

ADV PART 2B BROCHURE SUPPLEMENT

MARCH 2026

Hightower Advisors, LLC

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Bickling Financial Services, Inc.

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Spencer Betts
Andrew Betts
Dorothy Bickling
Robin Urciuoli
Bruce Goodman
Patrick Hanlon
Ashley M. Hoy
Jack Freedman

*This Form ADV Part 2B brochure supplement provides information about professionals of the **Bickling Financial Services** Advisor Practice of Hightower Advisors, LLC ("Hightower Advisors"). This document supplements the Hightower Advisors Form ADV Part 2A brochure ("Brochure"), of which you should have received a copy. Please contact us via email at compliance@hightoweradvisors.com if you did not receive Hightower Advisors' brochure or if you have any questions about the contents of this supplement.*

Additional information about the above-named professionals or entities is available at the Securities and Exchange Commission website, www.adviserinfo.sec.gov.

Spencer Betts*, CFP®¹, AIF™²

Educational Background and Business Experience:

Year of Birth: 1972

Education Background:

❖ Old Dominion University | BS, Physics | 1997

Business Experience:

Name of Employer	Position Held	Time Period
Hightower Advisors, LLC	Investment Advisor Representative	03/2023 - Present
Hightower Securities, LLC	Registered Representative	03/2023 - Present
Bickling Financial Services	Principal	03/2023 - Present
Purshe Kaplan Sterling Investments	Registered Representative	09/2020 - 03/2023
Bickling Financial Services, Inc.	Investment Advisor	09/2012 - 03/2023

Disciplinary Information:

Hightower Advisors is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Investment Advisors. At this time, Hightower has no information to disclose in relation to this item.

Other Business Activities:

Licensed Insurance Agent

Spencer Betts is a licensed insurance agent with various insurance companies and, in such capacity, may recommend the purchase of certain insurance products. A conflict of interest exists to the extent that licensed insurance agents recommend the purchase of insurance products and typically receive insurance commissions or additional compensation. Hightower Advisors has procedures in place to ensure that any recommendations made are in the best interest of clients regardless of any additional compensation earned.

Registered Representative of a Broker-Dealer

Spencer Betts is a Registered Representative with Hightower Securities, LLC ("HTS"), a broker-dealer affiliated with Hightower Advisors and a member of FINRA. Registered Representatives provide brokerage services under a commission-based arrangement and may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds. A conflict of interest exists as this practice may create an incentive to recommend investment products based on compensation received rather than on the client's needs. Hightower Advisors has procedures in place to ensure that any recommendations made are in the best interest of clients regardless of any additional compensation earned.

Andrew Betts*, CFP®¹, AIF™²

Educational Background and Business Experience:

Year of Birth: 1970

Education Background:

❖ Babson College | MBA, Entrepreneurship | 2001

❖ Carnegie Mellon University | BS, Chemical Engineering | 1993

Business Experience:

Name of Employer	Position Held	Time Period
Hightower Advisors, LLC	Investment Advisor Representative	03/2023 - Present
Hightower Securities, LLC	Registered Representative	03/2023 - Present
Bickling Financial Services	Principal	03/2023 - Present
Purshe Kaplan Sterling Investments	Registered Representative	09/2020 - 03/2023
Bickling Financial Services, Inc.	Investment Advisor	08/2007 - 03/2023

Disciplinary Information:

Hightower Advisors is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Investment Advisors. At this time, Hightower has no information to disclose in relation to this item.

Other Business Activities:

Licensed Insurance Agent

Andrew Betts is a licensed insurance agent with various insurance companies and, in such capacity, may recommend the purchase of certain insurance products. A conflict of interest exists to the extent that licensed insurance agents recommend the purchase of insurance products and typically receive insurance commissions or additional compensation. Hightower Advisors has procedures in place to ensure that any recommendations made are in the best interest of clients regardless of any additional compensation earned.

Registered Representative of a Broker-Dealer

Andrew Betts is a Registered Representative with Hightower Securities, LLC ("HTS"), a broker-dealer affiliated with Hightower Advisors and a member of FINRA. Registered Representatives provide brokerage services under a commission-based arrangement and may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds. A conflict of interest exists as this practice may create an incentive to recommend investment products based on compensation received rather than on the client's needs. Hightower Advisors has procedures in place to ensure that any recommendations made are in the best interest of clients regardless of any additional compensation earned.

Dorothy Bickling*, CFP®¹

Educational Background and Business Experience:

Year of Birth: 1939

Education Background:

- ❖ University | Doctor of Education Counselor Education | 1977
- ❖ University of Northern Colorado | MA Business Education | 1967
- ❖ University of Colorado | BS Accounting & Finance | 1961

Business Experience:

Name of Employer	Position Held	Time Period
Hightower Advisors, LLC	Investment Advisor Representative	03/2023 - Present
Hightower Securities, LLC	Registered Representative	03/2023 - Present
Bickling Financial Services	Investment Advisor	03/2023 - Present
Purshe Kaplan Sterling Investments	Registered Representative	09/2020 - 03/2023
Bickling Financial Services, Inc.	Investment Advisor	10/1990 - 03/2023

Disciplinary Information:

Hightower Advisors is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Investment Advisors. At this time, Hightower has no information to disclose in relation to this item.

Other Business Activities:

Licensed Insurance Agent

Dorothy Bickling is a licensed insurance agent with various insurance companies and, in such capacity, may recommend the purchase of certain insurance products. A conflict of interest exists to the extent that licensed insurance agents recommend the purchase of insurance products and typically receive insurance commissions or additional compensation. Hightower Advisors has procedures in place to ensure that any recommendations made are in the best interest of clients regardless of any additional compensation earned.

Registered Representative of a Broker-Dealer

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a commission-based arrangement and may also be entitled to a portion of any ongoing distribution or service (“trail”) fees from the sale of mutual funds. A conflict of interest exists as this practice may create an incentive to recommend investment products based on compensation received rather than on the client’s needs. Hightower Advisors has procedures in place to ensure that any recommendations made are in the best interest of clients regardless of any additional compensation earned.

Robin Urciuoli CFP^{®1}, CPA³

Educational Background and Business Experience:

Year of Birth: 1974

Education Background:

- ❖ University of Massachusetts Amherst Eisenberg School of Management | Accounting | 1996

Business Experience:

Name of Employer	Position Held	Time Period
Hightower Advisors, LLC	Investment Advisor Representative	03/2023 – Present
Bickling Financial Services	Investment Advisor	03/2023 – Present
Bickling Financial Services, Inc.	Investment Advisor	08/2019 – 03/2023
Beacon Financial Planning, Inc.	Accountant, Advisory Representative	09/2010 – 08/2019

Disciplinary Information:

Hightower Advisors is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client’s evaluation of Investment Advisors. At this time, Hightower has no information to disclose in relation to this item.

Other Business Activities:

Hightower Advisors is required to disclose certain outside business activities of our Investment Advisors. At this time, Hightower has no information to disclose in relation to this item.

Bruce Goodman, AIF^{TM2}

Educational Background and Business Experience:

Year of Birth: 1947

Education Background:

- ❖ Suffolk University | MBA Finance | 1969
- ❖ Suffolk University | BS Marketing | 1969

Business Experience:

Name of Employer	Position Held	Time Period
Hightower Advisors, LLC	Investment Advisor Representative	03/2023 – Present
Hightower Securities, LLC	Registered Representative	03/2023 – Present
Bickling Financial Services	Investment Advisor	03/2023 – Present
Purshe Kaplan Sterling Investments	Registered Representative	05/2021 – 03/2023
Bickling Financial Services, Inc.	Investment Advisor	11/2020 – 03/2023
Shepherd Financial Services, LLC	Investment Advisor Representative	10/2016 – 11/2020

Disciplinary Information:

Hightower Advisors is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client’s evaluation of Investment Advisors. At this time, Hightower has no information to disclose in relation to this item.

Other Business Activities:

Licensed Insurance Agent

Bruce Goodman is a licensed insurance agent with various insurance companies and, in such capacity, may recommend the purchase of certain insurance products. A conflict of interest exists to the extent that licensed insurance agents recommend the purchase of insurance products and typically receive insurance commissions or additional compensation. Hightower Advisors has procedures in place to ensure that any recommendations made are in the best interest of clients regardless of any additional compensation earned.

Registered Representative of a Broker-Dealer

Bruce Goodman is a Registered Representative with Hightower Securities, LLC ("HTS"), a broker-dealer affiliated with Hightower Advisors and a member of FINRA. Registered Representatives provide brokerage services under a commission-based arrangement and may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds. A conflict of interest exists as this practice may create an incentive to recommend investment products based on compensation received rather than on the client's needs. Hightower Advisors has procedures in place to ensure that any recommendations made are in the best interest of clients regardless of any additional compensation earned.

Patrick Hanlon, CFP®¹

Educational Background and Business Experience:

Year of Birth: 1987

Education Background:

❖ Syracuse University Newhouse School of Communications | BS, Broadcast Journalism| 2009

Business Experience:

Name of Employer	Position Held	Time Period
Hightower Advisors, LLC	Investment Advisor Representative	03/2023 – Present
Bickling Financial Services	Investment Advisor	03/2023 – Present
Bickling Financial Services, Inc.	Associate Advisor	10/2020 – 03/2023
LPL Financial, LLC	Internal Advisory Consultant	04/2014 – 10/2020

Disciplinary Information:

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Other Business Activities:

Hightower Advisors is required to disclose certain outside business activities of our Investment Advisors. At this time, Hightower has no information to disclose in relation to this item.

Ashley M. Hoy

Educational Background and Business Experience:

Year of Birth: 1986

Education Background:

❖ Southern New Hampshire University | MBA Finance |2024

❖ Keene State College | BS Economics | 2008

Business Experience:

Name of Employer	Position Held	Time Period
Hightower Advisors, LLC	Investment Advisor Representative	11/2023 – Present
Hightower Securities, LLC	Registered Representative	11/2023 – Present
Bickling Financial Services	Investment Advisor	11/2023 – Present

Eagle Strategies, LLC	Associate Financial Advisor	03/2015 - 11/2023
NYLife Securities LLC	Registered Representative	04/2012 - 11/2023
Kevin A Fauteux	Assistant	10/2010 - 11/2023
Waddell & Reed	Financial Advisor	04/2010 - 10/2010

Disciplinary Information:

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Other Business Activities:

Licensed Insurance Agent

Ashley M. Hoy is a licensed insurance agent with various insurance companies and, in such capacity, may recommend the purchase of certain insurance products. A conflict of interest exists to the extent that licensed insurance agents recommend the purchase of insurance products and typically receive insurance commissions or additional compensation. Hightower Advisors has procedures in place to ensure that any recommendations made are in the best interest of clients regardless of any additional compensation earned.

Registered Representative of a Broker-Dealer

Ashley M. Hoy is a Registered Representative with Hightower Securities, LLC (“HTS”), a broker-dealer affiliated with Hightower Advisors and a member of FINRA. Registered Representatives provide brokerage services under a commission-based arrangement and may also be entitled to a portion of any ongoing distribution or service (“trail”) fees from the sale of mutual funds. A conflict of interest exists as this practice may create an incentive to recommend investment products based on compensation received rather than on the client’s needs. Hightower Advisors has procedures in place to ensure that any recommendations made are in the best interest of clients regardless of any additional compensation earned.

Jack Freedman, CFP®¹

Educational Background and Business Experience:

Year of Birth: 2000

Education Background:

- ❖ Bentley University | BS Finance | 2022

Business Experience:

Name of Employer	Position Held	Time Period
Hightower Advisors, LLC	Investment Advisor Representative	03/2024 - Present
Bickling Financial Services	Investment Advisor	03/2023 - Present
Bickling Financial Services, Inc.	Investment Advisor	05/2021 - 03/2023

Disciplinary Information:

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Other Business Activities:

Hightower Advisors is required to disclose certain outside business activities of our Investment Advisors. At this time, Hightower has no information to disclose in relation to this item.

Additional Disclosures

Supervision: The above individuals determine their own investment advice for clients based on information given to them. Hightower's Compliance department monitors the accounts for performance, trading issues versus investment objectives along with other supervisory reviews. Barry Coviello, Head of Field Supervision, supervises the advisory activities of the team and can be reached at 917-580-6037.

Additional Compensation: The above individuals (identified with an *) received additional individual compensation and benefits upon joining Hightower. These benefits include material cash proceeds and equity ownership which has the potential of significant appreciation. The amounts of such compensation were based on the team's expected profitability once the team's client base has been fully transitioned and actively managed at Hightower.

Professional Designations

¹The **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 1) Education (advanced college-level study addressing financial planning subject areas), 2) Examination (passage of comprehensive CFP® Certification Examination), 3) Experience (at least 3 years of full-time financial planning related experience) and 4) Ethics (CFP Board's Standards of Professional Conduct).

²The **Accredited Investment Fiduciary® (AIF®)** Designation is a professional certification that demonstrates an advisor or other person serving as an investment fiduciary has met certain requirements to earn and maintain the credential. The purpose of the AIF® Designation is to assure that those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibility.

- In order to become an AIF® Designee, candidates must complete the following requirements:
- Enroll in and complete AIF® Training that satisfies AIF® Training requirements
- Pass the AIF® Examination
- Meet the experience requirement (prerequisites)
- Satisfy the Code of Ethics and Conduct Standards
- Submit the application and dues

³**Certified Public Accountants (CPA)** are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.