

FORM ADV PART 2A. BROCHURE



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This brochure provides information about the qualifications and business practices of Addis Hill, Inc. If you have any questions about the contents of this brochure, please contact us at 610.688.9500 or addishill@addishill.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 Addis Hill, Inc is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Addis Hill, Inc. is 117495.

Addis Hill, Inc. 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.

Item 2: Material Changes

Advisor has expanded the following sections since our last annual update in January 2020:

Item 18 – We have amended this section to disclose our participation in the Paycheck Protection Program.

Item 3: Table of Contents

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Item 4: Advisory Business

Owners

Addis Hill, Inc. has been in business since March 2000 and is registered with the state of Pennsylvania as an S Corporation in addition to being registered as an investment adviser with the U.S. Securities and Exchange Commission. Kent R. Addis, Jr. is a sixty percent (60%) shareholder and Justin J. Hill is a forty percent (40%) shareholder.

Firm Description

In 2000, Addis Hill was founded to provide fee-only personal financial planning and investment management services to individuals and families. Addis Hill is not controlled by any other firm, producer's group, insurance company, or financial organization of any kind. As a result, they are not faced with the potential for conflicts of interest. Addis Hill is guided by a fiduciary oath and fiduciary standards as a member of NAPFA – The National Association of Personal Financial Advisors.

Addis Hill's advisory business is comprised of two parts; Financial Planning and Investment Management. Addis Hill furnishes investment advice through consultations in addition to active investment management to support the comprehensive financial planning process.

Addis Hill continually integrates innovative processes, technology, and tools into their business. In addition, the firm collaborates with outside professionals to reduce risk and solve the challenges facing their clients.

Financial Planning

Addis Hill defines financial planning as an active process designed to provide scenario planning to its clients. Before any investments are ever considered, clients will experience several meetings to grasp the basic fact gathering, risk management, estate, and tax planning necessary to build a clear, identifiable planning foundation to work from. The fee may range from a minimum of \$500.00 to a maximum of \$5,000.00 for a full financial plan.

Investment Management

Addis Hill's investment process offers a unique blend of strategic perspective, which is historical in nature, with a tactical (forward looking) management overlay. Addis Hill believes in optimizing your diversification by engineering a mix of Exchange Traded Funds (ETFs), Master Limited Partnerships, and Bonds.

Addis Hill manages client assets on a discretionary basis. As of December 31, 2019, Addis Hill's assets under management are approximately \$102,790,239 on a discretionary basis and \$0 on a non-discretionary basis. Addis Hill charges a fee based on a percentage of assets that are transferred to Addis Hill for on-going portfolio management and financial advisory services.

Discretionary assets under management of Addis Hill, are invested in companies such as iShares, Vanguard, State Street Bank, Powershare and more. Addis Hill does not act as a custodian of client assets. Client's assets are custodied at Charles Schwab, TIAA, TD Ameritrade, Vanguard, and Pershing, LLC (Bank of New York).

Item 5: Fees and Compensation

Addis Hill derives approximately ninety-five (95%) percent of its advisory billings from the provision of investment supervisory service support activity to clients.

Fee Schedules

Advisory Fee schedule:

Advisory annual fee is equal to one and a quarter percent (1.25%) of assets that are transferred to Addis Hill Investments and placed in one or more of their managed ETF customized model portfolio's under their discretionary asset management service. Accounts in excess of \$2,000,000 will be charged a reduced fee of .50% on the portion of the account value over and above \$2,000,000. One-twelfth of the annual fee will be billed monthly in advance. The monthly fee is based on the account's value on the last calendar day of the prior month. The fee will be paid directly to Addis Hill, Inc. from the accounts held by the custodian. Partial month fees at the beginning or end of an advisory relationship will be prorated. The asset based fee will cover on-going *comprehensive* financial planning and investment management services. Addis Hill may request a deposit in advance of providing any financial planning services. Addis Hill's minimum annual fee is \$3000. All fees will be disclosed up front and in writing.

Hourly Advisory Rate:

\$300

The above fee schedules are negotiable.

Other Fees

Addis Hill will employ the assistance of sub-advisors for the management of specific portions of the client's portfolios. Clients are made aware of the use of sub-advisors prior to any implementation of investments. The sub-advisory relationship are as follows:

DeWitt Capital Management – Mr. David DeWitt – One percent (1%) of the annual fee will be billed quarterly in advance. The fee will be paid directly from the accounts held by the custodian.

Performance Trust – 0.10% - 0.20% on initial bond purchase at the time of purchase.

The combination of Addis Hill and sub-advisory fees will not exceed the industry excessive fee standard of three percent (3%). Custodians may charge transaction fees on purchases or sales of Exchange Traded Funds, Stocks, Bonds, Master Limited Partnerships and Mutual Funds. In addition, there are operating expense fee that are part of the operating expense ratio found in the fund's prospectus. These fees are in addition and independent of the fees paid to Addis Hill, Inc. Addis Hill does not receive any part of these fees.

Addis Hill fees are paid directly from the client's portfolio accounts and those fees are administered through Shareholders Service Group, a third party administrator, TIAA, Charles Schwab, and TD Ameritrade not Addis Hill. Addis Hill is a Fee-Only firm that neither sells any products nor receives any commissions in any form.

Termination of Account

Since fees are collected on a monthly basis, in advance, Addis Hill will refund a prorated portion of the current monthly fee to the client based on the number of days remaining in the current month. In addition, there can be small administration fees for accounts transferring out again, independent of Addis Hill, Inc. Addis Hill does not receive any part of these termination fees.

Addis Hill hereby retains the express right for whatever reason, to terminate its employment. However, the client shall have the same express right for whatever the reason, to terminate its relationship with Addis Hill. The client shall enjoy five (5) business days penalty free right of decision.

Item 6: Performance-Based Fees and Side-By-Side Management

Addis Hill does not use a performance-based fee structure because of the potential conflict of interest. No fee is ever based upon capital gains or capital appreciation of assets.

Item 7: Types of Clients

Addis Hill provides investment advice mostly to individuals, as well as to trusts, estates, pension and profit sharing planes. Although there are no required account minimums, clients typically have investible asset between \$500,000 and \$3,000,000 and a net worth up to \$5,000,000.

Item 8: Methods of Analysis, Investment Strategies and

Risk of Loss General Investment Philosophy and Objectives

Consistent with the Addis Hill and with the client's respective investment styles and philosophies, Addis Hill should make every effort to preserve capital and protect the real value of the assets. It is understood that losses may occur, but that risk and losses will be considered at the aggregate portfolio level. Addis Hill should adhere to the investment management styles for which they were hired and make reasonable efforts to control risk, recognizing that some risk is necessary to produce long-term results that are sufficient to meet the investment objectives. Financial markets do fluctuate and there is no guarantee that a certain return will be met, and past performance is not a guarantee of future results.

The asset class risk and return assumptions are based on various factors including historical data, market valuations, economic expectations, market capitalizations, and financial modeling. The assumptions are long-term in nature and are intended to be a reasonable approximation for a wide range of return behavior that asset classes can potentially exhibit through uncertain market conditions. The asset class assumptions are then combined in a manner consistent with the weightings of this investment strategy to produce a range of possible returns for the time periods indicated.

Risk Profile

Investing involves elements of risk, whether that risk is loss of dollars invested or erosion of the value of wealth due to inflation or spending. In constructing an investment plan, Addis Hill considers the willingness for clients to assume risk and perform a subjective appraisal of the client's capacity to assume investment risk.

In addition, we test the risk level in the client's financial plan to determine the minimum risk level to achieve the desired result. A client may assume more or less risk than a plan supports.

Constraints

Income Needs & Time Horizon

Financial goals are defined in terms of the money that clients require at specific times in the future. These can be in the form of monthly or annual needs, one-time lump sum distributions, or cash reserves for emergency needs. Addis Hill considers these income needs and incorporates them into the client's overall investment allocations.

Taxes

When investment recommendations are implemented in non-qualified taxable accounts, there may be tax costs. The impact of taxation will be considered in constructing any investment recommendations, purchases, or sales.

Asset Allocation

Addis Hill believes that asset allocation – the overall mix of asset types within your portfolio – is an extremely important factor in any portfolio's behavior. There are many types of assets and many ways to define asset categories. In basic terms though, most asset categories either: (1) entitle you to some form of equity ownership; (2) provide an income stream in return for the use of your money; or (3) are a combination of (1) and (2).

Long Term Portfolio

The Long Term Portfolio is allocated to meet cash flow and growth requirements for periods beyond five years. The following table outlines our neutral target recommendations for the six basic investment asset classes.

Long Term Portfolio Strategic Allocation	
Asset Category	Target
Equity	52.0%
Real Estate	5.0%
Commodities	5.0%

Other	15.0%
Fixed Income	26.0%
Cash	6%
Totals	100.0%

Based on current market expectations and historical data, Addis & Hill targets the following annual rate of returns:

Investment Return: 5.00%

Inflation Adjustment: 3.00%

Return Objective: 8.00%

Investment Strategy

Independent financial data primarily supplied by Yahoo Finance, Beta Investment Reporting, Reuters Thomson, State Street, Vanguard, iShares, Powershares, Performance Trust, Claymore, DeWitt Capital Management, Performance Trust, Steele, and Morningstar is combined with our proprietary analysis and portfolio management systems to guide the investment strategy.

Addis Hill pursues your return objective by employing a flexible approach that seeks to take advantage of opportunities as they arise in the various asset classes. Typically, eight to fifteen securities are invested at any one time. These investments are spread among various industries and sectors (clusters of related industries), both domestically and overseas. Addis Hill invests both in companies that are attractively valued and that have the potential for rapid growth. When appropriate, they focus on equity investments may be in a smaller number of companies, and/or in a limited number of favorably positioned sectors.

Addis Hill invests in fixed income securities of any maturity and any grade depending on where the best opportunities for return are found. Generally, fixed income securities backed by the full faith and credit of the US Government or federally insured Certificates of Deposits are used.

In deciding which specific asset classes, sectors and securities to purchase, Addis Hill generally employs both a top down and bottom up approach. First, analyzing economic and political factors that may affect the various assets classes. Secondly, conducting a thorough analysis of various countries, sectors, and industries that we determine are either attractively valued or positioned for rapid growth. Finally, evaluating the fundamentals and trading patterns of individual securities in those favorable countries, sectors, and industries on a case-by-case basis to determine which securities to purchase.

Addis Hill will sell a security if it is determined that its investment expectations are not being met, better opportunities are available, or its price objective has been attained. Although Addis Hill prefers to hold securities for long periods of time, selling a particular security and reinvest the proceeds when it is deemed prudent, regardless of the length of the holding period could occurs. Frequent trading involves higher securities transaction costs and potential taxes on investment gains

Investment Strategy & Risks

Types of Investment

Addis Hill generally use the following investment vehicles to represent the various asset classes.

Equities

Common & Preferred Stocks Traded on US Exchanges

Publicly Traded Limited Partnerships

Exchange Traded Funds

Exchange Traded Notes

Mutual Funds

Real Estate

Common Stocks Traded on US Exchanges

Publicly Traded Limited Partnerships

Real Estate Investment Trusts

Exchange Traded Notes

Commodities

Common & Preferred Stocks Traded on US Exchanges

Publicly Traded Limited Partnerships

Exchange Traded Funds

Exchange Traded Notes

TIPS

TIPS (Treasury Inflation Protected Securities)

Exchange Traded Funds

Exchange Traded Notes

Fixed Income

Corporate Bonds

US Treasury Bonds

Government Agency Bonds

Municipal Bonds

Certificate of Deposits

Exchange Traded Funds

Mutual Funds

Cash

Cash will generally be invested in a custodial money market fund. Money market funds are pooled investment vehicles, where a fund's share price is intended to remain constant and the fund's yield is comparable with the current risk-free rate of return.

Associated Risks

Investment Risks

Investing in any type of security or asset class involves risk. Some of these risks are described below. Portfolios may decline in value and Addis Hill cannot guarantee that any return objective.

Market Risks

This is the risk that the prices of securities will rise or fall due to changing economic, political, or market conditions, or due to a company's individual situation. The value of a portfolio will change daily as the value of its underlying securities changes. This means that the securities may be worth more or less when we sell them than when we bought them. Historically, equity securities have generated higher long-term returns but have been more volatile than fixed-income securities and cash.

Diversification

Occasionally Addis Hill takes positions in a smaller number of companies. When this is done, the change in value of one security will likely have a greater effect on the portfolios overall performance than on the performance of a portfolio with a larger number of securities.

Small and Medium Capitalization Companies

The securities of small and medium capitalization companies have historically had higher returns than those of larger, more established companies, but these companies may have more risks. They may be particularly susceptible to market downturns because of limited product lines, markets, distribution channels or financial and management resources. Also, there may be less publicly available information about small and medium capitalization companies. Investments in small- and medium-cap companies may be in anticipation of future products or services to be provided by the companies. If those products or services are delayed, the prices of the securities of the companies may drop. Sometimes, the prices of the securities of small and medium cap companies rise and fall based on investor perception rather than economics. Securities of small and medium cap companies may be thinly traded, making their disposition more difficult. For all these reasons, portfolios that invest a higher percentage of their assets in small- and medium-cap stocks are generally more volatile than portfolios investing a higher percentage of their assets in larger, more established companies.

Sectors and Industries

Investment in any given industry or sector exposes the portfolio to that sector or industry's risks. If the portfolio has significant investments in a particular sector or industry, its performance would be closely linked to their performance. The portfolio's performance could be negatively affected if it invests heavily in a sector or industry that performs poorly. A sector or industry's performance, over any period of time, may be quite different from that of the overall market. Additionally, certain segments of the market such as technology can be highly volatile when compared to segments such as utilities.

Foreign Issuers

Investing in foreign issuers involves risks in addition to those of investing in U.S. securities including risks relating to political, social and economic developments abroad, risk of changes in currency exchange rates and risks resulting from the differences between the regulations to which U.S. and foreign issuers and markets are subject. Addis Hill may invest in these issuers through mutual funds, exchange traded funds or directly through depository receipts (receipts representing the right to receive the securities of foreign issuers deposited in U.S. banks or a U.S. branch of a foreign bank)

Fixed-Income Securities

Fixed-income securities are subject to credit risk (the risk that the obligor will default in the payment of the principle and/or interest) and to interest rate risk (the risk that the market value of the securities will change as a result of changes in market rates of interest). These securities are also subject to the risk that interest rate changes may affect prepayment rates and their effective maturity. Interest rate risk will generally affect the price of debt security more if the security has a long maturity. Lower rated debt securities including securities commonly referred to as "junk bonds", are very risky because the issuers may fail to make payments of interest and principle. Lower rated debt securities are also often less liquid than higher rated debt securities. Although the returns for lower rated debt securities are generally superior to higher rated debt securities, they have in the past been more volatile than the markets for other securities

Item 9: Disciplinary Information

There are no legal or disciplinary actions involved with either Addis Hill as an entity or Kent R. Addis, Jr. and Justin J. Hill as individuals. There are no material facts to disclose regarding any legal or disciplinary events. In addition, its employees have not been involved in any legal or disciplinary events related to past or present activities.

Item 10: Other Financial Industry Activities and Affiliations

Addis Hill does employ for specific client accounts, as part of your investment strategy, a sub-advisory relationship with DeWitt Capital Management and Performance Trust. Prior to introducing any Pennsylvania clients to another investment advisor, Addis Hill will be responsible in determining if the firm is properly licensed, noticed filed or exempt from registration with the Department.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and

Personal Trading Code of Ethics

Addis Hill has adopted a written Code of Ethics in accordance with SEC Rule 204A-1 which has been adopted by the state regulators. Such Code of Ethics outlines various professional responsibilities imposed upon Mr. Addis and Mr. Hill, including, but not limited to ethical issues concerning personal securities trading. A true

and correct copy of the firm's Code of Ethics is available to clients and prospective clients upon request.

Addis Hill is a member of NAPFA – The National Association of Personal Financial Advisors. As a member, Addis Hill has committed to a code of ethics and Fiduciary Oath surrounding objectivity, confidentiality, competence, suitability, disclosure and professionalism.

Addis Hill, the Registrant has voluntarily subscribed to the "Best Practices for Financial Advisors" published by The Institute for the Fiduciary Standard. The Best Practices offer a simple code of conduct and outline a commitment to clients of subscribing financial advisors. They seek to clearly articulate what a client can expect to receive from a subscribing financial advisor. These Best Practices do not replace our regulatory compliance obligations or duties to clients under relevant laws, rules, or regulations. The Institute for the Fiduciary Standard's role is limited to publishing the Best Practices as well as maintaining a corresponding register of subscribing financial advisors. You can find a complete list of the Best Practices on our website at <https://addishill.com/about-us/> or <https://www.thefiduciaryinstitute.org/wp-content/uploads/2016/09/BestPracticesSpecificRequirementsSeptember132016.pdf>

Insider Trading

Addis Hill is in complete compliance with The Insider Trading and Securities Fraud Enforcement Act of 1988. Specifically, Addis Hill has adopted a firm wide policy statement outlining insider trading compliance including associated persons and other employees. This statement is distributed to all associated persons and other employees of Addis Hill to be signed and dated by each such person annually.

Supervisory Procedures

Addis Hill has adopted a written supervisory procedures statement highlighting the steps which shall be taken to implement the firm wide policy. These materials are also distributed to all associated persons and other employees of Addis Hill, are signed, dated and filed with the insider trading compliance materials. There are provisions adopted for (1) restricting access to files, (2) providing continuing education, (3) restricting and/or monitoring trading on those securities of which Addis Hill's employees may have non-public information, (4) requiring all of Addis Hill's employees to conduct their trading through a specified broker or reporting all transactions promptly to Addis Hill, and (5) monitoring the securities trading of the firm and its employees and associated persons. Addis Hill or individuals associated with Addis Hill may buy or sell securities identical to those recommended to customers for their personal accounts.

Justin Hill is acting Chief Compliance Officer of Addis Hill. Mr. Hill reviews all the activity in the personal trading accounts of Addis Hill's employees on a quarterly basis. The personal trades in nature are not significant enough to affect any of the securities markets. In addition, Addis Hill has a retainer with Mr. Jeffery Kelvin, ESQ and Mr. Jim Cullen of Financial Planners Assistance Corporation to counsel on the changing securities regulations and annual responsibilities to be compliant.

Item 12: Brokerage Practices

Addis Hill is an independent fee-only firm that does not have any affiliation with product sales firms. Addis Hill has the authority, without first obtaining specific client consent, to determine the securities to be bought or sold, the amount of the securities to be bought or sold, and the broker or dealer to be used. The selection of a broker or dealer shall be based on reputation in the industry, financial integrity, best execution of orders,

proven track record and input from colleagues. In addition, Addis Hill tracks the Best Execution scores versus their peers on an annual basis to ensure the highest degree of quality for clients. The review is documented in Addis Hill's Compliance Manual -Best Execution and Soft Dollar section.

The firm is in compliance with SEC Regulation S-P (Privacy) and SEC Release No. 34-23170 (Best Execution). The firm receives certain soft dollar benefits as a result of the association with the qualified custodial firm such as research, administrative and brokerage services. However, our utilization of a broker dealer is for the primary purpose of trade execution.

Again, Addis Hill does not receive any portion of the trading fees or custodial fees.

Block Trading

Addis Hill has the discretion to block trade orders for two or more clients seeking the identical security to establish an average price for the security being purchased. The trade orders are executed in the same fashion as a single trade but bunched together when executed. The allocation of each security purchased in a bunched trade must be made in accordance with our allocation procedures specific to each client's portfolio.

Item 13: Review of Accounts

Periodic Client Reviews

Addis Hill offers an annual review to each client at a minimum annually. However, the frequency of reviews is decided upon with the advisor and client based on their needs and wants. Addis Hill's periodic reviews with its clients includes a comprehensive look at insurance, estate, tax planning, investment performance, scenario planning, and more. All the client reviews are performed by Kent R. Addis, Jr., William Mayer, Kelly Bashore, Justin Hill and the assistance and support of Addis Hill's staff.

Trigger Reviews

In addition to annual client reviews, additional reviews are triggered and conducted either by the client or advisor when changes in the market dictate, objectives change, lifestyle changes, or other various important changes are necessary to attend to.

Regular Reports

Addis Hill generates a *written* performance report for their clients at a minimum annually. However, performance and position reports are provided virtually, on-line, every month through our client's portal. The reports are generated through data we collect through financial channels and believe those channels to be true and accurate. In addition, each client receives a written monthly value and activity report sent directly by Shareholder Service Group, Charles Schwab, TD Ameritrade, TIAA, or Vanguard, independent of Addis Hill. We suggest comparing the reporting on-line to statements provided by Shareholders Service Group to verify accuracy. Clients who have no internet access will be mailed written reports to their addresses on record. All reports are reviewed by Kent R. Addis, Jr. and / or Justin J. Hill and Addis Hill's staff.

Investment Management Review

The underlying securities within the investment advisory services are reviewed on a daily basis. The reviews are internal in nature for the purpose of ensuring portfolio performance in relation to expectation. In addition, to seeking new opportunities and to maintain a high level of risk management awareness.

Item 14: Client Referrals and Other Compensation

Addis Hill has no client referral or other client based referral compensation relationships. We receive no compensation, nor pay for any referrals to third parties for referring prospective clients to us. Addis Hill does not accept referrals or any form of remuneration from other professionals when a prospect or client is referred to them.

Item 15: Custody

Addis Hill, Inc. does not maintain full custody of client assets. Addis Hill, Inc. does maintain limited custody of client assets for the sole purpose to withdraw advisory fees directly from client's accounts held by the custodians. All assets are held at qualified custodians, who provide account value and activity statements directly to clients at their address of record at least quarterly and often monthly. We have experience in working with TIAA, Vanguard, TD Ameritrade, Charles Schwab, and Pershing, LLC. Addis Hill does provide periodic performance statements directly to clients and urges clients to compare the account statements they receive from the qualified custodian with those they receive from Addis Hill. Clients are always encouraged to carefully review all financial statements provided directly to them.

Item 16: Investment Discretion

Addis Hill has discretion over client's assets to implement investment trades/transactions in their account in accordance with a limited power of attorney under the framework of Addis Hill's Investment Policy Statement. Addis Hill has the authority to determine, without obtaining specific client consent, the securities bought and sold, and the amount of those buys and sales.

Addis Hill provides all accounts a written Investment Advisory Agreement in addition to an Investment Policy Statement. The investment policy statement is a summary of your objectives, constraints, and asset allocation target. It also includes details on the investment strategies, risks, and monitoring procedures used to achieve client objectives.

Shareholders Service Group, TD Ameritrade, TIAA, Vanguard, and Charles Schwab, has full discretionary trading authority to act on behalf of Addis Hill transactions.

Item 17: Voting Client Securities

Addis Hill will not accept or have the authority to exercise proxy power with respect to client's securities. We will not vote any proxy statements on behalf of any client. Clients receive their proxies or other solicitations directly from the account custodians. Addis Hill may assist you in interpreting proxy information, but the voting is the decision of the client.

Item 18: Financial Information

Addis Hill neither custodies client's funds or securities nor collect more than \$1,200 in fees per client six months or more in advance. Addis Hill has never been subject to bankruptcy.

In April of 2020, as a result of the economic uncertainty regarding the COVID-19 pandemic, Addis Hill applied for, and received, \$64,200 as part of the Payroll Protection Program funded through the Small Business Administration [Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act)(The Payroll Protection Act rule)]. This loan is forgivable if certain criteria are met by Addis Hill. To the extent the loan is not forgiven, the loan matures two years from the date of the loan. Interest accrues at the rate of one percent from the date of the note, but no payments are due for six months. Beginning after the first six months, the note is payable in eighteen equal monthly payments of principal and interest with the note being paid in full at the end of the twenty-fourth month.

Additional Information

Disaster Recovery and Contingency

Addis & Hill has in place policies in order to effectively address and the specific steps which we shall use and employ, in order to recover from disaster or emergency. It addresses alternative offices, equipment, system information back up, and more.

Shareholder's Agreement

Addis & Hill has in place a Business Continuity plan in the event of a shareholder's death or disability. The Agreement is funded by both Cross Purchase and Key Man Life insurance policies.

Privacy Policy

The Gramm– Leach – Bliley Act, a federal statute, requires “financial institutions” to explain what their specific policy is with regard to the use of information that has been collected from individuals. Addis & Hill, Inc. was in full compliance and is continuously adjusting our practices to remain in compliance with our policy and procedures. Addis Hill maintains the highest level of confidentiality with all the information we receive clients. Each year clients receive a written copy of the firm's Privacy Policy.

Licensing

Mr. Justin J. Hill is licensed to sell insurance products. The insurance license is maintained in order to assure compliance with laws regulating the provisions of insurance advice, not as a means to sell insurance products. As a result of this licensing, there is a potential conflict of interest.