

Heck Capital Advisors is an investment adviser registered with the Securities and Exchange Commission. Broker-dealers and investment advisers offer different services under distinct fee structures and it is important for you to understand the differences between them. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## What investment services and advice can you provide me?

The principal investment advisory services we offer to retail clients are investment management services and financial planning and consulting services. Our investment advisory services are tailored to meet your needs and generally begin with a meeting between you and a representative of ours to discuss your investment goals, risk tolerance, and liquidity needs.

**Monitoring:** We continually monitor investments recommended under our investment management services and review each client account at least annually. Because financial planning and consulting services are typically limited in their term by nature, these services generally do not include ongoing management or monitoring services (unless your agreement with us specifically indicates otherwise).

**Discretionary Management Services.** We offer both discretionary and non-discretionary investment advisory services. When you grant us discretionary authority, we are able to buy and sell investments in your account without asking you in advance. If we do not have discretionary authority, the ultimate decision over what investments to buy or sell is yours, and we will need your express permission before making any transactions in your account.

**Account Minimums and Other Requirements:** We generally require a minimum household account size of \$1,000,000, but we may negotiate or even waive the minimum in certain circumstances.

**Client Directed.** Heck Capital agrees to provide general advice and Heck Capital is not responsible with respect to client's selection, holding, and/or liquidation of the underlying securities. Clients' acknowledge that Heck Capital is not assuming any investment responsibility and agrees to indemnify and hold harmless Heck Capital for any loss or damage resulting from client or any other party purchasing, retaining, or selling any securities in a client directed account.



*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 licenses, education, and other qualifications? What do these qualifications mean?*

### ADDITIONAL INFORMATION

Please refer to Item 4 and Item 7 of our Form ADV Part 2A Disclosure Brochure at the link below\* for additional information about the services we offer.

## What fees will I pay?

**Our Fees.** Our investment management services are offered on a wrap-fee basis. This means that the fee you pay us covers our investment advisory fees as well as the costs to execute transactions in your account. This fee is generally calculated as a percentage of your assets under our management and is billed quarterly before services are provided. Our fees are generally negotiable and can vary based on factors such as the expected complexity of strategies to be pursued, the type of account to be managed, and the types of securities available to recommend or purchase.

Because our investment management fee is based on the amount of assets we manage, the more assets you place under our management, the more you will pay us in management fees. Therefore, we have an incentive to encourage you to increase the amount of your assets under our management. However, as the assets increase the percentage you pay Foresight lowers according to our flat graduated fee schedule in your agreement with us.

Our financial planning and consulting services are generally offered on an hourly or flat-fee basis and can vary based on the expected nature and scope of the services to be provided, the amount and nature of any research required to complete the project, and the nature and number of reports requested. Our estimated total fee for our services is included in your client agreement with us.

**Other Fees and Costs.** In addition to the fee you pay for our services, you are responsible for other fees and costs incurred in connection with the management of your account, such as, for example, transaction costs and brokerage or custodial fees. Certain investment products, such as mutual funds and exchange-traded funds, charge ongoing fees to cover their internal operating costs, including portfolio management fees, legal and accounting services, and marketing expenses. 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.



*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?*

### ADDITIONAL INFORMATION

Please refer to Item 5 of our Form ADV Part 2A Disclosure Brochure at the link below\* for additional information about our fees and other costs of investing.

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## 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?

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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.

We provide non-discretionary services to a client whose Board of Directors and Officer includes a Principal of Heck Capital. For this reason, a potential conflict of interest and bias exists; however, Heck Capital adheres to the policy of treating all clients equally, disclosing all pertinent information to all Board Members, and services are provided by means of a fair and reasonable service agreement.



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

#### ADDITIONAL INFORMATION

Please refer to our Form ADV Part 2A Disclosure Brochure at the link below\* for additional information about our obligations to you and applicable conflicts of interest.

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## How do your financial professionals make money?

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Your financial professional receives a portion of the fees you pay us for our investment management or financial planning or consulting services. Therefore, if you pay asset-based fees, our financial professionals have an incentive to recommend that you increase your assets under management with us because it will increase their compensation. You are encouraged to discuss all costs and fees associated with our services and any other potential conflicts with your financial professional.

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

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Yes. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free simple search tool to research us and our financial professionals.



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

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#### ADDITIONAL INFORMATION

For additional information about our services, please see our Form ADV Part 2A Disclosure Brochure\* at <https://www.heckcapital.com/sites/default/files/users/heckcapitaladvisors/Heck%20Capital%20ADV%207.2021.pdf>. If you would like additional, information about us or a current version of this Form CRS, please call us at 715-361-1500 or visit [www.heckcapital.com](https://www.heckcapital.com).



*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?*