

Item 1 Cover Page

Hoosier Financial

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This brochure is current as of 3/1/2021

This brochure provides information about the qualifications and business practices of Hoosier Financial. If you have any questions about the contents of this brochure, please contact us at info@hoosierfinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Hoosier Financial is also available on the SEC's website at

www.adviserinfo.sec.gov

Item 2 Material Changes

Material Changes from Previous Year (2020)

None

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Item 4 Advisory Business

Hoosier Financial Is:

- A Fee-Only financial firm specializing in asset management and financial guidance and planning.
- Hoosier Financial was incorporated August 21st, 2009
- Hoosier Financial was registered with the State of Indiana September 24th, 2009

Hoosier Financial is owned by the following individuals and percentages:

- Adam L. Young (President) 100%

Services Offered include:

- Investment supervisory services including ongoing financial guidance and advice.
- Investment advice furnished through consultations not involving supervisory services.
- Advice furnished to clients on matters not involving securities.
- Services are broadly considered to be financial planning and are titled as such. Hoosier Financial strives to provide education, planning, and strategy as it's foundation for recommending investments to its clients.

Types of Guidance:

- Hoosier Financial tailors it's advisory services to the individual needs of clients by employing both advanced risk tolerance identification software, the creation of an Investment Policy Statement as well as face to face consultations.
- Services are broadly considered to be financial planning and are titled as such. Hoosier Financial strives to provide education, planning, and strategy as it's foundation for recommending investments to it's clients.
- Clients may impose restrictions on investing in certain securities or types of securities.

Wrap Fee Services:

- Hoosier Financial does not employ wrap fee programs

Item 4 Advisory Business Continued....

- Hoosier Financial manages client assets. Assets are managed on a discretionary and non-discretionary basis, depending on client agreements, with regards to investment selection, buying and selling of securities and transfer of client funds and transacting fees for services.
- Hoosier Financial currently manages \$2,513,992 in client assets.
- Fees that are transacted from a client's account are done so in accordance with the signed agreement maintained between Hoosier Financial and the client. Fees are never transacted in a client's account without prior written agreement.

Item 5 Fees and Compensation

Hoosier Financial is compensated with the following fee structure:

- Ongoing advisory services are charged as a percentage of a client's assets under management. Fees are charged quarterly and upon completion of the time period. No advance fees are charged for this service.
- Fixed Fee Services refer to written financial plans. Half the fee is paid in advance, the rest upon presentation of the plan. Fixed Fee Services do not exceed \$20,000.
- Hourly services are paid upon completion of service.
- Fees are negotiable.

FEE SCHEDULE

For supervisory and ongoing financial guidance and advice:

| | |
|--------------------------|--------|
| First \$500,000 | = 1% |
| \$500,001 to \$6 Million | = .5% |
| over \$6 million | = .25% |

Fixed Fee Services:

2nd opinion financial review service:

- The greater of \$750 and .3% of investable assets

Creation of an Investment Policy Statement:

- The greater of \$500 and .25% of investable assets
-

Hourly Fee:

Up to \$200 per hour.

Item 5 Fees and Compensation Continued....

Transaction of Fees

- Ongoing advisory service fees are transacted on January 1, April 1, July 1 and October 1 for the prior 3 months/quarter. Fees for ongoing advisory services will be deducted from a client's account. Hourly/Needs based service and a la carte services may be deducted from a client's account or a client may be billed for such services. Hourly/Needs based services and a la carte services must be paid at the time of service.
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Brokerage, Fund and other expenses

- Clients are responsible for charges incurred as a result of trades placed, custodial fees on accounts as well as any fund expenses generated as a result of ownership of such funds. (See item 12 for a detailed description of brokerage).
-

Advance payment of fees

- Fees for ongoing management are not paid in advance. Fees for a la carte services are paid at the time of service. Hourly/Needs based service fees are paid at the time of service.
 - There are no refunds of fees.
-

Conflict of Interest Involving Fees:

- Hoosier Financial does not receive compensation for the sale of securities or other investments or insurance. Hoosier Financial also receives no kickbacks or incentives for the recommendation of certain fund families, insurance or any other financial vehicles.
- Hoosier Financial only recommends mutual funds with no front or back end load or commissions.
- Clients have the option to purchase investment products recommended by Hoosier Financial through other brokers or agents not affiliated with the firm.

Item 6 *Performance-Based Fees* and Side-By-Side Management

Hoosier Financial does not receive or accept performance based fees.

Item 7 **Types of *Clients***

Hoosier Financial provides investment advice to the following entities:

- Individuals, trusts, businesses, families, foundations, charitable organizations, estates, profit sharing and pension plans.
- Hoosier Financial has no minimum account size.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Hoosier Financial uses a fundamental security analysis method

- Hoosier Financial employs cutting edge risk tolerance evaluation software as well as creation of an investment policy statement and client consultations in order to determine the appropriate investments and advice. Our belief is that there is no choice that can be made with money that doesn't involve some element of risk. This includes any and all investments that may be recommended to clients in order to achieve their goals. Hoosier Financial clients understand that investing in securities involves the risk of loss and that the client will bear these losses should they occur.

Investment strategies and methods of analysis

- Hoosier Financial engages in ongoing education as well as daily attention to financial markets and current events in order to determine the best course of action for individual clients.
- Hoosier Financial employs financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the S.E.C. and company press releases.
- Hoosier Financial employs the following specific investment strategies to implement advice given to clients:

Long term purchases, short term purchases, margin transactions and option writing including covered options, uncovered options and spreading strategies.

Types of Securities recommended

Hoosier Financial does not favor any particular investment over another believing that the appropriate investment is one that matches a client's plan. This plan includes the results of their risk tolerance evaluation and constraints outlined in their Investment Policy Statement. It is the policy of Hoosier Financial to generally avoid thinly traded securities, commodities etc. Hoosier Financial offers advice on the following:

| | |
|--|--|
| Exchange listed securities | Securities traded over the counter |
| Foreign issuers | Warrants Corporate |
| debt securities other than commercial paper | Commercial paper |
| Certificates of deposit | Municipal Securities |
| Variable life insurance and variable annuities | Mutual fund shares |
| U.S. government securities | Options contracts on tangibles and intangibles |

Item 9 Disciplinary Information

Hoosier Financial has no disciplinary action to report

Item 10 Other Financial Industry Activities and Affiliations

Hoosier Financial uses TradePMR for back office support, custodianship and WFCS (Wells Fargo Clearing Services) for clearing services.

- Hoosier Financial receives no compensation or incentives from these entities.

Item 11 Code of Ethics, Participation or Interest in *Client* Transactions and Personal Trading

Code of Ethics:

- Our Code of Ethics establishes ideals for ethical conduct based upon fundamental principles of openness, integrity, honesty & trust. We will provide a copy of our Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

- On occasion, Adam Young and Shaun Davis may buy or sell securities that he recommends to clients. There is no conflict of interest as the securities are widely held and publicly traded, and he is too small an advisor/investor to affect the market and he places client interests before his own interests.

Item 12 Brokerage Practices

Hoosier Financial has chosen its broker-dealer (TradePMR) for client transactions based upon the following factors:

- Stability
- Solvency
- Cost to Client
- Reputation
- History

Hoosier Financial receives certain soft dollar benefits from both entities including:

- Statement creation and fulfillment, an account management dashboard and general back office support.
- Hoosier Financial uses any soft dollar benefits received to service all clients.
- Hoosier Financial receives no referrals from its broker-dealer relationship.
- Hoosier Financial does not permit clients to direct brokerage.
- Hoosier Financial will always look to aggregate orders if the opportunity to reduce cost to the client exists.

Additional Brokerage Disclosure

- Clients wishing to implement the applicant's advice are free to select any broker/custodian they wish, and are so informed. Those wishing for the applicant to recommend a broker/ custodian will get a recommendation based on the broker's/custodian's costs, skills, reputation, dependability and compatibility with the client.
- Clients may be able to obtain lower commissions and fees from other brokers/ custodians and the value of products, research and services given to the applicant is not a factor in determining the selection brokers/ custodians or the reasonableness of their commissions.

Item 13 Review of Accounts

Hoosier Financial will periodically review client accounts or financial plans.

- Managed accounts are reviewed daily. Financial planning accounts are reviewed annually. The calendar is the triggering factor and there are no different levels of review.
- Such reviews will be for the purpose of ensuring that a client's Investment Policy Statement or plan is being executed and to discern if adjustments should be made in order to execute the Investment Policy Statement or plan.
- Other triggers that may prompt a review include changes in the markets or other current events that impact a client's portfolio in either an adverse or beneficial way.
- Hoosier Financial is available for face to face or telephone reviews at a client's request outside of their annual and semi-annual review.
- Hoosier Financial will provide an updated copy of a client's Investment Policy Statement annually as well as upon a client's request. Account statements will be provided by Sterne Agee.
- Adam Young (President/Owner) reviews all client accounts. He performs reviews on a portfolio analysis basis.

Item 14 *Client Referrals and Other Compensation*

Hoosier Financial does not receive economic benefit from non-clients for providing investment advice or other advisory services to clients.

Item 15 *Custody*

Hoosier Financial does not take custody of client funds or securities. Hoosier Financial does not provide account statements. Account statements are produced and provided by Wells Fargo Clearing Service.

Item 16 Investment Discretion

Hoosier Financial will not accept discretionary authority to manage securities on behalf of clients.

- Hoosier Financial will maintain discretion to the extent that the client agreement allows for the payment of previously agreed fees from their accounts.
- Hoosier Financial will maintain discretion in the form of limited discretionary authority as agreed upon by a limited discretionary authority agreement between Hoosier Financial and the client. This limited discretionary authority's purpose is to allow discretion regarding time and price of purchases and sales of securities. Limited discretionary authority allows for the acceptance and execution of previously agreed upon orders and strategies and orders received via voicemail, email or other non-verbal and immediate means.

Item 17 Voting *Client* Securities

Hoosier Financial will not currently accept authority to vote client securities. Hoosier Financial currently does not have authority to vote client securities.

- Clients will receive their proxies or other solicitations directly from their custodian. Clients may contact Hoosier Financial through appointment, telephone or email with questions about a particular solicitation.

Item 18 Financial Information

Hoosier Financial does not require or solicit prepayment of fees and thusly does not provide a balance sheet.

Item 19 Requirements for State-Registered Advisers

Principal Executive Officers and Management Persons:

- Adam L. Young (President and Owner) Born 8/1/1975
 - See IIB Supplement for education and business background

- Shaun B. Davis (CFO) Born 4/30/1980

Education:

| | | |
|----------------------------|-----------------------|----------|
| Indiana University | (Bachelor of Science) | Business |
| University of Indianapolis | (M.B.A.) | Business |

Business Background:

| | | | | | | |
|---------|---------|----------------------------------|--------------|----|-----|---|
| 02/2012 | Present | NSWC CRANE | CRANE | IN | USA | FINANCIAL ANALYST |
| 04/2011 | 02/2012 | TRISTAR ENGINEERING | CRANE | IN | USA | FINANCIAL ANALYST |
| 01/2011 | 03/2011 | ACCOUNTEMPS | INDIANAPOLIS | IN | USA | TEMP |
| 06/2010 | 01/2011 | AUTHOR SOLUTIONS | BLOOMINGTON | IN | USA | PUBLISHING CONSULTANT |
| 03/2008 | 05/2010 | AT&T | BLOOMINGTON | IN | USA | RETAIL SALES CONSULTANT |
| 04/2007 | 01/2008 | HD PROFESSIONAL PAINTING | BLOOMINGTON | IN | USA | CO-OWNER |
| 02/2005 | 04/2007 | FINELIGHT STRATEGIC MARKETING | BLOOMINGTON | IN | USA | GENERAL MANAGER CALL CENTER SALES MGR. |

Business Activities:

NSWC CRANE (NON-INVESTMENT RELATED) CRANE IN

Financial Analyst (160 Hours/Month)

7 hours during securities trading hours.