



Firm Brochure
(Part 2A of Form ADV)

Phillip B. White Co., Inc.
Financial Planning. Retirement. Investments
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March 26, 2024

This brochure provides information about the qualifications and business practices of Phillip B. White Co., Inc. ("PBW"). If you have any questions about the contents of this brochure, please contact us at: (925) 736-2108, or by email at: info@pbwhite.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 PBW is available on the SEC's website at www.adviserinfo.sec.gov.

2. Material Changes

Annual Update

The Material Changes section below is updated annually and/or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

PBW has made the following material changes to this brochure since its prior annual update in March 30, 2023:

Item 4: An update of the firm's Assets under Management as of December 31, 2023.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (925) 736-2108 or by email at: Info@PBWhite.com.

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4. Advisory Business

Firm Description

PHILLIP B. WHITE CO., INC. Financial Planning. Retirement. Investments ("PBW") was founded in 2019 and is affiliated with Phillip B. White Company Financial and Insurance Services, Inc., an insurance brokerage firm.

PBW provides personalized confidential financial planning and investment management to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial challenges, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

PBW is strictly a fee-only financial planning and investment management firm. The firm does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. As stated above, the firm is affiliated with an insurance brokerage firm, which offers commissioned fixed insurance products to our advisory clients. No commissions in any form are accepted by the advisory firm. No finder's fees are accepted.

Investment advice is an integral part of financial planning. In addition, PBW advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on portfolio selection. PBW does not act as a custodian of client assets. The client always maintains asset control. PBW places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Bruce D White is the sole owner of PHILLIP B. WHITE CO., INC.

Types of Advisory Services

PBW provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; where assets are managed by third-party managers and furnishes investment advice through consultations.

In many instances, PBW furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of December 31, 2023, PBW manages \$244,442,472.00 in client assets on a discretionary basis for approximately 244 client household relationships.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Investment portfolios are structured according to the client's risk tolerance, and they reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreement defines the typical client relationship.

Advisory Service Agreement

Most clients choose to have PBW manage their assets in order to obtain ongoing in-depth advice and financial planning. All aspects of the client's financial affairs are reviewed, including those of their children if requested. Realistic and measurable goals are set and objectives to reach those goals are defined with the client. As goals and objectives change over time, suggestions and changes are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement includes: cash flow management; insurance review; investment management (including performance reporting); education planning; retirement planning; estate planning, as well as the implementation of recommendations within each area.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets according to the following schedule:

TAXABLE & NON-TAXABLE ACCOUNTS

<i>Tier</i>	<i>From</i>	<i>To</i>	<i>% fee</i>
1st Tier	\$0	\$500,000	1.25%
2nd Tier	\$500,001	\$1,000,000	1.00%
3rd Tier	\$1,000,001	\$2,000,000	0.75%
4 th Tier	\$2,000,001	and up	.50%

The minimum annual fee is \$6,250.00 and is negotiable. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Advisory Service Agreement is an ongoing agreement and revisions may be required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Hourly Planning Engagements

PBW may provide hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$250.00 with a minimum of \$500.00.

At times, a negotiable flat fee may be charged.

Asset Management

Assets are invested primarily in no-load or low-load mutual funds and exchange-traded funds, often through discount brokers or mutual fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds are generally not purchased unless a client specifically requests such a purchase. Stocks and bonds are purchased through a brokerage account. The brokerage firm charges a fee for stock and bond trades. PBW does not receive any compensation, in any form, from fund companies.

Investments may include: investment company securities (variable life insurance, variable annuities, and mutual funds shares). Initial public offerings (IPOs) are not available through PBW.

Termination of Agreement

A Client may terminate any of the aforementioned agreement at any time by notifying PBW in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, PBW will refund any unearned portion of the advance payment.

PBW may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, PBW will refund any unearned portion of the advance payment.

5. Fees and Compensation

Description

PBW bases its fees on a percentage of assets under management, hourly charges and fixed fees (not including subscription fees

Fees are negotiable.

Fee Billing

Investment management fees are billed quarterly, in arrears, meaning that we invoice you after the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in writing in advance to direct debiting of their investment account.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

PBW, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. This management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to PBW.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

PBW reserves the right to stop work on any account that is more than 30 days overdue. In addition, PBW reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent financial information when necessary and appropriate, in PBW's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

6. Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

PBW does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

7. Types of Clients

Description

PBW generally provides investment advice to individuals, small pension and profit-sharing plans, trusts, estates, or charitable organizations.

Client relationships vary in scope and length of service.

Account Minimums

The minimum account size is \$500,000 of assets under management, which equates to an annual fee of \$6,250.00.

When an account falls below \$500,000 in value, the minimum annual fee of \$6,250.00 will be charged. Depending upon circumstances, PBW will sign a new fee Agreement with the client if assets have diminished significantly below \$500,000.

PBW has the discretion to waive the account minimum. Accounts of less than \$500,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$500,000 within a reasonable time. Other exceptions may apply to employees of PBW and their relatives, or relatives of existing clients.

Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

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

Methods of Analysis

Security analysis methods may include fundamental analysis and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that PBW may use include Morningstar Principia mutual fund information, Morningstar Principia stock information and the internet.

Investment Strategies

The primary investment strategy used for client accounts is strategic asset allocation utilizing a core and satellite approach. This strategy may employ both passively-managed index and exchange-traded funds as well as actively-managed funds. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client as well as information provided by the client during consultations. The client may change these objectives at any time. Each client executes an advisory agreement which includes an Appendix, which documents their objectives, risk-tolerance and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, and margin transactions.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

9. Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

10. Other Financial Industry Activities and Affiliations

Financial Industry Activities

PBW is affiliated with Phillip B. White Co, Inc., Financial and Insurance, which is an insurance brokerage firm, licensed by the State of California.

Affiliations

Advisory Affiliates of PBW are licensed insurance brokers with its affiliate Phillip B. White Co., Inc., Financial and Insurance. These advisory affiliates will receive insurance commissions for insurance products recommended to PBW's advisory clients that are purchased through Phillip B. White Co., Inc Financial and Insurance. Insurance commissions are separate and distinct from the advisory compensation these advisory affiliates receive for their investment management services. This conflict of interest is disclosed to advisory clients. Advisory clients are not under any obligation to effect recommended insurance transactions through these advisory affiliates and Phillip B. White Co. Inc. Financial and Insurance.

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

Code of Ethics

The employees of PBW have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

PBW and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the PBW *Compliance Manual*.

Personal Trading

The Chief Compliance Officer of PBW is Bruce D. White. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

12. Brokerage Practices

Selecting Brokerage Firms

PBW does not have any affiliation with product sales firms. The firm uses Pershing Advisor Solutions, Inc, ("PAS") an affiliate of Pershing, Inc. and a wholly owned subsidiary of the Bank of New York - Mellon as its primary custodian, based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable transaction costs.

PBW does not receive fees or commissions from any of these arrangements.

Best Execution

PBW reviews the execution of trades at PAS each quarter. The review is documented in the *PBW Compliance Manual*. Trading fees charged PAS are also reviewed on a quarterly basis. PBW does not receive any portion of the trading fees.

Soft Dollars

PBW receives research from Pershing LLC.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

In the case of individual securities i.e., stock and/or certain ETF's that trade continually during the day, rather than once per day as with mutual funds, then trades made in multiple clients' accounts for that same security will be transacted in an "average price account" wherein all clients receive the same averaged price for that security on the day it was traded. Thus no one client receives a more favorable or less favorable price due to the timing of that transaction on any given day.

13. Review of Accounts

Periodic Reviews

Account reviews are performed quarterly by advisors Bruce White, President. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own financial situation.

Regular Reports

Clients receive periodic communications on at least an annual basis. The written updates may include a net worth statement, portfolio statement, and a summary of objectives and progress towards meeting those objectives. In addition, clients receive regular statements from their respective custodians.

14. Client Referrals and Other Compensation

Incoming Referrals

PBW has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

PBW does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

Advisory Affiliates of PBW are also insurance agents with the affiliated eponymous Insurance Brokerage firm. In this capacity, the insurance brokerage firm and the Advisory Affiliates receive insurance commissions.

15. Custody

SEC "Custody"

PBW does not accept custody of client accounts. Employees of PBW do not act as trustees for client accounts for which they act as investment adviser.

Account Statements

All assets are held at qualified custodians, which means that the custodians must provide account statements directly to clients at their address of record at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by PBW.

Net Worth Statements

Clients are frequently provided with net worth statements and net worth graphs that are generated from our client relationship management system. Net worth statements may contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

16. Investment Discretion

Discretionary Authority for Trading

PBW accepts discretionary authority to manage securities accounts on behalf of clients. PBW has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

We use Pershing Advisor Solutions as our primary custodian. In some cases, Client assets may be held directly at a mutual fund company or a variable annuity company. The client approves the custodian to be used and the commission rates paid to the custodian. PBW does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment strategy that you have approved in writing.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

17. Voting Client Securities

Proxy Votes

PBW does not vote proxies on securities. Clients are expected to vote their own proxies.

18. Financial Information

Financial Condition

PBW does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because PBW does not serve as a custodian for client funds or securities and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

19. Business Continuity Plan

General

PBW has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snowstorms, earthquakes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, internet outage, railway accident and aircraft accident. Backed up data is stored onsite using NAS-Based technology and archived to an offsite facility daily. All backup data is AES 256 encrypted and cannot be read without the encryption key. Data is physically protected and guarded at all times in a secure, staffed and monitored 24/7 facility. Access to the secure data centers requires global biometric authentication - retinal or palm scan verification.

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

PBW has sufficient staff and qualified advisory affiliates to continue the business uninterrupted, in the event of the incapacity of Bruce D White.

20. Information Security Program

Information Security

PBW maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

PBW is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about

transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.



Firm Brochure Supplement

(Part 2B of Form ADV)

Phillip B. White Co., Inc.
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EMAIL: Info@PBWhite.com

March 26, 2024

This brochure supplement provides information about Bruce D. White and Zachary J. White, which supplements the PBW brochure. You should have received a copy of that brochure. Please contact Bruce D. White, President, if you did not receive PBW's brochure or if you have any questions about the contents of this supplement.

Additional information about Bruce D. White is available on the SEC's website at www.adviserinfo.sec.gov.

21. Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

PBW requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner Certification (CFP®):

CERTIFIED FINANCIAL PLANNER™ Professionals are licensed by the CFP Board to use the CFP® mark. CFP® certification and continuing education requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- Complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and 28 hours covering 1 or more of the CFP Board's Principal Topics.

BRUCE D. WHITE, MS, CFP®

Born: 1955

Educational Background:

- San Jose State - BA Economics, 1981
- College for Financial Planning, MS Personal Financial Planning, 1994
- Certified Financial Planner Designation (CFP®) 1982

Business Experience:

- Phillip B White Co., Inc., Financial Planning, Retirement, Investments (2019 – Present)
- Phillip B White Co., Inc., Financial and Insurance Services (1978 – Present)
- Securities America, Inc. (2016 – 2019)
- Securities America Advisors, Inc. (2016 – 2019)
- Foothill Securities, Inc. (2008 – 2016)

Disciplinary Information: None

Other Business Activities:

- Bruce is an independent Insurance broker with Phillip B. White Co, Inc., Financial Insurance Services, an affiliated insurance brokerage firm which he also owns. A conflict of interest exists in that he will also receive insurance commissions (which are separate and distinct from advisory fees received) when recommending an insurance product to an advisory client. This can create an incentive to recommend insurance products based on the receipt of potential compensation rather than the advisory client's individual needs. However, as an advisory affiliate of PBW, he has a fiduciary duty to operate in the advisory client's best interest at all times. Further, PBW's advisory clients are not required to implement insurance recommendations through Bruce and Philip B. White Co., Inc. Financial Insurance Services. .

Additional Compensation: Insurance Commissions

Supervision:

- Bruce is the President and Owner of the firm.

ZACHARY J WHITE, MS, CFP®

Born 1990

Educational Background:

- Cal Poly San Luis Obispo – BS Agricultural Business, 2012
- College for Financial Planning – MS Personal Financial Planning, 2017
- Certified Financial Planner Designation (CFP®) 2017

Business Experience:

- Phillip B White Co., Inc., Financial Planning, Retirement, Investments (2019 – Present)
- Phillip B White Co., Inc., Financial and Insurance Services (2014 – Present)
- Securities America, Inc. (2016 – 2019)
- Securities America Advisors, Inc. (2016 – 2019)
- Foothill Securities, Inc. (2014 – 2016)

Disciplinary Information: None

Other Business Activities:

- Zach is an independent Insurance broker with Phillip B. White Co, Inc., Financial Insurance Services, an insurance brokerage firm. A conflict of interest exists in that he will also receive insurance commissions (which are separate and distinct from advisory fees received) when recommending an insurance product to an advisory client. This can create an incentive to recommend insurance products based on the receipt of potential compensation rather than the advisory client's individual needs. However, as an advisory affiliate of PBW, Zach has a fiduciary duty to operate in the advisory client's best interest at all times. Further, PBW's advisory clients are not required to implement insurance recommendations through Zach and Philip B. White Co., Inc. Financial Insurance Services.

Additional Compensation: Insurance Commissions

Supervision:

Zach is supervised by Bruce D. White. He reviews Zach's work through frequent office interactions as well as remote interactions. He also reviews Zach's activities through our client relationship management system. Bruce White may be contacted at (925) 736-2108 or via email at: BWhite@PBWhite.com.