

Harger and Company, Inc.
Form CRS Customer Relationship Summary
April 21, 2021

Introduction

Harger and Company, Inc. (“HCI” or “the Firm”) is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer, and is a member of the Financial Industry Regulatory Authority (“FINRA”), and the Securities Investor Protection Corporation. The Firm is also a Registered Investment Advisor that provides advisory services. There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. Since we are a broker-dealer and an investment advisor, we provide brokerage accounts and services as well as advisory accounts and services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. In addition, there are various suggested “Conversation Starters” contained in this document. Free and simple tools are available to you at <https://www.investor.gov/CRS> which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

Broker-Dealer Services
Brokerage Accounts

Response: The Firm is a full-service Broker/Dealer that helps clients develop a customized financial program that is designed to help them obtain their investment goals. A client’s strategy is typically built upon Tax-reduction strategies, Investment management, (including stocks, mutual funds and/or variable annuities), retirement planning, estate planning, and asset protection through insurance and annuity products. HCI’s primary securities business is the marketing of variable annuities and mutual funds, but HCI can make investment recommendations for a variety of products and services based on a client’s investment profile, risk appetite, investment time horizon and similar factors. HCI does not utilize discretion in the management of its brokerage accounts (i.e., make decisions to buy or sell your investments without your direction); and while we may make recommendations, our clients retain the ultimate decision-making authority. We do not monitor brokerage accounts on an on-going basis. Other Firms could offer a wider range of investment choices, some of which might have lower costs.

Investment Adviser Services
Advisory Accounts

Response: HCI manages assets on both a discretionary and nondiscretionary basis depending on the individual Client’s needs and preferences. The Firm provides on-going monitoring of RBC advisory programs in accordance with the terms of your advisory agreement with us. For all other advisory programs, accounts will be reviewed at least quarterly. There is no minimum asset level required to open an account. There are different minimums based upon the investment program you want to invest in. HCI also offers investment advisory services to participants of 401(k) plans. HCI representatives will generally advise participants on allocation of their assets among various mutual fund choices included in their employers’ plan. HCI provides financial plans consistent with a client's financial status, investment objectives and constraints, risk tolerance and tax status, as well as makes recommendations for the implementation of the plan. A client may place restrictions on the type and amount of securities to be purchased for their account(s). HCI presents investment seminars which provide basic investment and financial information and discusses various investments, insurance and retirement plan options, among others. For seminars sponsored by a college or university, a client is charged \$45/person. HCI does not share in this fee. HCI does sell workbooks

	for the program for a \$25 fee. Following these seminars, if the client wishes to have a personal financial plan prepared by HCI, they may be charged either an hourly fee or a fee based upon a percent of assets managed by HCI.
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For additional information regarding Harger and Company, Inc., please see the Firm’s ADV Part 2A, Items 4 and 7, which can be found at <https://adviserinfo.sec.gov/firm/summary/10385> or from the Firm.

Conversation Starters. Ask your financial professional: Given my financial situation, should I choose a brokerage service? Why or why not? Should I choose an investment advisory service? Why or why not? How will you choose products and/or 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?

<p align="center"><i>Broker-Dealer Services</i> Brokerage Accounts</p>	<p align="center"><i>Investment Adviser Services</i> Advisory Accounts</p>
<p>Response: There is no fee for opening or having an active account open. If you open a brokerage account, you will pay us a transaction-based fee, generally referred to as a commission, every time you purchase or sell an investment. This means that a retail investor will be charged more when there are more trades in his or her account and this may create an incentive for HCI to encourage retail investors to trade often. The Firm charges fees and commissions, based upon the product you purchase, but typically has a \$50 minimum commission per trade. In addition, the Firm charges for various non-trade related activities, such as wire transfers and other additional services that incur a pass-through fee. For more information, please refer to the fees and charges information included with the Firm’s New Account package. In addition, clients may also pay transaction fees, margin and credit interest, fund management fees and/or administrative expenses, deferred sales charges, IRA and qualified retirement plan fees, and other charges. HCI may also share in these fees charged to clients. All commissions and some fees are negotiable and subject to change.</p>	<p>Response: The Firm charges an annualized fee for its services ranging from 0.00% to 2.00% of a client’s assets under management. Therefore, the more assets that are in a retail investor’s advisory account the more a retail investor will pay in fees, thus creating an incentive to encourage retail investors to increase the assets in his or her account. Fees for financial planning services may be based on an hourly charge of \$150 per hour, a fixed fee or an annualized fee of between .25% and .35% of assets under management. Certain fees are negotiable, in the discretion of the Firm. HCI, or an affiliate, may receive 12b-1 distribution fees and other compensation in connection with the sale of mutual funds, which under most circumstances is rebated back to the customer’s account(s). The Firm does not charge fees based upon capital gains or appreciation of the client’s investment. In addition, clients may also pay transaction fees, fund management fees or administrative expenses, deferred sales charges, IRA and qualified retirement plan fees, and other charges. HCI may also share in these fees charged to clients. HCI is also a broker/dealer, and in certain circumstances, commissions on the sale of mutual funds and variable annuities may be paid to HCI. A client</p>

Additional Information - You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. **For additional information regarding Harger and Company, Inc.**, please see the Firm’s ADV Part 2A, Items 5, 6 and 14, which

can be found at <https://adviserinfo.sec.gov/firm/summary/10385> or from the Firm at www.hargerandcompany.com.

Conversation Starter. 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 providing recommendations as my broker-dealer or when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

Broker-Dealer Services
Brokerage Accounts

Response: *When we provide you with a recommendation as your broker-dealer or 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means. An example of a potential conflict of interest is when we recommend that you purchase or sell a product you may pay a commission which is larger than one you may have paid elsewhere. Another conflict is that we may offer brokerage services even though we are also an investment advisor, and you may end up paying more in commissions than you would have been charged in advisory fees. The Firm, or an affiliate, may receive compensation in the form of administrative or service fees, (commonly referred to as 12b-1 fees) in connection with the sale of mutual funds and annuities. Certain representatives may also recommend insurance products through an affiliate or otherwise. The receipt of this compensation may present a conflict of interest, as they provide the Firm with an incentive to recommend products based on compensation received. Certain individuals may be separately licensed as insurance agents or brokers through an affiliated or other insurance company. Clients are not obligated to utilize any of these individuals for advisory or insurance product purchases.*

Investment Adviser Services
Advisory Accounts

Response: *When we provide you with a recommendation as your broker-dealer or 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means. An example of a conflict is that HCI is both an investment advisor and broker-dealer. As such, HCI may execute securities transactions for advisory clients that are also brokerage clients, thus potentially not obtaining the best price or lowest commission available. Another conflict is that we may recommend you open an advisory account rather than a brokerage account and, as a result, may pay more in advisory fees than you would in brokerage commissions. Certain individuals may be separately licensed as insurance agents or brokers through an affiliated insurance company. This creates potential conflicts of interest in that advisory representatives may recommend transactions based upon commissions they might receive rather than ones that are in the clients' best interest. Clients are not obligated to utilize any of these individuals for insurance product purchases.*

Conversation Starter. Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

For additional information regarding Harger and Company, Inc., concerning additional conflicts of interest and the manner in which HCI addresses or mitigates such conflicts, please see the Firm's ADV Part 2A, Items 10, 11, and 12, which can be found at

<https://adviserinfo.sec.gov/firm/summary/10385> or from the Firm at www.hargerandcompany.com.

How do your financial professionals make money?	
<i>Broker-Dealer Services</i> Brokerage Accounts	<i>Investment Adviser Services</i> Advisory Accounts
<p>Response: Compensation paid to certain registered representatives is based upon the total commissions generated by the representative, while others receive a salary. This creates a conflict in that they may recommend products that, if purchased/sold, may result in a higher commission than that of other products. This also creates a conflict because this creates an incentive to recommended transactions in your account in excess of those suitable based upon your investment objectives, risk tolerance and other factors. We mitigate this conflict by requiring that a principal review and approve all transactions executed in your account. In addition, the compensation of the Firm's principal is not based upon the amount of commissions generated by them or those over whom they have supervisory responsibilities</p>	<p>All of the individuals associated with the Firm's investment advisor receive either a percentage payout of the assets under management or a salary and potential bonus, based upon the Firm's profitability, and which is determined solely at the discretion of senior management. As such, the Firm believes this reduces the conflict of interest created by tying compensation directly to the amount of commissions generated. However, this conflict cannot be totally eliminated since the Firm's profitability is in large part influenced by this variable.</p>
Do you or your financial professionals have legal or disciplinary history?	
<p>Response: Yes, the Firm and certain individuals have disciplinary and regulatory events which are publicly disclosed. For more information please refer to https://adviserinfo.sec.gov/firm/summary/10385 and https://www.investor.gov/CRS</p>	
<p>Conversation Starter. Ask your financial professional – As a financial professional, do you have any disciplinary history? For what type of conduct?</p>	
Additional Information	
<p>For additional information about our services, or if you would like up-to-date information or a copy of this disclosure, please contact Mike Dowden at (225) 767-7228 or e-mail at mdowden@hargerandcompany.com.</p>	
<p>Conversation Starter. Ask your financial professional – Who is my primary contact person? Is he or she a representative of an investment-advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</p>	