

## ITEM 1 - INTRODUCTION

Northill Aims LLC is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. One of the requirements of being a Registered Investment Adviser (“RIA”) is to produce this Client Relationship Summary.

As an RIA, we do not sell products or accept commissions for selling securities. We have a fiduciary responsibility to our clients and are legally required to act in their best interest. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is important to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). This site also provides educational materials about investment advisors, broker-dealers, and investing.

## ITEM 2 – RELATIONSHIP & SERVICE

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

**Investment Management:** We offer portfolio management services and financial planning services to retail investors. As part of our investment management services, we advise based on your investment objectives, risk tolerance, net worth, income, age, investment time horizon, tax situation, and other relevant factors. We review your accounts at least annually and on an ongoing basis, but you are responsible for informing us of changes. You have the option to grant us discretionary authority via the Client Services Agreement. If you grant us discretionary authority, we make all decisions to buy, sell, or hold securities, cash, or other investments in your account without consulting you first. As an investment adviser, we provide investment advice and monitoring of your accounts through our Investment Adviser Representatives (“IARs”) for an ongoing fee. Our Firm does not require a minimum portfolio value to provide advisory services to you.

**Third-Party Money Management:** This discretionary authority includes hiring and firing Third-Party Investment Managers and reallocating assets among them. You may, at any time, revoke this authority or impose reasonable restrictions. If deemed appropriate for you, we may manage your account internally or recommend a Third-Party Investment Manager (“TPIM”) to manage your account.

**Financial Planning:** Our Firm offers financial planning services, which involve preparing a written financial plan covering specific or multiple topics. We provide full written financial plans, which may address one or several topics: Investment Planning, Retirement Planning, Insurance Planning, Tax Planning, Education Planning, Portfolios, and Allocation Review.

FOR MORE INFORMATION, PLEASE SEE ITEMS 4 & 7 OF OUR FORM ADV 2A “BROCHURE.”

#### **Conversation Starters:**

- *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?*

## ITEM 3A – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT

### WHAT FEES WILL I PAY?

**Investment Management Fees:** We generally offer our advisory services for an annual investment advisory fee calculated as a percentage of the value of the assets that we manage in your account. Investment Management Fees are billed quarterly in advance based on the account balance on the last trading day of each calendar quarter, not to exceed 2.25% with our advisory service and third party management services included. Our fees are exclusive of brokerage commissions, transaction fees, exchange fees, and other related costs and expenses. Where we determine to allocate capital to exchange-traded funds (“ETFs”), our fees are exclusive of the fees and expenses of the ETFs. The structure and level of our fees will vary by client based upon the services provided and other considerations deemed relevant by us. 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 our investments over time. Please make sure you understand what fees and cost you are paying. The more assets in your advisory account, the more you will pay in fees, and therefore the Firm has an incentive to encourage you to increase the asset value in your account.

**Third-Party Money Management:** If a Third-Party Investment Manager manages your assets, your total advisory fee (including the Third-Party Manager’s fee and our share) will not exceed 2.25% annually. All fees are calculated and collected by the Manager, who will be responsible for delivering our Firm’s portion of the fee paid by the Client. With SMA and ITPMs, you may incur additional charges, including mutual fund sales loads, 12b-1 fees and surrender charges, and IRA and qualified retirement plan fees.

**Financial Planning Fees:** Our Firm provides financial planning as part of our investment management services. These planning services are included in the investment management fee and are not billed separately. Clients receive ongoing financial planning tailored to their individual needs, integrated with their investment strategy, as part of the overall advisory relationship.

**Custodian Fees:** The custodian (generally Charles Schwab & Co.) for an investment account may charge transaction costs (also known as commissions), as well as custodial, redemption, administrative, and other fees. Most of our clients only pay transaction costs and occasional administrative fees. Charles Schwab & Co. also earns fees in other ways including, but not limited to, managing money market and proprietary mutual funds, margin loan interest, securities lending, and platform fees paid by fund managers. Our Firm does not share in Custodian Fees charged to your account.

FOR MORE INFORMATION, PLEASE SEE ITEM 5 OF OUR FORM ADV 2A “BROCHURE.”

#### **Conversation Starters:**

- *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?*

### **ITEM 3B – FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT**

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WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY & WHAT CONFLICTS OF INTEREST DO YOU HAVE?

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*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, how we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect our investment advice. Here are some examples to help you understand what this means. 1) We earn more when your assets under management increase, which creates an incentive to encourage you to invest more. 2) We may recommend rolling over assets from a retirement account into an account we manage, even when lower-cost options are available. Our firm receives a fee as compensation for providing investment services on your account. We manage accounts for multiple clients and allocate our time based on each client's needs.*

FOR MORE INFORMATION, PLEASE SEE ITEMS 4, 5, 10, 11, 12 & 14 OF OUR FORM ADV PART 2A "BROCHURE."

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**Conversation Starters:**

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

### **ITEM 3C - HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

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Our Financial Professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value, and complexity of accounts under management, the performance of those accounts, and client satisfaction and retention. Some of our Financial Professionals are insurance licensed and receive commissions, trails or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to prioritize your interests and have established policies to avoid conflicts.

### **ITEM 4 – DISCIPLINARY HISTORY**

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

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No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research Northhill Aims LLC and our financial professionals.

**Conversation Starters:**

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

### **ITEM 5 - ADDITIONAL INFORMATION**

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For additional information about our investment advisory services, visit the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm's IARD number is 339338. You may also contact us for up-to-date information and request a copy of the relationship summary by contacting us at (972) 480-6202.

- *Who is my primary contact person? Is he/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?*