

Great Hill Advisory Ltd., also DBA Bayside Tax & Wealth, is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. 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 services and advice can you provide me?

Great Hill Advisory provides comprehensive financial planning to retail investors. Comprehensive financial planning services include many areas of personal finance as well as recommendations and management of investment portfolios.

Personal Financial Plan: We work with our clients to help them understand their net worth, cash flow, and other important financial metrics. Once we have a full understanding of their current financial situation we help them establish their financial goals and guide them to help reach those goals.

Investment Management: As part of the financial planning process all of your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

Investment Authority: If you would like us to manage your investments for you, we maintain discretionary authority with respect to the purchase and sale of securities in your accounts managed by our firm. When we have discretionary authority over our clients account we do not require your prior authorization before placing trades in your account(s).

Account Minimums and other Requirements: We do not require minimum income, asset levels, or other similar preconditions.

For more detailed information regarding our services please review Item 4 of our Form ADV Part 2A.

Questions to ask a potential Financial Adviser:

1. “Given my financial situation, should I choose an advisory service? Why or why not? What is the best type of service for me given my financial situation?”
2. “How do you determine an appropriate asset allocation for me? Will you choose investments to recommend to me?”
3. “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

What fees will I pay?

The amount of fees you pay to our firm primarily depends on your current financial situation. We have three different pricing tiers and each tier has a different metric we use to determine the fee. We include all of our services in each pricing tier. We typically bill on an annual basis at the beginning of the year, but occasionally we bill on a quarterly basis. We do not charge separately for our involvement in the investment management service.

Our fees are exclusive of transaction fees and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

For detailed information regarding our fee's, please review Item 5 of our Form ADV Part 2A.

Questions to ask a potential Financial Adviser:

1. “Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?”
2. “If I make the investments that you recommend and am unhappy with their performance, are there any fee’s to get my money back?”
3. “Do you receive any additional compensation for the investments you recommend?”

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?

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Our firm is solely paid the fees earned from our annual retainer fees, we do not accept any outside compensation from any investments that we make.

Questions to ask a potential Financial Adviser:

1. “How might your conflicts of interest affect me, and how will you address them?”

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

Questions to ask a potential Financial Adviser:

1. As a financial professional, do you have any disciplinary history? For what type of conduct?
2. Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?
3. Who can I talk to if I have concerns about how this person is treating me?

Additional Information

Due to the nature of how we assist with financial planning and investment management services, for certain clients we may be deemed to have custody of client assets or securities. This includes clients where we may help with “bill pay” related services as well as clients where we possess their banking information and the authority to appropriate funds to third parties. We comply with federal and state regulations, including surprise accounting examinations from an independent CPA in order to ensure full compliance with all regulatory requirements and to minimize this conflict of interest.

For additional information about our services, visit our website <https://www.greathilladvisory.com/>. If you would like additional, up-to-date information or a copy of this disclosure, please call 516-500-1248.