

Sage Hill Advisory & Management, LLC

Form CRS – Customer Relationship Summary June 30, 2020

Item 1 – Introduction

Sage Hill Advisory & Management, LLC (Sage Hill) is registered with the Securities and Exchange Commission (“SEC”) as an Investment Adviser. Brokerage and investment advisory fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at www.investor.gov/CRS which also provides information tailored to educate retail investors about financial professionals.

Item 2 – Relationships and Services

What investment services and advice can you provide me? Our firm offers the principal investment advisory services to retail investors. If you request investment management services, we will:

Tailor an investment approach for you that reflects your age, income, family circumstances, financial condition, retirement goals, financial goals, and your risk tolerance.

Conduct periodic reviews of your investment goals and asset allocation in light of any changes in the above factors.

Provide ongoing monitoring of your investment accounts.

Buy and Sell securities for your accounts that are a part of Sage Hill’s investment strategy and that are consistent with your financial condition, goals, and risk tolerance.

We will do so on a “discretionary” basis that authorizes us to trade without your prior approval of each trade. We may also advise you on a “non-discretionary” basis for designated accounts or assets whereby we would only make investment recommendations to you and allow you to make the decisions as to which securities to buy or sell.

Individual Portfolio Management – Sage Hill through our various programs offers investment strategies for specific clients based upon the Client’s investment objectives, financial status, risk tolerance and specific instructions stated by the Client during consultations.

Sub Advisory Programs – Sage Hill offers advisory management services to our clients through sub advisory programs. Sage Hill will perform management searches of various unaffiliated sub advisors to identify which portfolio management style is appropriate for that client.

In addition, our firm maintains a minimum account size for various programs which is negotiable under certain circumstances and at our discretion. Should we agree to waive this minimum account size, we would receive less compensation for services provided.

Conversation Starters. Ask your financial professional...

Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

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

What fees will I pay?

You will pay advisory fees on a quarterly basis, in advance, based on the agreed upon formula identified in your Investment Advisory Agreement. The fee may be based on the value of the cash investments in your account or may be based on an agreed upon flat fee. The fee any investment adviser charges reduces the value of your account when it is deducted each billing period. You will pay the asset-based fee each period even if no securities are bought or sold in your account.

Third Party Costs: Some investments (e.g. ETF’s and mutual funds) impose additional fees (including transactional and product-level fees) that reduce the value of your investments over time. Additionally, you may also pay fees to a custodian that will hold your assets.

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 Starter. Ask your financial professional...

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 must act in your best interest, as a fiduciary, and not put our interest ahead of yours. Where the interests of Sage Hill or our employees conflict with our duties to you, we must work to eliminate such conflicts or tell you about them in clear, understandable terms in our Form ADV Part 2, so that you can decide whether or not to work with us. You should understand these conflicts because they can affect the investment advice we provide you. What this means is:

We charge fees for our services, and by definition that creates a conflict with your interests. The more assets there are in your investment account, the more you pay to us in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

Conversation Starter. Ask your financial professional...

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

How do your financial professionals make money?

Our financial professionals including managers and control persons are compensated based on salary and/or bonus. This can create conflicts of interest as these professional may be incentivized to seek new clients and increase managed assets. You should understand and ask us about these conflicts.

Certain employees and/or associated persons of Sage Hill are also registered representatives of the Broker Dealer, Halliday Financial, LLC. In addition, certain employees and/or associated persons are also insurance agents of various insurance companies. Sage Hill endeavors at all times to put the interests of its clients first as part of our fiduciary duty as a registered investment adviser.

Item 4 – Disciplinary History

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

Our firm has no disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter. Ask your financial professional...

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

Item 5 – Additional Information

You can find additional about our services and request of the relationship summary by visiting www.sagehilladvisory.com; emailing at ptoffel@sagehilladvisory.com or calling us a (518) 871-1214.

Conversation Starter. Ask your financial professional...

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?

For additional information on any of the above, please see our Form ADV, 2A Brochure available at:

<https://adviserinfo.sec.gov/firm/summary/149365>