

Dunhill Financial, LLC

Firm Brochure - Form ADV Part 2A

This brochure provides information about the qualifications and business practices of Dunhill Financial, LLC. If you have any questions about the contents of this brochure, please contact us by email at: info@dunhillfinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about [Dunhill Financial, LLC](#) is also available on the SEC's website at www.adviserinfo.sec.gov. Dunhill Financial, LLC's CRD number is: 288211.

Swan Court, 11 Worples Road,
Unit 109
London, United Kingdom SW19 4JS
+44 7514 993 556
info@dunhillfinancial.com

Registration does not imply a certain level of skill or training.

Version Date: 02/18/2025

Item 2: Material Changes

The material changes in this brochure from the last annual updating amendment of Dunhill Financial, LLC on 02/23/2024, are described below. Material changes relate to Dunhill Financial, LLC's policies, practices or conflicts of interests.

- Dunhill Financial, LLC has updated its primary address. (Cover Page)
- Dunhill Financial, LLC has updated its Fees and Compensation. (Item 5)
- Dunhill Financial, LLC has updated Other Financial Industry Activities and Affiliations. (Item 10)
- Dunhill Financial, LLC has added DriveWealth LLC and SEI Investments Management Corporation as custodians and removed Platform One Ltd. as a custodian. (Item 12)

Item 3: Table of Contents

Item 1: Cover Page	
Item 2: Material Changes	ii
Item 3: Table of Contents	iii
Item 4: Advisory Business	5
A. Description of the Advisory Firm.....	5
B. Types of Advisory Services.....	5
Investment Supervisory Services	5
Financial Planning.....	5
Services Limited to Specific Types of Investments	6
C. Client Tailored Services and Client Imposed Restrictions	6
D. Wrap Fee Programs.....	7
D. Amounts Under Management.....	7
Item 5: Fees and Compensation.....	7
A. Fee Schedule.....	7
Investment Supervisory Services Fees.....	7
B. Payment of Fees.....	8
Payment of Investment Supervisory Fees	8
Payment of Financial Planning Fees	9
C. Clients Are Responsible For Third Party Fees	9
D. Prepayment of Fees	9
E. Outside Compensation For the Sale of Securities to Clients.....	9
Item 6: Performance-Based Fees and Side-By-Side Management	10
Item 7: Types of Clients	10
Item 8: Methods of Analysis, Investment Strategies, and Risk of Investment Loss	10
A. Methods of Analysis and Investment Strategies	10
Methods of Analysis	10
Charting analysis.....	10
Cyclical analysis	10
Investment Strategies.....	10
B. Material Risks Involved	10
Methods of Analysis	10
Cyclical analysis	11
Investment Strategies.....	11
C. Risks of Specific Securities Utilized	11
Item 9: Disciplinary Information	12

A.	Criminal or Civil Actions	12
B.	Administrative Proceedings	12
C.	Self-regulatory Organization (SRO) Proceedings	13
Item 10:	Other Financial Industry Activities and Affiliations	13
A.	Registration as a Broker/Dealer or Broker/Dealer Representative	13
B.	Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor	13
C.	Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests.....	13
D.	Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections	14
Item 11:	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	14
A.	Code of Ethics.....	14
B.	Recommendations Involving Material Financial Interests	15
C.	Investing Personal Money in the Same Securities as Clients.....	15
D.	Trading Securities At/ Around the Same Time as Clients' Securities	15
Item 12:	Brokerage Practices.....	15
A.	Factors Used to Select Custodians and/or Broker/Dealers	15
1.	Research and Other Soft-Dollar Benefits	15
2.	Brokerage for Client Referrals	16
3.	Clients Directing Which Broker/Dealer/Custodian to Use	16
B.	Aggregating (Block) Trading for Multiple Client Accounts	16
Item 13:	Reviews of Accounts	16
A.	Frequency and Nature of Periodic Reviews and Who Makes Those Reviews.....	16
B.	Factors That Will Trigger a Non-Periodic Review of Client Accounts.....	17
C.	Content and Frequency of Regular Reports Provided to Clients.....	17
Item 14:	Client Referrals and Other Compensation	17
A.	Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)	17
B.	Compensation to Non - Advisory Personnel for Client Referrals.....	17
Item 15:	Custody.....	17
Item 16:	Investment Discretion	18
Item 17:	Voting Client Securities (Proxy Voting).....	18
Item 18:	Financial Information.....	18
A.	Balance Sheet	18
B.	Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients	18
C.	Bankruptcy Petitions in Previous Ten Years	18

Item 4: Advisory Business

A. Description of the Advisory Firm

Dunhill Financial, LLC is a Limited Liability Company organized in the State of Florida. The advisory firm was formed on November 5th, 2014, and the principal owner is Brian Dunhill. Prior to the formation of the LLC, advice was given through Dunhill Financial, SPRL a Limited Liability Company organized in Belgium and formed on November 23rd, 2011. The principal owner of the Belgian company is Brian Dunhill. From October 2016 until January 2017, Dunhill Financial did business under the name of Cross Border Planning (as a DBA of Dunhill Financial). Since September 20th 2019, Dunhill Financial LLC is the sole shareholder of Dunhill Financial Ltd, a limited liability company organized in the United Kingdom, that provides financial advice to residents of the United Kingdom and Europe.

B. Types of Advisory Services

Dunhill Financial, LLC (hereinafter “Dunhill Financial”) offers the following advisory services:

Investment Supervisory Services

Dunhill Financial offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. Dunhill Financial creates an Investment Policy Statement for each client, which outlines the client’s current situation (income, tax levels, and risk tolerance levels) and then constructs a plan to aid in the selection of a portfolio that matches each client’s specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

Dunhill Financial evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Dunhill Financial will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning, life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. These services can be based on fixed fees or can be included in the

annual investment fees. The final fee structure is documented in Exhibit A of the Financial Planning Agreement & Investment Management Agreement.

Services Limited to Specific Types of Investments

Dunhill Financial generally limits its investment advice and/or money management to mutual funds, equities, bonds, fixed income, debt securities, ETFs, hedge funds, REITs, insurance products including annuities, and government securities. Dunhill Financial may use other securities as well to help diversify a portfolio when applicable.

Robo-Advisory Portfolio Management Services

Dunhill Financial provides “robo-advisory” portfolio management services through an online interface. This entails the use of algorithm-based portfolio management advice, rather than in-person investment advice. These automated investment solutions are customized to each client and based on individual characteristics, such as the client’s age, risk tolerance, income, and current assets, among others. Dunhill Financial’s investment advisory personnel oversee the algorithm but may not monitor each client’s account. Clients are encouraged to update their account/questionnaire with any change in their objectives, risk tolerance, or other pertinent information, as that information factors into the portfolio’s composition.

C. Client Tailored Services and Client Imposed Restrictions

Dunhill Financial offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent Dunhill Financial from properly servicing the client account, or if the restrictions would require Dunhill Financial to deviate from its standard suite of services, Dunhill Financial reserves the right to end the relationship.

Dunhill Financial provides online “hybrid robo-advisory” portfolio management. Client accounts are invested into a thematic portfolio, depending on the client’s individual objectives. Through the internet, the client interface is automated to the extent possible. The approach is “hybrid” in that the portfolio management process relies upon both algorithms and portfolio management by the portfolio manager, each designed to be utilized across multiple clients. The client’s investment profile dictates the portfolio strategies, which in turn may impose restrictions in investing in certain securities or types of securities.

D. Wrap Fee Programs

Dunhill Financial does not manage or sponsor a wrap fee program.

D. Amounts Under Management

Dunhill Financial has the following assets under management:

Discretionary Amounts:	Non-Discretionary Amounts:	Date Calculated:
\$ 322,892,937.00	\$ 0.00	December 2024

Item 5: Fees and Compensation

A. Fee Schedule

Services Fees

Service Categories	AUM	Annual Fee
Asset Management	any	0.50%
Financial Planning	< \$400,000	\$5,000
	\$400,000 - \$1,000,000	1.25%
	\$1,000,000 - \$2,500,000	1.00%
	\$2,500,000 - \$5,000,000	0.75%
	\$5,000,000 - \$10,000,000	0.50%
Private Wealth	> \$10,000,000	\$50,000

Services per Category

Service	Asset Management	Financial Planning	Private Wealth
Model Portfolios	X	X	X
Monthly Email Update	X	X	X
Direct Contact		X	X
Personalized Portfolios		X	X
Financial Plan		X	X

Service	Asset Management	Financial Planning	Private Wealth
Foreign Assets Handling		X	X
In-Person Meetings		X	X
Advanced Estate Planning			X
Advanced Planning			X

These fees are negotiable depending upon the needs of the client and complexity of the situation, and the final fee schedule is attached as Exhibit A of the Investment Management Agreement. Fees are paid monthly or quarterly in arrears (depending on the custodian) and are calculated based on the average daily net asset value of the managed assets. Clients may terminate their contracts with fifteen days' written notice. Because fees are charged in arrears, no refund policy is necessary. Clients may terminate their accounts without penalty within 5 business days of signing the advisory contract. Advisory fees are withdrawn directly from the client's accounts with client written authorization.

Robo-Advisory Portfolio Management Services Fees

Dunhill Financial provides robo-advisory portfolio management services via an online interface.

Total Assets	Annual Fee
All Assets	0.50%

These fees are negotiable. Lower fees for comparable services may be available from other sources.

Fees are paid quarterly in arrears (depending on the custodian) and are calculated based on the average daily net asset value of the managed assets.

Clients may terminate the agreement without penalty, for full refund of Dunhill Financial's fees, within five business days of signing the Investment Advisory Contract. Thereafter, clients may terminate the Investment Advisory Agreement with fifteen days' written notice.

B. Payment of Fees

Payment of Service Fees

Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid in arrears. Advisory fees may also be invoiced and billed

directly to the client quarterly in arrears. Clients may select the method in which they are billed.

Payment of Financial Planning Fees

The Financial Planning fees are paid via bank transfer either on a monthly basis or as part of the overall fee, depending on the selected service model.

Payment of Robo-Advisory Portfolio Management Fees

Robo-advisory portfolio management fees are withdrawn directly from the client's accounts with client's written authorization. Fees are paid quarterly in arrears.

C. Clients Are Responsible For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by Dunhill Financial. Please see Item 12 of this brochure regarding broker/custodian.

D. Prepayment of Fees

Dunhill Financial collects fees in advance and in arrears. Fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination and the total days during the billing period. Fees will be deposited back into client's account within fourteen days.

E. Outside Compensation For the Sale of Securities to Clients

Neither Dunhill Financial nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

Dunhill Financial does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

Dunhill Financial generally provides investment advice and/or management supervisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals
- ❖ Trusts, Estates, Charitable Organizations, or Small Businesses

There is no account minimum.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Investment Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

Dunhill Financial's methods of analysis include charting analysis and cyclical analysis.

Charting analysis involves the use of patterns in performance charts. Dunhill Financial uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

Cyclical analysis involved the analysis of business cycles to find favorable conditions for buying and/or selling a security.

Investment Strategies

Dunhill Financial uses long term trading, and options writing (including covered options, uncovered options, or spreading strategies).

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Charting analysis strategy involves using and comparing various charts to predict long and short-term performance or market trends. The risk involved in solely using this

method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Cyclical analysis assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are two-fold: 1) the markets do not always repeat cyclical patterns and 2) if too many investors begin to implement this strategy, it changes the very cycles they are trying to take advantage of.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Options writing generally hold greater risk and clients should be aware that there is a material risk of loss using any of those strategies.

Robo-advisory services use algorithms as the basis of the management process. Risks of this approach include, but are not limited to, that the algorithm might rebalance client accounts without regard to market conditions, that the accounts may be automatically rebalances on a more frequent basis or a less frequent basis than the client might expect, and that the algorithm may not address prolonged changes in market conditions. Additionally, clients should be aware that responses to the adviser's suitability questionnaire are typically the sole basis for the portfolio's allocation.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

Dunhill Financial generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets. However, it will utilize options writing. Options writing generally holds greater risk of capital loss and clients should be aware that there is a material risk of loss using any of those strategies.

Mutual Funds: Investing in mutual funds carries the risk of capital loss. Mutual funds are not guaranteed or insured by the FDIC or any other government agency. You can lose money investing in mutual funds. All mutual funds have costs that lower investment returns. They can be of bond "fixed income" nature (lower risk) or stock "equity" nature (mentioned above).

Equity investment generally refers to buying shares of stocks by an individual or firms in return for receiving a future payment of dividends and capital gains if the value of the

stock increases. There is an innate risk involved when purchasing a stock that it may decrease in value and the investment may incur a loss.

Treasury Inflation Protected/Inflation Linked Bonds: The Risk of default on these bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal.

Fixed Income is an investment that guarantees fixed periodic payments in the future that may involve economic risks such as inflationary risk, interest rate risk, default risk, repayment of principal risk, etc.

Debt securities carry risks such as the possibility of default on the principal, fluctuation in interest rates, and counterparties being unable to meet obligations.

Stocks & Exchange Traded Funds (ETF): Investing in stocks & ETF's carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Investments in these securities are not guaranteed or insured by the FDIC or any other government agency.

REITs have specific risks including valuation due to cash flows, dividends paid in stock rather than cash, and the payment of debt resulting in dilution of shares.

Precious Metal ETFs (Gold, Silver, Palladium Bullion backed "electronic shares" not physical metal): Investing in precious metal ETFs carries the risk of capital loss.

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various other types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Options writing involve a contract to purchase a security at a given price, not necessarily at market value, depending on the market.

Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither Dunhill Financial nor its representatives are registered as or have pending applications to become a broker/dealer or as representatives of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither Dunhill Financial nor its representatives are registered as or have pending applications to become a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

As the principal owner of Dunhill Financial, LLC, Brian Dunhill is also affiliated with Dunhill Financial Ltd, Foreign Registered Investment Adviser, Swan Court Unit 109, 11 Worples Road, London, SW19 4JS. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Dunhill Financial, LLC always acts in the best interest of the client and clients are in no way required to utilize the services of any representative of Dunhill Financial, LLC in such individual's outside capacity.

Brian Dunhill is a member of the advisory committee of American Citizens Abroad Inc., a non-profit membership organization. Brian Dunhill is also a board member of the American Club of Brussels and the Sharkey Foundation. There is no conflict of interest or pay.

Brian Dunhill is an Appointed Representative of Blacktower Financial Management (Int) Ltd (BFMI) and Blacktower Financial Management Cyprus Limited (BFMCL). BFMI is based in Gibraltar and regulated with the GFSC for insurance and investment services, including pension advice in the UK. BFMCL is based in Cyprus and regulated with the CySEC for insurance and investment services. The BFMI & BFMCL network specifically authorizes Brian Dunhill to offer investment advice and insurance-based advice in the EEA (excluding the UK). They are a provider of third-party services, including:

- Back office services
- Authorization

- Broker relations
- Client services
- Information where requested on regulated life assurance, pensions and investments from a range of different companies.

There is no conflict of interest and no pay. Dunhill Financial, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Dunhill Financial, LLC in such individual's outside capacities.

Brian Dunhill is the Secretary of Adrian Leeds Group, Inc. His responsibilities include signing off on resolutions and ensuring implication of those resolutions.

Brian Dunhill is a Member of Forbes Finance Council. Forbes Finance Council is a vetted professional networking community for senior-level finance executives.

Dunhill Financial has contracts with both TTT Moneycorp LTD and Smart Currency Exchange LTD, and unaffiliated third-party accountants. In using third parties, there is a conflict of interest in that Dunhill Financial would have an incentive to direct clients to these firms that provide Dunhill Financial with commissions. Moreover, Dunhill Financial will always act in the best interests of the client, including when determining which third-party to recommend to clients.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

Dunhill Financial does not utilize nor select third party investment advisers.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

Dunhill Financial has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Dunhill Financial's Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

Dunhill Financial does not recommend that clients buy or sell any security in which a related person to Dunhill Financial or Dunhill Financial has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of Dunhill Financial may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of Dunhill Financial to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. Dunhill Financial will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of Dunhill Financial may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of Dunhill Financial to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. Dunhill Financial will always transact client's transactions before its own when similar securities are being bought or sold.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

The custodian will be chosen based on their relatively low transaction fees and access to mutual funds, ETFs and bonds, as well as the client's country of residence and required service level. Dunhill Financial will never charge a premium or commission on transactions, beyond the actual cost imposed by the custodian.

Dunhill Financial recommends Charles Schwab & Co., Inc., Fidelity Brokerage Services, LLC, Interactive Brokers LLC, Trade-PMR Inc., DriveWealth LLC, SEI Investments Management Corporation, Morningstar Wealth International Limited, Utmost International, Nationwide, and American Funds Distributors, Inc.

1. Research and Other Soft-Dollar Benefits

Dunhill Financial receives no research, product, or services other than execution from a broker-dealer or third-party in connection with client securities transactions (“soft dollar benefits”).

2. *Brokerage for Client Referrals*

Dunhill Financial receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. *Clients Directing Which Broker/Dealer/Custodian to Use*

Dunhill Financial allows clients to direct brokerage; however, Dunhill Financial may recommend custodians. Dunhill Financial may be unable to achieve most favorable execution of client transactions if clients choose to direct brokerage. This may cost clients money because without the ability to direct brokerage Dunhill Financial may not be able to aggregate orders to reduce transactions costs resulting in higher brokerage commissions and less favorable prices. Not all investment advisers allow their clients to direct brokerage.

B. Aggregating (Block) Trading for Multiple Client Accounts

Dunhill Financial maintains the ability to block trade purchases across accounts. Block trading may benefit a large group of clients by providing Dunhill Financial the ability to purchase larger blocks resulting in smaller transaction costs to the client. Declining to block trade can cause more expensive trades for clients.

Item 13: Reviews of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Client accounts are reviewed at least quarterly only by Brian Dunhill, Managing Director and Isa Hantzsch, Compliance Officer. Brian Dunhill is the chief advisor and is instructed to review clients’ accounts with regards to their investment policies and risk tolerance levels. All accounts at Dunhill Financial are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Brian Dunhill, Managing Director. There is only one level of review and that is the total review conducted to create the financial plan.

Robo-advisory portfolio management accounts are not reviewed by Dunhill Financial, save for automated allocation revisions. Clients are encouraged to update their account with any change in their objectives, risk tolerance, or other pertinent information, as that information factors into the portfolio’s composition.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

Robo-advisory portfolio management accounts do not undergo non-periodic review by Dunhill Financial, although allocations may change based on material market, economic, or political events and/or changes to the client's profile in accordance with Dunhill Financial's automated portfolio management.

C. Content and Frequency of Regular Reports Provided to Clients

Each client will receive at least annually from the custodian, a written report that details the client's account including assets held and asset value which will come from the custodian.

Robo-advisory portfolio management clients will receive at least quarterly a written report that details the client's account including assets held and asset value, which report will come from the custodian.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

Dunhill Financial does not receive any economic benefit, directly or indirectly from any third party for advice rendered to Dunhill Financial clients.

B. Compensation to Non – Advisory Personnel for Client Referrals

Dunhill Financial may, via written arrangement, retain third parties to act as solicitors for Dunhill Financial's investment management services. All compensation with respect to the foregoing will be fully disclosed to each client to the extent required by applicable law. Dunhill Financial will ensure each solicitor is properly registered in all appropriate jurisdictions.

Item 15: Custody

Dunhill Financial, with client written authority, has limited custody of client's assets through direct fee deduction of Dunhill Financial's fees only. If the client chooses to be billed directly by

the Custodian, Dunhill Financial would have constructive custody over that account and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy.

Item 16: Investment Discretion

For those client accounts where Dunhill Financial provides ongoing supervision, the client has given Dunhill Financial written discretionary authority over the client's accounts with respect to securities to be bought or sold and the amount of securities to be bought or sold. Details of this relationship are fully disclosed to the client before any advisory relationship has commenced. The client provides Dunhill Financial discretionary authority via a limited power of attorney in the Investment Advisory Contract and in the contract between the client and the custodian.

Item 17: Voting Client Securities (Proxy Voting)

Dunhill Financial will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

Dunhill Financial does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure. Dunhill Financial does not have any debt and ensures sufficient cash flow to cover payroll expenses for minimum one year.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither Dunhill Financial nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

Dunhill Financial has not been the subject of a bankruptcy petition.

This brochure supplement provides information about Brian Dunhill that supplements the Dunhill Financial, LLC brochure. You should have received a copy of that brochure. Please contact Brian Dunhill, partner and advisor, if you did not receive Dunhill Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Dunhill is also available on the SEC's website at www.adviserinfo.sec.gov.

Dunhill Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Brian Robin Dunhill

Personal CRD Number: 4686593

Investment Adviser Representative

Swan Court, 11 Worple Road
London, United Kingdom SW19 4JS
Tel. +44 7514 993556
brian@dunhillfinancial.com

UPDATED: 02/14/2025

Item 2: Educational Background and Business Experience

Name: Brian Robin Dunhill

Born: 1982

Education Background and Professional Designations:

Education:

BSBA Finance & International Business, Central Florida - 2003

MBA University of San Francisco - 2011

Business Background:

11/2011 -Present	Managing Director Dunhill Financial, LLC
12/2021 -Present	Investment Advisor Representative Lansdowne Wealth Management, LLC
08/2020 - Present	Secretary Adrian Leeds Group, Inc.
12/2019 - Present	Appointed Representative Blacktower Financial Management (Int) Ltd (BFMI) & Blacktower Financial Management Cyprus Limited (BFMCL)
09/2019 - Present	Director Dunhill Financial, Ltd.
11/2017 - Present	Member of Advisory Committee American Citizens Abroad Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Brian Dunhill is an investment adviser representative with another investment advisory firm. From time to time, he may offer clients advice or products from those activities and clients should

be aware that these services may involve a conflict of interest. Dunhill Financial, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Dunhill Financial, LLC in such individual's outside capacities.

Brian Dunhill is a member of the advisory committee of American Citizens Abroad Inc., a non-profit membership organization. Brian Dunhill is also a board member of the American Club of Brussels and the Sharkey Foundation. There is no conflict of interest or pay.

Brian Dunhill is an Appointed Representative of Blacktower Financial Management (Int) Ltd (BFMI) and Blacktower Financial Management Cyprus Limited (BFMCL). BFMI is based in Gibraltar and regulated with the GFSC for insurance and investment services, including pension advice in the UK. BFMCL is based in Cyprus and regulated with the CySEC for insurance and investment services. The BFMI & BFMCL network specifically authorizes Brian Dunhill to offer investment advice and insurance-based advice in the EEA (excluding the UK). They are a provider of third-party services, including:

- Back office services
- Authorization
- Broker relations
- Client services
- Information where requested on regulated life assurance, pensions and investments from a range of different companies.

There is no conflict of interest and no pay. Dunhill Financial, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Dunhill Financial, LLC in such individual's outside capacities.

Brian Dunhill is the Secretary of Adrian Leeds Group, Inc. His responsibilities include signing off on resolutions and ensuring implication of those resolutions.

Brian Dunhill is a Member of Forbes Finance Council. Forbes Finance Council is a vetted professional networking community for senior-level finance executives

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Brian Robin Dunhill does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Dunhill Financial, LLC.

Item 6: Supervision

Brian Robin Dunhill supervises all duties and activities of the firm. Brian Robin Dunhill's contact information is on the cover page of this disclosure document. Brian Dunhill adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

This brochure supplement provides information about Isa Hantzsch that supplements the Dunhill Financial, LLC brochure. You should have received a copy of that brochure. Please contact Isa Hantzsch if you did not receive Dunhill Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Isa Hantzsch is also available on the SEC's website at www.adviserinfo.sec.gov.

Dunhill Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Isa Hantzsch

Personal CRD Number: 6794926

Investment Adviser Representative

Dunhill Financial, LLC
Swan Court, 11 Worple Road, Unit 109
London, United Kingdom SW19 4JS

Lichtenberger Str. 41
Berlin, Germany 10243
+4915122030004
isa@dunhillfinancial.com

UPDATED: 02/18/2025

Item 2: Educational Background and Business Experience

Name: Isa Hantzsch **Born:** 1991

Educational Background and Professional Designations:

Education:

Master of Science Psychology, Vrije Universiteit Brussel - 2016

Business Background:

05/2023 - Present	Investment Adviser Representative Lansdowne Wealth Management, LLC
12/2019 - Present	Investment Adviser Representative Dunhill Financial, LLC
12/2019 - Present	Branch Manager Blacktower Financial Management (Int) Ltd (BFMI) & Blacktower Financial Management Cyprus Limited (BFMCL)
09/2019 - Present	Compliance Officer Dunhill Financial, Ltd.
08/2017 - Present	Compliance Officer Dunhill Financial, LLC
12/2014 - 07/2017	Office Manager Dunhill Financial, LLC
09/2014 - 09/2016	Student Vrije Universiteit Brussel - MSc in Psychology

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Isa Hantzsch is an investment adviser representative with another investment advisory firm. From time to time, she may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Dunhill Financial, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Dunhill Financial, LLC in such individual's outside capacities.

Isa Hantzsch is a Branch Manager of Blacktower Financial Management (Int) Ltd (BFMI) and Blacktower Financial Management Cyprus Limited (BFMCL). BFMI is based in Gibraltar and regulated with the GFSC for insurance and investment services, including pension advice in the UK. BFMCL is based in Cyprus and regulated with the CySEC for insurance and investment services. They are a provider of third-party services, including:

- Back office services
- Authorization
- Broker relations
- Client services
- Information where requested on regulated life assurance, pensions and investments from a range of different companies.

There is no conflict of interest and no pay. Dunhill Financial, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Dunhill Financial, LLC in such individual's outside capacities.

Item 5: Additional Compensation

Isa Hantzsch does not receive any economic benefit from any person, company, or organization, other than Dunhill Financial, LLC in exchange for providing clients advisory services through Dunhill Financial, LLC.

Item 6: Supervision

As the Chief Compliance Officer of Dunhill Financial, LLC, Isa Hantzsch supervises all activities of the firm. Isa Hantzsch's contact information is on the cover page of this disclosure document. Isa Hantzsch adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

This brochure supplement provides information about Kamaljit Singh Somal that supplements the Dunhill Financial, LLC brochure. You should have received a copy of that brochure. Please contact Kamaljit Singh Somal if you did not receive Dunhill Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kamaljit Singh Somal is also available on the SEC's website at www.adviserinfo.sec.gov.

Dunhill Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Kamaljit Singh Somal

Personal CRD Number: 7263838

Investment Adviser Representative

Dunhill Financial, LLC
Swan Court, 11 Worple Road, Unit 109
London, United Kingdom SW19 4JS
+44 (0) 7462 45566
kamaljit@dunhillfinancial.com

UPDATED: 02/18/2025

Item 2: Educational Background and Business Experience

Name: Kamaljit Singh Somal **Born:** 1997

Educational Background and Professional Designations:

Education:

Bachelor of Science Computer Science, King's College London - 2019

Business Background:

08/2023 - Present	Associate Blacktower Financial Management (Int) Ltd (BFMI) & Blacktower Financial Management Cyprus Limited (BFMCL)
06/2023 - Present	Associate Dunhill Financial, Ltd.
05/2023 - Present	Investment Adviser Representative Lansdowne Wealth Management, LLC
12/2019 - Present	Investment Adviser Representative Dunhill Financial, LLC
12/2017 - Present	Cyberops Comms Operative Royal Air Force
11/2017 - 02/2018	Intern Assistant Financial Analyst Elysium Brokers
05/2017 - 11/2017	Trader FX/Commodities/Indices & Cryptocurrencies AudaCity Capital Management
08/2016 - 02/2017	Traveling

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Kamaljit Singh Somal is an investment adviser representative with another investment advisory firm. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Dunhill Financial, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Dunhill Financial, LLC in such individual's outside capacities.

Kamaljit Singh Somal is an Associate of Blacktower Financial Management (Int) Ltd (BFMI) and Blacktower Financial Management Cyprus Limited (BFMCL). BFMI is based in Gibraltar and regulated with the GFSC for insurance and investment services, including pension advice in the UK. BFMCL is based in Cyprus and regulated with the CySEC for insurance and investment services. They are a provider of third-party services, including:

- Back office services
- Authorization
- Broker relations
- Client services
- Information where requested on regulated life assurance, pensions and investments from a range of different companies.

There is no conflict of interest and no pay. Dunhill Financial, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Dunhill Financial, LLC in such individual's outside capacities.

Item 5: Additional Compensation

Kamaljit Singh Somal does not receive any economic benefit from any person, company, or organization, other than Dunhill Financial, LLC in exchange for providing clients advisory services through Dunhill Financial, LLC.

Item 6: Supervision

As a representative of Dunhill Financial, LLC, Kamaljit Singh Somal is supervised by Isa Hantsch, the firm's Chief Compliance Officer. Isa Hantsch is responsible for ensuring that Kamaljit Singh Somal adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Isa Hantsch is +49 1512 2030 004.

This brochure supplement provides information about Joshua Robert Madden that supplements the Dunhill Financial, LLC brochure. You should have received a copy of that brochure. Please contact Joshua Robert Madden if you did not receive Dunhill Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua Robert Madden is also available on the SEC's website at www.adviserinfo.sec.gov.

Dunhill Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Joshua Robert Madden

Personal CRD Number: 7446349

Investment Adviser Representative

Dunhill Financial, LLC
Swan Court, 11 Worples Road,
Unit 109
London, United Kingdom SW19 4JS
+44 (0) 7394 894 579
joshua@dunhillfinancial.com

UPDATED: 02/18/2025

Item 2: Educational Background and Business Experience

Name: Joshua Robert Madden

Born: 1989

Educational Background and Professional Designations:

Education:

LL.M. European Law and Economics, University of Hamburg - 2019

BSc (Hons) Business Management with Economics, University of Brighton - 2018

CII Diploma in Regulated Financial Planning (Level 4) - 2023

Business Background:

08/2023 – Present	Appointed Representative Blacktower Financial Management (Int) Ltd (BFMI) & Blacktower Financial Management Cyprus Limited (BFMCL)
06/2023 – Present	Advisor Dunhil Financial, Ltd.
05/2023 – Present	Investment Adviser Representative Lansdowne Wealth Management, LLC
09/2021 - Present	Investment Adviser Representative Dunhill Financial, LLC
10/2020 - 08/2021	Freelance Language Consultant Self-employed
01/2020 - 09/2020	International Business Development Manager candidate select GmbH
09/2016 - 09/2017	Project Support Officer Coast to Capital LEP

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Joshua Robert Madden is an investment adviser representative with another investment advisory firm. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Dunhill Financial, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Dunhill Financial, LLC in such individual's outside capacities.

Joshua Robert Madden is an Appointed Representative of Blacktower Financial Management (Int) Ltd (BFMI) and Blacktower Financial Management Cyprus Limited (BFMCL). BFMI is based in Gibraltar and regulated with the GFSC for insurance and investment services, including pension advice in the UK. BFMCL is based in Cyprus and regulated with the CySEC for insurance and investment services. The BFMI & BFMCL network specifically authorizes Joshua Robert Madden to offer investment advice and insurance-based advice in the EEA (excluding the UK). They are a provider of third-party services, including:

- Back office services
- Authorization
- Broker relations
- Client services
- Information where requested on regulated life assurance, pensions and investments from a range of different companies.

Joshua Robert Madden is a Committee Member of Adur Ukraine Support Association. His responsibilities include supporting the association in organizing activities and planning to strengthen and build the local Ukrainian community and foster integration with the locals. AUSA's aims are to benefit and support its members and our aims include:

- Supporting the community of displaced Ukrainians (guests) in the Adur area
- Support the needs of those Ukrainians and their hosts
- Preserving and promoting Ukrainian culture and heritage
- Promoting a mutually beneficial cultural and recreational relationship between Ukrainians and our communities
- Working with other groups to be part of a wider support network

There is no conflict of interest and no pay. Dunhill Financial, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Dunhill Financial, LLC in such individual's outside capacities.

Item 5: Additional Compensation

Joshua Robert Madden does not receive any economic benefit from any person, company, or organization, other than Dunhill Financial, LLC in exchange for providing clients advisory services through Dunhill Financial, LLC.

Item 6: Supervision

As a representative of Dunhill Financial, LLC, Joshua Robert Madden is supervised by Isa Hantzsch, the firm's Chief Compliance Officer. Isa Hantzsch is responsible for ensuring that Joshua Robert Madden adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Isa Hantzsch is +49 1512 2030 004.

This brochure supplement provides information about Ann Lucy Herrero that supplements the Dunhill Financial, LLC brochure. You should have received a copy of that brochure. Please contact Ann Lucy Herrero if you did not receive Dunhill Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Ann Lucy Herrero is also available on the SEC's website at www.adviserinfo.sec.gov.

Dunhill Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Ann Lucy Herrero

Personal CRD Number: 3156939

Investment Adviser Representative

Dunhill Financial, LLC
Swan Court, 11 Worple Road, Unit 109
London, United Kingdom SW19 4JS
(914) 413-9995
ann@dunhillfinancial.com

UPDATED: 02/18/2025

Item 2: Educational Background and Business Experience

Name: Ann Lucy Herrero **Born:** 1955

Educational Background and Professional Designations:

Education:

MBA Portfolio Theory, Pace University - 1985

MA Spanish Lit, Middlebury College - 1980

BA Spanish, Indiana University - 1978

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Divorce Financial Analyst® (CDFA®)

The ****California Department of Financial Protection and Innovation (CDFA)**** is the state agency responsible for regulating financial institutions, investment advisers, and other financial service providers in California. It ensures consumer protection by enforcing laws related to banking, lending, securities, and financial services. The CDFA oversees licensing, investigates complaints, and ensures compliance with both state and federal regulations. It also promotes financial literacy and safeguards consumers against fraudulent practices in the financial sector.

Business Background:

10/2024 - Present	Investment Adviser Representative Dunhill Financial, LLC
03/2015 – 10/2024	Financial Advisor Ameriprise Financial
02/2011 - 03/2015	Financial Advisor Edward Jones

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

Ann Lucy Herrero is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Ann Lucy Herrero does not receive any economic benefit from any person, company, or organization, other than Dunhill Financial, LLC in exchange for providing clients advisory services through Dunhill Financial, LLC.

Item 6: Supervision

As a representative of Dunhill Financial, LLC, Ann Lucy Herrero is supervised by Isa Hantzsch, the firm's Chief Compliance Officer. Isa Hantzsch is responsible for ensuring that Ann Lucy Herrero adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Isa Hantzsch is (561) 685-2381.

This brochure supplement provides information about Reuben Laurence Woods that supplements the Dunhill Financial, LLC brochure. You should have received a copy of that brochure. Please contact Reuben Laurence Woods if you did not receive Dunhill Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Reuben Laurence Woods is also available on the SEC's website at www.adviserinfo.sec.gov.

Dunhill Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Reuben Laurence Woods

Personal CRD Number: 7964736

Investment Adviser Representative

Dunhill Financial, LLC
Swan Court, 11 Worple Road, Unit 109
London, United Kingdom, SW19 4JS
+447496776399
reuben@dunhillfinancial.com

UPDATED: 02/18/2025

Item 2: Educational Background and Business Experience

Name: Reuben Laurence Woods **Born:** 1995

Educational Background and Professional Designations:

Education:

Graduate Diploma in Business Studies Personal Financial Planning, Massey University - 2023

Bachelor of Commerce Strategy & Entrepreneurship, University of Canterbury - 2017

Business Background:

08/2024 - Present	Investment Adviser Representative Dunhill Financial, LLC
06/2024 - 08/2024	Associate Dunhill Financial
02/2024 - 06/2024	N/A Travel (moving to London)
11/2020 - 02/2024	Financial Adviser Twine Financial Advisers
01/2020 - 11/2020	N/A Gap Year (OE)
12/2017 - 12/2019	Relationship Manager & Strategy Axia Labs
08/2017 - 05/2018	Service Consultant Bank of New Zealand
06/2016 - 08/2017	Service Consultant ANZ New Zealand

02/2014 - 05/2017

N/A
Full-time student

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Reuben Laurence Woods is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Reuben Laurence Woods does not receive any economic benefit from any person, company, or organization, other than Dunhill Financial, LLC in exchange for providing clients advisory services through Dunhill Financial, LLC.

Item 6: Supervision

As a representative of Dunhill Financial, LLC, Reuben Laurence Woods is supervised by Isa Hantzsch, the firm's Chief Compliance Officer. Isa Hantzsch is responsible for ensuring that Reuben Laurence Woods adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Isa Hantzsch is +4915122030004.