUGUST 12, 2005 AND CONCLDUES ON SEPTEMBER 10, 2005.

Reporting Source:	Individual
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	Suspension
Other Sanction(s) Sought:	FINE AND CENSURE.
Date Initiated:	08/11/2005
Docket/Case Number:	EAF-040060001
Employing firm when activity occurred which led to the regulatory action:	HANTZ FINANCIAL SERVICES, INC.
Product Type:	Mutual Fund(s)
Other Product Type(s):	VARIABLE ANNUITIES AND INSURANCE.
Allegations:	NASD CONDUCT RULE 3010 AND 2110; DID NOT ADEQUATELY SUPERVISE FIRM'S EMPLOYEES AND ENFORCE A SYSTEM TO SUPERVISE ACTIVITIES OF REGISTERED REPS REASONABLY DESIGNED TO COMPLY WITH NASD RULES WITH RESPECT TO REVENUE SHARING ACTIVITIES.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	08/11/2005
Sanctions Ordered:	Censure Monetary/Fine $25,000.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, HANTZ CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS: HE WAS CENSURED, FINED $25,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN A SUPERVISORY CAPACITY

	FOR THIRTY DAYS, BEGINNING 8/12/2005. THE FINE WAS PAID 8/18/2005.
Broker Statement	I NEITHER ADMITTED NOR DENIED THE ALLEGATIONS, BUT CONSENTED TO THE FINDINGS IN ORDER TO RESOLVE THIS MATTER.

 Report about JOHN RUSSELL HANTZ.

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	AMERICAN EXPRESS FINANCIAL ADVISORS
Termination Type:	Voluntary Resignation
Termination Date:	08/06/1997
Allegations:	POSSIBLE VIOLATIONS OF AMERICAN EXPRESS CODE OF CONDUCT AND INDIVIDUAL TREATMENT.
Product Type:	Mutual Fund(s)
Other Product Types:	
Broker Statement	I HAVE NEVER RECEIVED A WRITTEN EXPLANATION OF CHARGES. IT IS MY BELIEF THEY WERE FABRICATED. I WAS NEVER GIVEN NOTICE PRIOR TO THE U-5 THAT I WAS UNDER INVESTIGATION FOR ANY REASON. I HAD AN ARBITRATION DISPUTE WITH AMERICAN EXPRESS AND BELIEVE THE U5 WAS FILED AS A TACTICAL MOVE BY AMEX IN DEFENDING AGAINST MY CLAIM AGAINST THEM. EACH SIDE AGREED TO SETTLE THE MATTER OUTSIDE OF ARBITRATION.

End of Report

This page is intentionally left blank.

