

# Privacy Policy

## Answering the question: What does Hill do with your personal information?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances, assets, and transaction history</li> <li>• investment experience and account transactions</li> <li>• checking account information; employment information; wire transfer instructions</li> </ul>
<b>How?</b>	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons Hill Investment Group chooses to share; and whether you can limit this sharing. When you are no longer our client, we may continue to share your information as described here.

Reasons we may share your personal information:	Does Hill Investment Group share?	Can you limit sharing?
<b>For our everyday business purposes</b> such as processing transactions, maintaining your accounts, responding to court orders and legal investigations, or reporting to credit bureaus	Yes	No
<b>For our marketing purposes</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don’t share
<b>For our affiliates’ everyday business purposes</b> information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> information about your creditworthiness	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share

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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Hill Investment Group
<b>What we do</b>	
<b>How does Hill Investment Group protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Hill Investment Group collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or give us your income information</li> <li>• tell us about your portfolio or deposit money</li> <li>• enter into an investment advisory contract</li> </ul> <p>We may collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>• affiliates using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include Focus Operating, LLC and Focus Treasury and Credit Solutions, LLC.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Hill Investment Group does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Hill Investment Group does not jointly market.</li> </ul>