



412 East Huron, Ann Arbor, MI 48104
734.929.2520 ♦ 877.929.2520
www.pollockinvestmentadvisors.com

FORM ADV PART 2B BROCHURE SUPPLEMENT

James K. Pollock, CFA

This brochure supplement provides information about James K. Pollock, CFA that supplements the Pollock Investment Advisors, LLC Form ADV Part 2A Brochure. You should have received a copy of that brochure. Please contact James K. Pollock, CFA at 734.929.2520 if you did not receive Pollock Investment Advisors, LLC Form ADV Part 2A Brochure, or if you have any questions about the contents of this supplement.

Additional information about James K. Pollock, CFA is available on the Securities and Exchange Commissions' website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Pollock Investment Advisors, LLC is 153350.

Pollock Investment Advisors, LLC is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

March 1, 2020

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Educational Background and Business Experience

James K. Pollock, CFA

Form ADV Part 2B, Item 2

Year of Birth: 1957

Formal Education after High School:

- University of Michigan, Ann Arbor - 1979
 - Bachelor of General Science, General Business
- Eastern Michigan University – 1982
 - Master of Business Administration, Finance

Business Background for the Previous Five Years:

- Pollock Investment Advisors, Managing Partner, 2006 – Current

Certifications:

- CFA Institute – 15 Year Certificate of Achievement for continuing Education 2017
- CFA Chartered Financial Analyst – Charter Awarded September 1987
 - To earn the CFA charter, candidates must:
 - 1) pass three sequential, six-hour examinations
 - 2) have at least four years of qualified professional investment experience
 - 3) join CFA Institute as members
 - 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct
 - High Ethical Standards
 - Place their clients' interests ahead of their own
 - Maintain independence and objectivity
 - Act with integrity
 - Maintain and improve their professional competence
 - Disclose conflicts of interest and legal matters
 - Global Recognition
 - Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level.) Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders – often making the charter a prerequisite for employment.

- Regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.
- Comprehensive and Current Knowledge
 - CFA Program curriculum provided a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management and wealth planning.
 - The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Exams

- Uniform Securities Agent State Law Examination, Series 63, 1993
- Uniform Investment Adviser Law Examination, Series 65, 1993
- Uniform Combined State Law Examination, Series 66, 2005

Disciplinary Information

Form ADV Part 2B, Item 3

There are no current or historical legal or disciplinary events concerning
James K. Pollock, CFA.

Other Business Activities

Form ADV Part 2B, Item 4

Mr. James K. Pollock was named as an advisor to the trustees of the permanent endowment of Michigan Sigma Phi, Inc. in December, 2017. There are two independent trustees of the endowment. Mr. Pollock is not a signatory on the account, is not a trustee, and is unable to move money from the account. Sigma Phi is a nationally chartered fraternal organization with a chapter at the University of Michigan – Ann Arbor. Mr. Pollock is an alumnus of Sigma Phi and the University of Michigan.

The monies held in the endowment of Michigan Sigma Phi, Inc. resulted from a gift by a deceased alumnus. The funds exist for the ongoing maintenance and repair of the Sigma Phi fraternity house located in Ann Arbor, Michigan. Assets are custodied at Vanguard, as determined by the trustees.

Mr. Pollock had previously been a 50% owner of Pollock Investment Research (PIR), a C-corporation as defined by the Internal Revenue Service code. Pollock Investment Research was dissolved in 2012.

Additional Compensation

Form ADV Part 2B, Item 5

Mr. James K. Pollock does not receive compensation from any non-client advisory services.

Requirements for State-Registered Advisers

Form ADV Part 2B, Item 7

Pollock Investment Advisors, LLC is registered with the Securities and Exchange Commission (SEC).

Supervision

Form ADV Part 2B, Item 6

Mr. Robert N. Pollock, Jr. is Managing Partner of Pollock Investment Advisors, LLC. In that role, he is responsible for the review and monitoring of all client communications, marketing materials, and presentations and advice provided to clients. Mr. Pollock can be contacted at:

Robert N. Pollock, Jr.
Managing Partner
Pollock Investment Advisors, LLC
412 East Huron
Ann Arbor, MI 48104
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FORM ADV PART 2B BROCHURE SUPPLEMENT

Robert N. Pollock, Jr.

This brochure supplement provides information about Robert N. Pollock, Jr. that supplements the Pollock Investment Advisors, LLC Form ADV Part 2A Brochure. You should have received a copy of that brochure. Please contact Robert N. Pollock, Jr. at 734.929.2520 if you did not receive Pollock Investment Advisors, LLC Form ADV Part 2A Brochure, or if you have any questions about the contents of this supplement.

Additional information about Robert N. Pollock, Jr. is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Pollock Investment Advisors, LLC is 153350.

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March 1, 2020

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Educational Background and Business Experience

Robert N. Pollock, Jr.

Form ADV Part 2B, Item 2

Year of Birth: 1964

Formal Education after High School:

- University of Michigan, Ann Arbor - 1986
 - Bachelor of Arts, Political Science and Economics

Business Background for the Previous Five Years:

- Pollock Investment Advisors, Managing Partner, 2006 – Current

Certifications:

- None

Exams:

- Uniform Securities Agent State Law Examination, Series 63, 1986
- Uniform Investment Adviser Law Examination, Series 65, 1999

Disciplinary Information

Form ADV Part 2B, Item 3

There are no current or historical legal or disciplinary events concerning
Robert N. Pollock, Jr.

Other Business Activities

Form ADV Part 2B, Item 4

Mr. Robert N. Pollock, Jr. is a managing member of a family Limited Liability Corporation (LLC) that is responsible for the management of family owned real estate. Mr. Pollock is one of three, equal voting managing members of the LLC.

There is no conflict of interest between the advisory business and the LLC. Mr. Pollock receives no cash compensation as a managing member of the LLC.

Mr. Pollock also serves as an unpaid advisor to several local charitable organizations. There is no conflict of interest between the advisory business and any of the charitable organizations. Mr. Pollock receives no cash compensation as an advisor to any of the organizations.

Mr. Pollock had previously been a 50% owner of Pollock Investment Research (PIR), a C corporation as defined by the Internal Revenue Service code. Pollock Investment Research was dissolved in 2012.

Additional Compensation

Form ADV Part 2B, Item 5

Robert N. Pollock, Jr. does not receive compensation from any non-client advisory services.

Supervision

Form ADV Part 2B, Item 6

Mr. James K. Pollock, CFA is Managing Partner of Pollock Investment Advisors, LLC. In that role, he is responsible for the review and monitoring of all client communications, marketing materials, and presentations and advice provided to clients. Mr. Pollock can be contacted at:

James K. Pollock, CFA
Managing Partner
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Requirements for State-Registered Advisers

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FORM ADV PART 2B BROCHURE SUPPLEMENT

Nicklaus M. Areddy, CFP®, CRPC®

This brochure supplement provides information about Nicklaus M. Areddy, CFP®, CRPC® that supplements the Pollock Investment Advisors, LLC Form ADV Part 2A Brochure. You should have received a copy of that brochure. Please contact Nicklaus M. Areddy, CFP®, CRPC® at 734.929.2520 if you did not receive Pollock Investment Advisors, LLC Form ADV Part 2A Brochure, or if you have any questions about the contents of this supplement.

Additional information about Nicklaus M. Areddy, CFP®, CRPC® is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Pollock Investment Advisors, LLC is 153350.

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Educational Background and Business Experience

Nicklaus M. Areddy, CFP®, CRPC®

Form ADV Part 2B, Item 2

Year of Birth: 1991

Formal Education after High School:

- University of Michigan, Ann Arbor - 2013
- Bachelor of Arts, Communications and Economics

Business Background for the Previous Five Years:

- Pollock Investment Advisors, Senior Portfolio Manager, 2017 - Current
- Pollock Investment Advisors, Portfolio Manager, 2013 - 2017

Certifications:

- CFP® or Certified Financial Planner™ - 2017
 - Education
 - Individuals must complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.
 - Examination
 - Individuals must pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.
 - Experience
 - Individuals are required to complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).

- Ethics
 - Individuals agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.
- Continuing Education
 - Individuals must complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field.
- CRPC® or Chartered Retirement Planning CounselorSM - 2014
 - Education
 - Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations.
 - Examination
 - Individuals are required to pass an online, timed and proctored end-of-course examination with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations.
 - Designation Application
 - After successful completion of the end-of-course examination, individuals apply for authorization to use the designation. The application includes:
 - Adherence to Standard of Professional Conduct:
 - Integrity: Provide professional services with integrity, honor, fairness, and dignity and maintain client trust and confidence.
 - Objectivity: Maintain objectivity and impartiality with respect to services rendered and advice given.

- Competency: Maintain an adequate level of knowledge and skill and effectively apply that knowledge while recognizing its limitations.
 - Confidentiality: Keep client information confidential, disclosing only when authorized or compelled by law.
 - Professionalism: Comply with all laws and regulations as required and applicable, refraining from actions that bring dishonor to you or your profession.
- Renewal
 - Following initial conferment of the CRPC® designation; authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education; reaffirming compliance with the Standards of Professional Conduct, Terms and Conditions; and complying with self-disclosure requirements.

Disciplinary Information

Form ADV Part 2B, Item 3

There are no current or historical legal or disciplinary events concerning Nicklaus M. Areddy, CFP®, CRPC®.

Other Business Activities

Form ADV Part 2B, Item 4

Nicklaus M. Areddy, CFP®, CRPC® is not currently involved in any other business activities.

Additional Compensation

Form ADV Part 2B, Item 5

Nicklaus M. Areddy, CFP®, CRPC® does not receive compensation from any non-client advisory services.

Supervision

Form ADV Part 2B, Item 6

Mr. James K. Pollock, CFA is Managing Partner of Pollock Investment Advisors, LLC. In that role, he is responsible for the review and monitoring of all client communications, marketing materials, and presentations and advice provided to clients. Mr. Pollock can be contacted at:

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Managing Partner
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Requirements for State-Registered Advisers

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