

Carefully read Item 4 and Item 5 of Form ADV Part 2A (“Brochure”), as these sections of the Brochure contain important details about HIP Investor Inc.’s advisory services and fees. Fees may be negotiable. The fees below will only apply to you when you request the services listed.

Fees Charged by Investment Adviser	Fee Amount	Frequency Fee is Charged	Services
Assets Under Management Fee	1.00% up to \$1 million AUM; 0.75% for portion over \$1 mm yet less than \$10 million AUM; 0.50% for portion over \$10 mm in assets managed (AUM)	Quarterly in advance; and partial quarters when starting or ending services	<ul style="list-style-type: none"> • Financial planning services; • Portfolio management for individuals and/or small businesses; • Portfolio management for businesses or institutional clients; <ul style="list-style-type: none"> • Publication of periodicals; • Security ratings or pricing services; • Educational seminars/workshops; • Other (reporting on ESG and future risk of portfolios)
Hourly Fee	From \$250 per hour (analysts) to \$600 per hour (senior managers); also, a blended team rate of \$375 per hour (range is \$200-\$500/hr)	As hours are completed; or combined into a project fee	<ul style="list-style-type: none"> • Financial planning services; • Publication of periodicals; • Security ratings or pricing services; • Educational seminars/workshops; • Other (reporting on ESG and future risk of portfolios)
Subscription Fee (for HIP Ratings, Pillars, Metrics, and Data)	Varies, based on asset class, and level of detail of Ratings, Pillars, Metrics, and Data; list prices range from \$10,000 to \$500,000 annually	Quarterly in advance; and partial quarters when starting or ending services	<ul style="list-style-type: none"> • Publication of periodicals; • Security ratings or pricing services; • Educational seminars/workshops; • Other (reporting on ESG and future risk of portfolios)
Fixed Fee	\$0	N/A	N/A
Commissions to the Adviser	\$0	N/A	N/A
Performance-based Fee	\$0	N/A	N/A
Other	Licensing fees for indexes: Varies, based on asset class, and level of detail of ratings, pillars, metrics, and data; list prices range from \$10,000 to \$500,000 annually; share of revenue collected by index.	Quarterly in advance; and partial quarters when starting or ending services	<ul style="list-style-type: none"> • Publication of periodicals; • Security ratings or pricing services; • Educational seminars/workshops; • Other (reporting on ESG and future risk of portfolios)
Fees Charged by Third Parties	Fee Amount	Frequency Fee is Charged	Services
Third Party Money Manager	Varies, from 0.15% to 0.75% for assets managed	Quarterly in advance; and partial quarters when starting or ending services	<ul style="list-style-type: none"> • Financial planning services; • Portfolio management for individuals and/or small businesses; • Portfolio management for businesses or institutional clients; <ul style="list-style-type: none"> • Publication of periodicals; • Security ratings or pricing services; • Educational seminars/workshops; • Other (reporting on ESG and future risk of portfolios)
Robo-Adviser Fee	\$0	N/A	N/A
Talk with your Adviser about fees and costs applicable to you			

Additional fees and costs to discuss with your Adviser

Additional Fees/Cost	Yes/No	Paid To
Brokerage Fees	Yes	Charles Schwab (including for ADR or OTC trades) or Goldman Sachs Folio (0.15% of AUM, with \$25/qtr. Min.)
Commissions	No	None.
Custodian Fees	Yes	Charles Schwab (including possible ADR holding fees); Goldman Sachs Folio; Altruist – possible annual IRA fees.
Mark-ups	No	None.
Mutual Fund/ETF Fees and Expenses	Yes	To the mutual fund or ETF via the brokerage