

Hilltop Wealth Advisors, LLC

Customer Relationship Summary as of June 9, 2020

Introduction

Hilltop Wealth Advisors, LLC (referred to here as “Hilltop,” “us,” “we,” “our firm”), is providing this Customer Relationship Summary as part of Regulation Best Interest. Throughout this summary we have called out some “conversation starters” which you may wish to discuss with us as you get to know us better. We have identified these items as bullet points throughout this summary.

We are registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ- it is important for you to understand the difference. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide continuous investment advice and supervision on the basis of your individual needs. Our recommendations are based on your needs and investment objectives and are subject to any restrictions you may place on us. Our firm actively monitors your investments on a daily basis. Our firm accepts discretion if chosen by you. Discretion means that we will not contact you for trade decisions and other decisions. Generally, our firm does not limit the types of products available to you and we do not use any proprietary products. Hilltop does not have a minimum relationship size.

We also provide planning and consulting services under a stand-alone engagement. These fees are negotiable, but generally range from \$600 to \$15,000 depending upon the scope and complexity of the services and the size and nature of our overall relationship. In all cases, our services and fees will be governed by the terms of a written agreement.

You can find more information about our services in Item 4 of our Form ADV Part 2A brochure, found at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=631516.

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?*

What fees will I pay?

As noted above, we charge asset based fees for investment management and fixed fees for planning. In all cases, our fees are described in our written agreement with you. You will also pay fees to the custodian where your assets are held. These fees include transaction, processing, and other costs related to maintaining your account. There are also transaction and management fees charged by the companies which sponsor mutual funds, ETFs, and annuities which we purchase for you. We do not receive or benefit from these custodial or outside manager fees. For more information on our fees, refer to Item 5 of our Form ADV Part 2A, which can be found at

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=631516.

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 your investments over time. Please make sure you understand what fees and costs you are paying.

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?*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

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, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Here are some examples to help you understand what this means:

We do NOT use proprietary products in managing your investments. We also do not receive third-party payments, revenue sharing, or engage in principal trading. We are compensated based on the amount of assets we manage for you, which means that we have a financial incentive to increase the total number of assets we manage.

Conversation Starter:

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

You can find more detailed information about our conflicts of interest in Form ADV Part 2A.

How do your financial professionals make money?

Our partners are paid based on the overall success of the firm. Our advisory employees are paid a salary and bonus. The compensation model is intended to incentivize excellent service and grow the firm.

Do you or your financial professionals have legal or disciplinary history?

No. You can learn about our professionals and their legal and disciplinary history at the SEC's free and simple tool at Investor.gov/CRS.

Conversation Starter:

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

Where can I go for more information?

For more information about our firm we encourage you to go to our website at www.hilltopwealthadvisors.com. You can obtain or request a copy of the most recent Client Relationship Summary. You can also contact us by phone at 919.401.1500 to obtain an up-to-date, free of charge Customer Relationship Summary.

Conversation Starters:

- *Who is my primary contact person?*
- *Who can I talk to if I have concerns about how this person is treating me?*