

This brochure supplement provides information about Philip J. Toffel that supplements the Sage Hill Advisory and Management LLC brochure. You should have received a copy of that brochure. Please contact Philip J. Toffel, Managing Member if you did not receive Sage Hill Advisory and Management LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Philip J. Toffel, Jr. is also available on the SEC's website at www.adviserinfo.sec.gov.

Sage Hill Advisory and Management LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Philip J. Toffel, Jr.

Personal CRD Number: 1045274

Investment Adviser Representative

Sage Hill Advisory and Management LLC
18 Division Street, Suite 303B
Saratoga Springs, NY, 12866
(518) 871-1214
www.sagehilladvisory.com
ptoffel@sagehilladvisory.com

UPDATED: 3/26/2019

Item 2: Educational Background and Business Experience

Name: Philip J. Toffel, Jr.

Born: 1950

Education Background and Professional Designations:

Education:

BBA Business, Siena College – 1972

JD Law, Albany Law School – 1977

Business Background:

2009 – Present	Managing Member Sage Hill Advisory and Management LLC
2015 – Present	Registered Representative Halliday Financial, LLC
2009 – 2015	Registered Representative Purshe Kaplan Sterling Investments
2007 – 2009	Owner Sage 360
2007 – 2007	Registered Representative Cambridge Investment Research
2005 – 2007	VP Investment Services The Ayco Company
2001 – 2005	Senior Consultant Weston Financial

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Philip J. Toffel, Jr. is a registered representative with Halliday Financial, LLC. From time to time, he will offer clients advice or products from those activities. Clients should be aware that

these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. SAGE HILL always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of SAGE HILL in their capacity as a registered representative.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Philip J. Toffel, Jr. does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Sage Hill Advisory and Management LLC.

Item 6: Supervision

As a co-owner/ representative of Sage Hill Advisory and Management LLC, Francis M. Antalek works closely with Phillip J. Toffel, Jr., and all advice provided to clients is reviewed by either representative prior to implementation. Philip J. Toffel, Jr.'s contact information is on the cover page of this disclosure document.

Item 7: Requirements For State Registered Advisers

This disclosure is required by New York securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Philip J. Toffel, Jr. has **NOT** been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Philip J. Toffel, Jr. has **NOT** been the subject of a bankruptcy petition at any time.