



Item 1. Introduction

Fox Hill Wealth Management ("FHWM" or "Advisor") 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationship and Services

What investment services and advice can you provide me? We offer investment advisory services to retail investors. Our services include Investment Management, Financial Planning, Estate Planning, Retirement Plan Consulting, and Retirement Plan Management.

Monitoring:

Under our investment management services, 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:

Through our Investment Management services, we maintain discretionary authority with respect to the purchase and sale of securities in your accounts managed by our firm. We do not require your prior authorization before placing trades in your account(s). You may impose reasonable restrictions on our ability to invest in certain securities or types of securities within your account.

Account Minimums and other Requirements:

There are no requirements for retail investors to open or maintain an account or establish a relationship.

If you are only engaging our firm in financial planning services, Client and Advisor will work together to develop a financial plan based on various financial planning topics such as retirement planning, estate planning, tax planning, among others. We will also work with you to review your held away investment accounts, where we provide investment recommendations, however, we will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

For **Additional Information** regarding the services we make available to you, please review Item 4, 7, and 13 of our Form ADV Part 2A.

Conversation Starter: *You can begin a conversation by asking,*

1. *"Given my financial situation, should I choose an investment advisory service? Why or why not?"*
2. *"How 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?"*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided.

- **Investment Management:** The fee is based on percentage of assets under management depending on the type of strategy utilized for each account and is negotiable. Fees range from 1.0% to 3.0%. The annual advisory fee is paid quarterly in advance based on the value of Client's account(s) as of the last day of the billing period.
- **Financial Planning:** We charge \$500 - \$7,500 for development of a Financial Plan. We collect half of the fee in advance with the remainder due upon completion of the services. Clients may engage for additional planning support at the rate of \$400 per hour. Hourly Financial Planning fees will be due at the completion of the engagement.
- **Estate Planning:** Fees for Estate Planning services are separate, and in addition to, advisory fees paid to FHWM. Clients will remit payment for Estate Planning services to FHWM and FHWM will remit fees to the third-party Estate Planner.
- **Retirement Plan Consulting and Retirement Plan Management:** The fee is based on percentage of Plan assets and is negotiable. Fees range from 1.0% to 3.0%.

- **Other Fees:** Our fees are exclusive of brokerage commissions, 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.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest. **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 additional information, please review Item 5 of our Form ADV Part 2A.

Conversation Starter: *You can begin a conversation by asking, "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. For example, some of our financial professionals may have outside business activities that we may recommend you use. These professionals will receive compensation based on those services. Clients are never obligated to use any third-party provider we recommend.

Conversation Starter: *You can begin a conversation by asking, "How might your conflicts of interest affect me, and how will you address them?"*

How do your financial professionals make money? The firm's principals are compensated by the percentage or revenue generated by the firm. Our financial professionals are compensated on a percentage of revenue generated by clients serviced by the professional with a discretionary bonus (based on firm metrics). Some may also be paid an hourly wage for administrative duties. This may create a potential conflict of interest in that it may create an incentive for professionals to encourage you to increase your investment account size. Neither our firm nor any of our professionals receive commissions.

Item 4. Disciplinary History

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.

Conversation Starter: *You can begin a conversation by asking, As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5. Additional Information

For additional information about our services, visit our website www.foxhillwealthmanagement.com or www.foxhillwealth.com. If you would like additional, up-to-date information or a copy of this disclosure, please call (781) 613-2600.

Conversation Starter: *You can begin a conversation by asking, Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

Summary of Material Changes

Since the last filing of Form CRS in March 2024, the following material changes have been made:

- Language surrounding Estate Planning, Retirement Plan Consulting, and Retirement Plan Management services and fees has been added.