

HUB Investment Partners Form CRS

Introduction

HUB Investment Partners, LLC, (“HUB Investment Partners” or “HIP”) is registered with the Securities and Exchange Commission (“SEC”) as an investment advisor. Brokerage and investment advisory services and fees differ and it is important for you to understand those differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provide educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

As one of its services, HUB Investment Partners offer investment advice to retail investors, either directly or through a sub-advisory relationship with another investment advisory firm. This means that we invest your assets to help you achieve your investment goals. As part of our standard services, we monitor the investments in your account on an ongoing basis. When you are a client of HIP, we communicate with you periodically (but no less than annually) through telephone, email, and in person meetings.

We offer advisory accounts for which we exercise investment discretion, i.e. discretionary accounts. A discretionary account allows us to buy and sell investments in your account, without asking you in advance. We invest in stocks, bonds, and other securities including mutual funds and securities on foreign exchanges. To open an account, we do not require a minimum account size. For additional information, please refer to our [Form ADV Part 2A](#).

We offer advisory services to institutional clients on both a discretionary and non-discretionary basis. Clients include corporations and government entities such as school districts and municipalities. Services offered include institutional cash management, investment management, defined contribution plan advising and defined benefit plan advising.

Here are some questions you can use to start a conversation with 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?

If you open a retail investment advisory account with us, you will be charged a fee based on the amount of assets in your account. Where we provide sub-advisor management services to retail clients of other investment firms, typically an annual asset-based fee is charged quarterly with HIP earning a portion of the overall fee as agreed upon in the written agreement with the investment management firm. The investment management firm will invoice the client directly and collect the fees, including the fees earned by HIP which are then passed on to HIP. The more assets that are in your account, the more you pay us in fees. This creates an incentive for us to encourage you to increase the assets in your account. Fees are charged quarterly in advance. You will typically also pay other fees, depending on your account type. These fees include custodian fees, account maintenance fees, transactional fees and other ancillary fees.

Additional detailed information of all fees a retail client pays can also be found in your investment advisory agreement.

You will pay fees and costs whether you make money 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.

Here are questions you can use to start a conversation with your financial professional:

- Help me understand how these fees and costs might affect my investments.
- If I give you \$10,000.00 to invest, how much will go to fees and costs and how much will be invested for me?

**What are HUB Investment Partners legal obligations to me when acting as my investment advisor?
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 that means:

- HIP Advisors may buy or sell securities and other investments that are also recommended to clients. In order to minimize this conflict of interest, HUB Investment Partners places client interests ahead of our own interests and adheres to HUB Investment Partners Code of Ethics.
- Some of our financial professionals hold an insurance license to sell insurance products through HUB International. They can receive compensation from selling insurance products and therefore receive economic benefit for this activity.
- When we act as a sub-advisor to other investment advisers to manage a portion of their client assets, we earn compensation from the investment adviser.
- IRA Rollover: When recommending that you rollover your account from a current retirement plan to an IRA our financial professionals earn an investment advisory fee creating a conflict of interest. If you do not rollover your account, they cannot receive an advisory fee. Thus, there is an economic incentive to recommend a rollover of a retirement plan account.
- For additional information about any conflicts of interest, please refer to our Form ADV Part 2A.

Here is a question you can use to start a conversation with your financial professional:

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

How do your financial professionals make money?

Our financial professionals are compensated in the following ways for retail accounts: Cash compensation in the form of an annual salary, plus a variety of incentives that include a percentage of fees based upon your total assets.

In some instances, we also make payments to affiliated entities for client referrals. These entities, in turn, pay bonus compensation to their affiliated employees, such as Financial Coaches, who made the client referrals. This compensation arrangement gives incentive for the affiliated employees to refer clients to us because of the bonus compensation they will earn.

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research HUB Investment Partners and our financial professionals.

Here is a question you can use to start a conversation with your financial professional:

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

Additional Information

For additional information on our advisory services, see our Form ADV brochure on IAPD at Investor.gov. If you have any questions or would like additional, up to date information or a copy of this disclosure, please call Garrett Adams at: 682-239-6512 or garrett.adams@hubinternational.com

Here are some questions you can use to start a conversation with your financial professional:

- Who is my primary contact person? Is he or she a representative of an investment advisor or broker dealer?
- Who can I talk to if I have concerns about how this person is treating me?

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Exhibit A – Summary of Changes since March 2025

We compensate affiliated entities for client referrals. These entities, in turn, pay bonus compensation to their affiliated employees, such as Financial Coaches, who made the client referrals. This compensation arrangement gives incentive for the affiliated employees to refer clients to us because of the bonus compensation they will earn.