

HAZARD & SIEGEL ADVISORY SERVICES LLC
CUSTOMER RELATIONSHIP SUMMARY (FORM CRS) – AUGUST 1, 2021

<p>Introduction</p>	<p>Hazard & Siegel Advisory Services LLC is a SEC-registered investment advisory firm. Investment advisor representatives of our firm may also be FINRA-registered brokers and provide brokerage services through Hazard & Siegel, Inc., a FINRA/SIPC-member broker/dealer. Investment advisory and brokerage services are different and it is important that you understand these differences when selecting services appropriate to your specific needs. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker/dealers, investment advisors and investing in general.</p>								
<p>What investment services and advice can you provide me?</p>	<p>As an investment advisor, we provide personalized confidential financial planning, asset management and related consulting services to individuals, high net worth individuals, pension and profit-sharing plans, trusts, charitable organizations and small businesses. Recommendations to clients are made based on ongoing consultations with our clients and analysis of each client’s specific financial needs. Our advisory services may include the following:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Determination of financial objectives</td> <td style="width: 50%;">Identification of financial problems</td> </tr> <tr> <td>Cash flow management</td> <td>Investment planning and management</td> </tr> <tr> <td>Insurance review</td> <td>Education funding</td> </tr> <tr> <td>Retirement planning</td> <td>Estate planning</td> </tr> </table> <p>When desired by or most appropriate for our clients, we will provide straight-forward brokerage-related services to advisory clients which may entail research of selected securities, execution of transactions in securities and monitoring of securities held within existing brokerage accounts. Across all services provided by our Firm, as registered investment advisors, we adhere to fiduciary standards which require that we put your interests above those of ourselves and our firm.</p>	Determination of financial objectives	Identification of financial problems	Cash flow management	Investment planning and management	Insurance review	Education funding	Retirement planning	Estate planning
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<p>What fees will I pay?</p>	<p>As outlined in the Fees section of our Form ADV Part 2A Disclosure Document, we are paid for our advisory services through fixed dollar fees for financial planning or consulting services or through a percentage of assets under management in your advisory custodial accounts. While the former fees are fixed, with the latter the dollar amount of our compensation is determined by the size of your portfolio. In simple terms, as your account grows, so does our compensation. Usually, as your assets grow under our management, the actual percentage of our fee applied to your assets under our management may decrease.</p> <p>Brokerage services, which are executed through a broker/dealer, are strictly commission-based and not offered by Hazard & Siegel Advisory to its advisory clients. Some investments within advisory custodial accounts (i.e. mutual funds) may impose internal expenses and/or sales charges on clients beyond advisory fees paid for our advisory services. Other transactional services (i.e. equity or bond trades) may also impose actual ticket charges with each trade executed in these securities. Hazard & Siegel Advisory does not share in these expenses if imposed.</p> <p>As investment advisors, however, our fiduciary responsibility to our clients prohibits us from engaging in compensation methods that either pose or appear to pose a conflict of interest with that fiduciary responsibility to our clients.</p> <p><u>Conversation Starter. Ask your investment advisor –</u></p> <ul style="list-style-type: none"> • <i>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?</i> 								

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<p>What are your 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?</p>	<p>As your investment advisor, we have a fiduciary obligation to always act in your best interest and not put our interests ahead of yours. At the same time, how we make money has the potential to create conflicts with your interests. You should understand and ask us about these potential conflicts. Here are some examples to help you understand these potential conflicts:</p> <ul style="list-style-type: none"> • Investment advisor representatives of our Firm may recommend commission-based investments through a broker/dealer, which could entail sales charges and/or internal expenses higher than you might incur with fee-based similar products but are, in our opinion, better suited to your specific needs. • We may receive financial or research incentives (known as ‘soft dollars’) from custodians to place your assets with them which may benefit us as an advisor but not necessarily you. <p><i>Conversation starter. Ask your investment advisor –</i></p> <ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them? For additional information, please see our Form ADV Part 2A Disclosure Document.</i>
<p>How do your financial professionals make money?</p>	<p>We are paid based on either a percentage of your assets under our management or through set fees for financial planning or consulting services, which are defined in our Form ADV Part 2A. Your individual advisor is paid a portion of these fees as her/his compensation and the remainder is compensation to our Firm. Further, as fiduciaries, we must put your interests above ours when determining which type of financial service best suits your needs and objectives.</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>No for the Firm, Yes for a financial professional of the Firm. Visit Investor.gov/CRS for a free and simple search tool to research the Firm and its financial professionals.</p> <p><i>Conversation starter. Ask your investment advisor –</i></p> <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct? For additional information, please see our Form ADV Part 2A Disclosure Document.</i>
<p>Additional information.</p>	<p>For additional information about our Firm and its services, please refer to our complete Disclosure Document, Form ADV Part 2A. Additional information regarding our individual investment advisors is available on their Form ADV Part 2B, at FINRA’s BrokerCheck site or through the SEC at www.adviserinfo.sec.gov. If you would like to receive a complete copy of our Form ADV, please contact David Mullen at (315) 414-0722 or by email at dmullen@hazardsiegel.com.</p> <p><i>Conversation starter. Ask your investment advisor –</i></p> <ul style="list-style-type: none"> • <i>Who is my primary contact person? Is she/he a representative of your advisory firm, a broker/dealer or both? Who can I talk to if I have concerns about how this person is treating me?</i>