

HILLTOP WEALTH ADVISORS, LLC – CLIENT RELATIONSHIP SUMMARY

Hilltop Wealth Advisors, LLC (“Hilltop,” “us,” “we,” “our firm”), is registered with the U. S. Securities and Exchange Commission (“SEC”) 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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. Questions in the text boxes below are intended to be conversation starters to help you have better quality discussions with us and are required by the instructions to Form CRS.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We provide continuous investment advice and supervision on the basis of your individual needs. Such advice can be rendered in the form of recurring financial planning services, investment management, or both. In all cases, our services and fees will be governed by the terms of a written agreement. 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 to the extent you have engaged us for investment management services. Our firm accepts discretion with respect to investment management services. 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.

You can find more information about our services in Items 4 & 7 of our Form ADV Part 2A brochure found at <https://adviserinfo.sec.gov/firm/summary/283014>.

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

WHAT FEES WILL I PAY?

As noted above, we charge asset based fees and/or fixed fees for our services, which can include investment management, financial planning, or both. Asset based fees generally range from 0.50% to 1.00%, per annum, charged quarterly in advance based on the market value of the average daily account balance during the prior billing period. Fixed fees generally take the form of a minimum annual fee of \$5,000, charged in quarterly installments in advance. Separate fixed fees may also be charged to the extent you maintain less than \$500,000 in assets under our management. Please note: certain clients have been grandfathered into previous fee schedules that are different than the fees stated herein. 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 found at <https://adviserinfo.sec.gov/firm/summary/283014>.

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.

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 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.

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 found at <https://adviserinfo.sec.gov/firm/summary/283014>.

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 www.investor.gov/CRS.

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.

Who is my primary contact person?

Is he or she a representative of an investment adviser or broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?

Hilltop Wealth Advisors LLC has amended its Relationship Summary as of 7/29/2022 to reflect the following material changes:

- *The firm only accepts discretion with respect to investment management services*
- *Delineated various service offerings and fees*