

Carl M. Hennig, Inc.

206 N. Main Street, Oshkosh, WI 54901

920.231.6630

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Carl M. Hennig, Inc. Customer Relationship Summary

Introduction

Carl M. Hennig, Inc. is registered as a broker-dealer. This disclosure summarizes the nature of the relationship between you and your financial professional. This document provides an explanation of the services we offer and how you will pay for it. There are free and simple tools you can use to research firms and financial professionals at <https://www.investor.gov/CRS> which also provides educational materials about broker-dealers and investing. You can find additional information about us and our financial advisors on the Financial Industry Regulatory Authority's (FINRA) website located at www.finra.org/brokercheck.

This disclosure is provided to comply with the SEC's Form CRS and Regulation Best Interest disclosure requirements. It does not create or modify any agreement, relationship, or obligation between you and Carl M. Hennig, Inc. financial professionals. Please consult your agreements with your Carl M. Hennig, Inc. financial professional for all terms and conditions controlling your account and relationship with us. This disclosure includes information about our services, fees and costs, and conflicts of interest that we are required to provide to you when we recommend that you open and fund either a brokerage account, or when we recommend that you roll over or transfer assets to a brokerage account with us.

What investment services and advice can you provide me?

Depending on your needs and your investment objectives, a Carl M. Hennig, Inc. financial professional may assist you with brokerage services.

Our Investment Offerings

In our brokerage services, we offer and recommend a wide range of investments including but not limited to: mutual funds, stocks, bonds, exchange traded funds (ETFs), fixed income securities and certificates of deposit (CDs),

Brokerage Services

Our brokerage services include buying and selling securities (e.g., mutual funds, stocks, and bonds) at your direction. From time to time, or when you request, we also provide you with investment recommendations, financial tools, and investor education. Investment recommendations we make to you, including recommendations to open or transfer assets to a brokerage account, we will be acting in our capacity as a broker-dealer. When making such a recommendation to you, we do not have a fiduciary obligation to you, however, we must act in your best interests at the time we make the recommendation without placing our financial or other interests ahead of yours.

Limits on Monitoring and Investment Discretion

We do not exercise discretionary investment authority in your brokerage account (i.e., make decisions to buy or sell your investments without your direction) or monitor your brokerage account investments for you. This means that you are responsible for reviewing your account and investments to make sure your investment mix is appropriate for you and for deciding whether to follow our investment recommendations.

No Account Minimums

You do not need to have a minimum amount to invest to open a brokerage account with us, but some of the investments you may purchase through us have minimum investment requirements.

Investment Discretion

Your Carl M. Hennig, Inc. financial professional will provide you with investment recommendations and you will make the ultimate decision regarding your investments (“nondiscretionary advice”).

Monitoring

We periodically monitor your brokerage account for you as part of our service. Our financial planning services are limited to preparation of a financial plan based on the information that you provide, and do not include ongoing monitoring. It is the responsibility of the client to inform the Carl M. Hennig, Inc. financial professional of any changes in their lifestyle or circumstances.

What will I pay?

Brokerage Services

For our brokerage services, the primary fees you pay are “transaction-based” fees. These fees are typically called “commissions,” “sales charges,” “loads,” “selling concessions,” or “trails”. These fees vary depending on the investment product you select, the capacity in which we act, and the size of your transaction, and can be charged up-front when you purchase or sell the investment, or on an ongoing basis for as long as you hold the investment (“trails”).

Description of Other Fees and Costs

In addition to the fees described above, our clearing and custody partner, RBC Capital Markets, LLC may assess certain fees associated with your investment account, such as account termination fees, and account transfer or liquidation fees. For a schedule of fees charged by RBC and your brokerage firm, you may visit www.investor-connect.com

Please note, You will pay fees and costs whether you make or lose money on your investments.

~Ask our financial professional about the impact of commissions and costs on investments.

**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? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, we must act in your best interest and not put our interest ahead of yours. Our firm receives compensation from sharing with our clearing firm the following ways: credit access line, 12b-1 fees, margin interest and sweep revenue.

If other conflicts of interest would arise, we will contact you via a letter sent through the United States Postal Service within 10 business days of becoming aware that a conflict took place.

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

Yes, the firm and our financial Advisors have legal or disciplinary histories. Please visit www.investor.gov/CRS for a free and simple search tool to research us and our financial Advisors. You may research your financial advisor’s experience and licenses on FINRA’s Broker Check website at www.brokercheck.finra.org

~Ask our financial professionals to discuss contacts and complaints.

**Who is my primary contact person? Is she or he a representative of Carl M. Hennig, Inc.? Who can I talk to if I have concerns about how this person is treating me?*

At Carl M. Hennig, Inc. we strive to provide an excellent service to all our clients. If you have a concern regarding a financial professional at the firm, please contact Scot Harenburg by telephone at 920.231.6630 or email sharenburg@cmhennig.com **The retail customer can find additional information about Carl M. Hennig, Inc by visiting www.cmhennig.com To request a copy of the relationship summary, please contact the office at 920.231.6630.** Investments offered through Carl M. Hennig, Inc. are subject to investment risks, including possible loss of the principal amount invested.