

# Is Hill Investment Group the right investment adviser for me?

**THE ANSWER DEPENDS ON YOU.** As an investor, you have options. There are thousands of stocks, mutual funds, and ETFs to choose from, and still more professionals who want to earn your business. This document highlights several important differences to consider as you select an adviser to help you reach your goals.

**A BIT ABOUT HILL INVESTMENT GROUP:** We are a fiduciary investment adviser registered with the Securities and Exchange Commission offering investment advisory accounts and services - these services are different from brokerage services. It's important that you understand these differences. You can find free, simple tools to research investment advisers and investing at [www.investor.gov/CRS](http://www.investor.gov/CRS).

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

**We manage or consult on numerous financial aspects of our clients' lives.** You can expect clear communication and straightforward advice, covering both portfolio management and financial planning [hillinvestmentgroup.com/services/](http://hillinvestmentgroup.com/services/). We are committed to understanding your investment goals, designing the optimal strategy, and regularly monitoring and managing your accounts.

**For individual clients (retail investors),** we provide discretionary advisory services. This means we make purchase or sale decisions for you. For retirement plans (institutional investors), we provide non-discretionary services. This means we design the portfolio, and the plan participant makes the decision on when to buy or sell.

**Our minimum requirement to start a relationship depends on the level of service you desire.** We have service levels starting at \$300,000, \$2,000,000 and \$20,000,000+ of investable assets. We limit the types of investments we recommend to prudent strategies built to give you the best odds of long-term success. For additional information please see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7 and the Services page of our website [hillinvestmentgroup.com/services/](http://hillinvestmentgroup.com/services/).

## What fees will I pay?

As our client, the services we provide are included in a simple asset-based fee ranging from .35% to .85% for new relationships [hillinvestmentgroup.com/Fees.pdf](http://hillinvestmentgroup.com/Fees.pdf). This means we calculate your fee as a percentage of the total dollar amount of investments on which we advise. Depending on your wealth management service level, you pay your advisory fees monthly or quarterly in advance. 410k clients pay fees quarterly in arrears. For select relationships, we provide estate and tax planning services to clients for a fixed fee. This planning fee is based on the amount of work we expect to perform, and is in addition to your asset-based fee. You can find more information on fees in Items 4 - 8 of our Brochure.

Please make sure you understand the fees and expenses you are paying. Our advisory fee may vary depending on the services you receive, our fee does not vary based on the type of investments selected. You pay your advisory fee even if you do not have any transactions, and whether you make or lose money on your investments. Fees and expenses will reduce any amount of money you make on your investments.

Most investments (e.g., mutual funds, ETFs, index funds, etc.) charge additional fees that are separate from, and in addition to, our fee. Further, you may also pay occasional fees to your custodian that safeguards your assets, such as transaction fees, wire fees, or fees for sending a check.

### QUESTIONS TO ASK US

- ▶ Given my financial situation, should I choose an investment advisory service? Why or why not?
- ▶ How will you choose the investments to recommend to me?
- ▶ Tell me about your relevant experience and qualifications, including education, licenses, etc.
- ▶ What do these qualifications mean?

### ASK US

- ▶ 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 Hill's legal obligations to me when acting as my investment adviser?

We perform all of our services under a fiduciary standard of care 100% of the time. This means that when we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. Always. You can find more information about what acting as a fiduciary means to us here: [hillinvestmentgroup.com/fiduciary](http://hillinvestmentgroup.com/fiduciary).

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

As fiduciary advisers, our firm and our financial professionals are paid solely through the advisory fees we receive from you, based on the services we provide. This means that we receive no commissions from selling products nor any revenue from anyone other than our clients. This is intentional and eliminates the conflicts that selling products creates for other firms. That said, the way we make money does create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. These examples will help you understand and clarify these conflicts.

**EXAMPLE 1** Because your fee is calculated as a percentage of the assets in your portfolio, we are incentivized to increase the assets in your portfolio. A common example of a conflict is when we advise on decisions that would add or remove assets from your portfolio such as on whether to invest excess cash or to pay down your mortgage.

To address this, we approach all client recommendations by asking ourselves what we would do if we were in your shoes.

**EXAMPLE 2** Because your fee is calculated as a percentage of assets in your portfolio, some clients pay more fees than others because they have more assets, incentivizing us to allocate more time or resources to larger clients.

To address this, we match our clients with service teams based on the complexity of their situation, thereby ensuring clients receive services that are appropriate to their needs, regardless of asset level.

## How do your financial professionals make money?

Our team's compensation may depend on the quality of service we provide you, the dollar amount of assets serviced, and internal roles within the firm. Please see Item 10 of our Brochure for additional details. Your financial adviser may also be compensated by our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), based on HIG's earnings. This gives your financial adviser an incentive to encourage you to increase the size of your investment account and to maintain your investment account with us. See Item 5 of your financial advisor's Form ADV Part 2B Brochure Supplement for more information about your individual financial advisor's compensation.

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

No.

### ASK US

- ▶ How might your conflicts of interest affect me, and how will you address them?
- ▶ 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?
- ▶ As a financial professional, do you have any disciplinary history? For what type of conduct?

## Additional Information

For additional information on our advisory services, please see our website. You can also find information in our Brochure available at [adviserinfo.sec.gov](http://adviserinfo.sec.gov). We are available anytime to provide a copy of our Brochure to you. If you have any questions, need additional up-to-date changes, or want another copy of this Client Relationship Summary, please contact us at [855-414-5500](tel:855-414-5500) or [info@hillinvestmentgroup.com](mailto:info@hillinvestmentgroup.com).

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