Introduction

Hixon Zuercher, LLC dba Hixon Zuercher Capital Management ("HZCM") is an Investment Advisor registered with the Securities and Exchange Commission ("SEC"). We feel it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account or service is right for you.

There are free and simple tools available to research firms and financial professionals at ***www.investor.gov/crs***, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

As an investment adviser, HZCM offers investment advisory services to retail investors for an ongoing asset-based fee based on the value of your account. If you open an advisory account with our firm, we'll work with you to understand your current financial situation, existing resources, investment goals, and risk tolerance. Based on what we learn, we'll design a strategy with you to help you achieve your investment goals through a portfolio of investments, and we regularly monitor your portfolio. We will rebalance your portfolio at our discretion to meet your changing needs, stated goals and objectives. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

Please refer to Item 4 of our Form ADV Part 2A for further information.

We manage accounts on a discretionary basis, which means we do not need to call you when buying or selling investments in your account. You will sign an Investment Advisory Agreement which gives us this authority. This agreement will remain in place until you or we terminate our relationship. We also manage accounts on a non-discretionary basis, which means that you make the ultimate decision regarding buying or selling investments in your account. Please refer to Item 16 of our Form ADV Part 2A for further information.

We do not limit our advice and services to proprietary products or a limited menu of products or investments.

Our firm requires a minimum account balance of $500,000 to establish a client relationship with HZCM.

Questions to Ask Us:

- *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 means?*

What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our fee ranges from 1.50% to 0.30% depending on the value of the investments in your account.

Since our fee is based on a percentage of assets in your advisory account(s), we have an incentive to increase the assets in your advisory account in order to increase our compensation.

Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

The custodian that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee. You could also pay fees charged by the custodian for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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. Please refer to Item 5 of our Form ADV Part 2A for further information.

Question to Ask Us:

- *Help me understand how these fees and costs might affect my investments. If I give you $100,000 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?

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.

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

HZCM's revenue is from the advisory fees we collect from our clients' accounts each quarter. We have an incentive to increase the amount of investments we manage which could bias our advice towards investing more rather than paying off debt or recommending you not to have investments that we do not manage.

HZCM also earns fees for consulting services provided to other Registered Investment Advisors.

Question to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations and the amount of client assets they service.

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

No, our firm and/or financial professionals do not have legal and/or disciplinary history. Visit ***www.investor.gov/crs*** for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our investment advisory services on the SEC's website ***www.adviserinfo.sec.gov*** by searching CRD #123465. You may also contact our firm at 419-425-2400 or hello@hzcapital.com to request a current copy of our Form ADV Part 2 or up-to-date Form ADV Part 3 – this relationship summary.

Questions to Ask Us:

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