



A N D E R S O N  
H O A G L A N D  
& C O M P A N Y

## Form CRS – January 2022

[Anderson Hoagland & Company \(“AHCO”\) \(www.ahco.com\)](#) is registered with the [U.S. Securities and Exchange Commission \(“SEC”\)](#) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for retail investors to understand the differences. There are free tools available for investors to research firms and financial professionals at [Investor.gov/CRS](#). This site also provides educational materials about broker-dealers, investment advisers, and investing.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

AHCO offers investment advisory services to retail investors in different ways. We help clients develop a written investment policy based on a number of factors and then we manage the investment portfolio in accordance with that policy. Our services provide clients with an allocation between equity and bond investment strategies. This approach can be applied to a client’s entire financial picture or can be limited to a specific part of a client’s investment portfolio. As part of our service to you, AHCO will monitor your account’s targeted allocation on an ongoing basis. AHCO manages your account with discretionary authority. This means that you authorize us to buy and sell securities for your account without contacting you for permission first. You can limit our discretionary authority within the terms of your investment policy. AHCO requires a minimum account size of \$1,000,000 but reserves the right to waive this minimum at our discretion.

Our firm also offers consulting services for retail clients seeking non-publicly traded private investments. We will help clients select these private investments and assist in monitoring them on an ongoing basis.

Additionally, we can provide financial planning advice as part of a consultative relationship which may not include the direct management of investment securities.

AHCO also serves as an investment adviser to two private funds. For more detailed information about all of our services, refer to our [Form ADV 2A](#) brochure ([www.adviserinfo.sec.gov/firm/summary/105157](#)).

### QUESTIONS YOU SHOULD ASK THE 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?

**Description of Principal Fees and Costs:** AHCO charges its retail clients an asset-based fee. Depending on the type of investment strategy, fees will range in a tiered structure from an annualized rate of 0.30% to 1.25%. Our fees are specified in your individual advisory agreement with AHCO and are charged quarterly in advance. Since we are an investment adviser which charges an asset-based fee, the more assets there are in your advisory account, the more you will pay in fees, and therefore we have an incentive to encourage you to increase the assets in your account.

Clients who engage AHCO for consulting relating to private investments are charged an annual consulting fee equal to 0.45% (calculated and paid quarterly) of the net asset value of these investments as reported by the provider of the investment. We also enter into arrangements where we charge a fixed fee per quarter for investment management services or charge for consulting time on an hourly or project basis.

**Description of Other Fees and Costs:** While AHCO only collects advisory or consulting fees, there are other fees charged to your account such as commissions, transaction fees, and exchange fees, as well as fees paid for custodial services. Specific products such as mutual funds and ETFs have additional fees that are charged by the sponsoring fund company.

AHCO has a soft dollar arrangement in which clients pay a commission in excess of the lowest rate available, if the adviser determines it is reasonable, and the extra money generated from client transactions with brokers or dealers,



known as soft dollar credits, is made available to pay for research and other eligible services and products used by the firm for the benefit of the firm's clients.

**Additional Information:** 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.

The fees for investment advisory services are described in further detail in Items 5.A.–D. and Item 12 of our firm's [Form ADV 2A brochure](#).

### **QUESTIONS YOU SHOULD ASK THE 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 ACTING AS MY INVESTMENT ADVISER? 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 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.*

**Proprietary Products:** AHCO manages two private funds. Private funds are offered only through appropriate offering documents and only to certain high-net worth clients. AHCO is compensated for serving as the Manager to the funds based on the total assets in the funds, creating an incentive to recommend that eligible clients invest in the funds.

### **QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

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

**Additional Information:** For more detailed information regarding conflicts of interest and how they might affect you, please see our [Form ADV 2A](#) brochure.

### HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

At AHCO, our financial professionals are paid a salary and non-cash compensation in the form of an employee benefits package. Our financial professionals are eligible for a bonus at the discretion of management which is based solely on the individual's quality of work and the firm's overall financial success.

Our financial professionals do not receive any other type of payment from our firm except for compensation derived from the intake of fees.

### DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, AHCO and our Financial Professionals do not have any legal or disciplinary history to report. Please see [Investor.gov/CRS](http://Investor.gov/CRS) for a free search tool to research AHCO and our financial professionals.

### **QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

You may find additional information about our firm on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Please call us at 314-726-2107 for up-to-date information about AHCO and to request a copy of our relationship summary.

### **QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

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