

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.

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

Version Date: 03/09/2022

Item 2: Material Changes

The material changes in this brochure from the last annual updating amendment of Dunhill Financial, LLC on 03/18/2021 are described below. Material changes relate to Dunhill Financial, LLC's policies, practices or conflicts of interests only.

- Dunhill Financial, LLC has updated its business address (Cover Page).
- Dunhill Financial, LLC has added Robo-Advisory Portfolio Management as a service. (Items 4, 5, 8, & 13)

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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 II of the Financial Planning 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:
\$123,972,750	\$0	December 2021

Item 5: Fees and Compensation

A. Fee Schedule

Investment Supervisory Services Fees

Categories depending on AUM & service level	Annual Fee
Asset Management (any AUM)	0.50%
Emerging Affluent (any AUM)	\$100/month
Financial Planning Tier 2 (\$100,000 - \$2,500,000)	\$0 - \$500,000 - 1.25% (min. \$2,500) \$500,000 - \$1,000,000 - 1.00% \$1,000,000 - \$2,500,000 - 0.80%
Financial Planning Tier 1 (\$2,500,000 - \$5,000,000)	Idem Tier 2 \$2,500,000 - \$5,000,000 - 0.70%
Private Wealth (\$5,000,000 +)	Idem Tier 1 \$5,000,000+ - \$25,000 (fixed)

Services per Category

Service	Asset Management	Emerging Affluent	Financial Planning Tier 2	Financial Planning Tier 1	Private Wealth
Model Portfolios	X	X	X	X	X
Monthly Email Update		X	X	X	X
Direct Contact		X	X	X	X
Personalized Portfolios		X	X	X	X

Service	Asset Management	Emerging Affluent	Financial Planning Tier 2	Financial Planning Tier 1	Private Wealth
Simple Financial Plan		X	X	X	X
Advanced Financial Plan			X	X	X
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 II of the Investment Advisory Contract. Fees are paid monthly or quarterly in arrears (depending on the custodian), and 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.

The balance in the client's account on the last day of the prior billing period is used to determine the market value of the assets upon which the advisory fee is based.

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 Contract with fifteen days' written notice.

B. Payment of Fees

Payment of Investment Supervisory Fees

Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly 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.

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, 30 Churchill Place 5th Floor, E14 5RE United Kingdom. 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.

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 and ETFs. Dunhill Financial will never charge a premium or commission on transactions, beyond the actual cost imposed by the custodian.

Dunhill Financial recommends Interactive Brokers LLC, Trade-PMR Inc., Member FINRA SIPC, Platform One Ltd., Praemium Ltd., 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 Kettmann, 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.

Dunhill Financial

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PRIVACY POLICY

Investment Advisors are required by law to inform their clients of their policies regarding privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives customers the right to limit some but not all usage of personal information. It also requires us to tell you how we collect, use, and protect your personal information.

TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information and Financial Account Numbers and/or Balances, Sources of Income, or other Information. When you are no longer our customer, we may continue to use your information only as described in this notice.

PARTIES TO WHOM WE DISCLOSE INFORMATION

All Investment Advisors may need to use personal information to run their everyday business. In the section below, we list the typical reasons that we may use your personal information for:

- For everyday business purposes - such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus;
- For our marketing - to offer our products and services to you;
- For joint marketing with other financial companies; or
- For affiliates' everyday business purposes - information about client transactions and experience.

If you are a new customer or new prospective customer, we may begin processing your information on the day that we start engaging in conversation about financial planning. When you are no longer our customer, we may continue to use your information as described in this notice. However, you can contact us at any time to limit the processing of your information.

PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENTS' INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and offices.

US FEDERAL LAW & EUROPE'S GDPR GIVES YOU THE RIGHT TO ACCESS, TO BE FORGOTTEN & TO RESTRICT PROCESSING

US Federal law & GDPR allows you the right to access and limit the processing of your personal information. According to SEC and FCA regulations, we have to retain any personal information indefinitely that is or was covered by a client agreement. You can, however, request the restriction of your data processing.

Please call if you have any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.

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

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London, United Kingdom E14 5RE
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brian@dunhillfinancial.com

UPDATED: 03/09/2022

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
05/2012 - 08/2012	Financial Representative IFS Securities
04/2009 - 06/2010	Manager Raymond James & Associates
05/2005 - 04/2009	Various UBS Wealth Management
03/2005 - 05/2005	Investment Analyst Lehman Brothers
11/2004 - 03/2005	Financial Advisor AIG
07/2003 - 10/2004	Financial Consultant AG Edwards

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 affiliated with Dunhill Financial, SPRL. Foreign Registered Investment Adviser, Avenue des Saisons 110, 1050 Brussels, Belgium. 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.

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 Kettmann that supplements the Dunhill Financial, LLC brochure. You should have received a copy of that brochure. Please contact Isa Kettmann 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 Kettmann 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 Kettmann

Personal CRD Number: 6794926

Investment Adviser Representative

Dunhill Financial, LLC
30 Churchill Place, 5th Floor
London, United Kingdom E14 5RE
+4915122030004
isa@dunhillfinancial.com

UPDATED: 06/09/2022

Item 2: Educational Background and Business Experience

Name: Isa Kettmann **Born:** 1991

Educational Background and Professional Designations:

Education:

Master of Science Psychology, Vrije Universiteit Brussel - 2016

Business Background:

12/2019 - Present	Investment Adviser Representative Dunhill Financial, LLC
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
09/2011 - 07/2014	Student Vrije Universiteit Brussel - BSc 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 Kettmann is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Isa Kettmann 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 Kettmann supervises all activities of the firm. Isa Kettmann's contact information is on the cover page of this disclosure document. Isa Kettmann 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
30 Churchill Place, 5th Floor
London, United Kingdom E14 5RE
(561) 570-5640
kamaljit@dunhillfinancial.com

UPDATED: 09/13/2021

Item 2: Educational Background and Business Experience

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

Educational Background and Professional Designations:

Education:

Computer Science Computer Science, KCL - 2019

Business Background:

06/2020 - 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 not engaged in any investment-related business or occupation (other than this advisory firm).

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 Kettmann, the firm's Chief Compliance Officer. Isa Kettmann 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 Kettmann is +49 1512 2030004.

This brochure supplement provides information about Anna Czajkowska Berezow that supplements the Dunhill Financial, LLC brochure. You should have received a copy of that brochure. Please contact Anna Czajkowska Berezow 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 Anna Czajkowska Berezow is also available on the SEC's website at www.adviserinfo.sec.gov.

Dunhill Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Anna Czajkowska Berezow

Personal CRD Number: 6059201

Investment Adviser Representative

Dunhill Financial, LLC

Ul. Lindego 18

Gdansk, Poland 80-279

+1 206-866-5595

anya@dunhillfinancial.com

UPDATED: 11/17/2021

Item 2: Educational Background and Business Experience

Name: Anna Czajkowska Berezow **Born:** 1984

Educational Background and Professional Designations:

Education:

Bachelors of Science Economics, Shorter University - 2007

Bachelors Business Administration, Shorter University - 2007

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.

Business Background:

03/2021 - Present	Investment Adviser Representative Dunhill Financial, LLC
03/2021 - Present	Wealth Manager Dunhill Financial
07/2017 - 08/2020	Private Wealth Manager / Financial Planner Creative Planning
06/2007 - 06/2017	Financial Advisor BECU

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

Anna Czajkowska Berezow is a part owner of Woody Pines, LLC, a real estate rental company.

Item 5: Additional Compensation

Anna Czajkowska Berezow 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, Anna Czajkowska Berezow is supervised by Isa Kettmann, the firm's Chief Compliance Officer. Isa Kettmann is responsible for ensuring that Anna Czajkowska Berezow 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 Kettmann is +4915122030004.

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
30 Churchill Place 5th Floor
London, E14 5RE
(328) 228-7162
joshua@dunhillfinancial.com

UPDATED: 09/28/2021

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

Business Background:

10/2021 - Present	Investment Adviser Representative Dunhill Financial, LLC
09/2021 - Present	Associate Dunhill Financial
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
06/2007 - 06/2013	Postal Operations U.S. Air Force

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

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 Kettmann, the firm's Chief Compliance Officer. Isa Kettmann 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 Kettmann is (151) 220-3000.