



ADV PART 2B BROCHURE SUPPLEMENT

Dated: February 2020

HighTower Advisors, LLC

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Mark Kravietz

Peter Joseph Klein

Brian O’Leary

DEFINITIONS

Supervised persons refers to persons who: i) formulate investment advice for clients and have direct client contact and ii) have discretionary authority over a client’s assets even if the person has no direct client contact.

Educational background refers to the Supervised Person’s post-high school education

Business background refers to the Supervised Person’s business experience for the last 5 years

Disciplinary information legal or disciplinary events that are material to evaluation of advisory business – found to have any criminal or civil action, found by FINRA/SEC to investment-related regulation involving censure or barring

Other Business Activities refers to the Supervised Person’s engagement in any investment-related business or occupation other than his or her employment with HighTower Advisors, LLC.

Additional compensation lists any economic benefit the Supervised Person receives for providing investment advice other than his or her regular salary and regular bonus from HighTower Advisors, LLC.

Supervisor describes how HighTower Advisors, LLC supervises the supervised person’s investment activities and the supervisor responsible for those reviews.

This brochure supplement provides information about professionals of the Aline Wealth team of HighTower Advisors, LLC (“HighTower Advisors”). This brochure supplements the HighTower Advisors 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.



MARK KRAVIETZ, CIMA^{®1}, CFP^{®2}, CEPA³

Educational Background and Business Experience:

Year of Birth: 1962

Education Background: Bachelor's in Information Systems from State University of New York at Albany

Business Experience:

- March 2013 – Present: HighTower Advisors, LLC
- May 1994 – March 2013: UBS Financial Services
- May 1989 – August 1994: Lehman Brothers

Disciplinary Information: None

Other Business Activities: None (Please see disclosure for affiliated-firm activities below).

PETER JOSEPH KLEIN, CFA^{®4} CRPS⁵ CAP⁶

Educational Background and Business Experience:

Year of Birth: 1965

Education Background: BA Economics, State University of New York at Stony Brook 1987

MBA Finance, Baruch 1995

Business Experience:

- November 2013 – Present: HighTower Advisors, LLC
- May 1994 – March 2013: UBS Financial Services
- August 1992- August 1994 Lehman Brothers
- March 1989-August 1992 First Albany

Disciplinary Information: None

Other Business Activities: None (Please see disclosure for affiliated-firm activities below).

BRIAN O'LEARY

Educational Background and Business Experience:

Year of Birth: 1981

Education Background: Boston College – Carroll School of Management: Bachelors in Finance 2003

Business Experience:

- 2017 – Present: HighTower Advisors, LLC
- 2014-2017: American Independence Financial Services / JA Forlines Global
- 2013-2014: ValueLine Publishing
- 2011-2013: Metlife Securities Inc
- 2004-2009: Deutsche Securities Inc / Deutsche Asset Management
- 2004: Bear Stearns Securities

Disciplinary Information: None

Other Business Activities: None (Please see disclosure for affiliated-firm activities below)



ADDITIONAL DISCLOSURES:

Other Business Activities: The above individuals are registered representative with HighTower Securities, LLC (“HTS”) an affiliated broker/dealer of HighTower Advisors, LLC. There is a different standard of care for individual transactions when conducting business through HTS. For HTS securities transactions, the registered representative is subject to a suitability standard, requiring determination of whether a recommendation is suitable for the client, based on the client’s investment objectives and risk tolerances. Conversely, HighTower Advisors transactions are based on the common law fiduciary standard, a higher standard under which the investment advisor must act in the best interest of the client.

Additional Compensation: The above individuals received additional individual compensation and benefits upon joining HighTower. These benefits include material cash and loans, and firm ownership that has the potential of significant appreciation, in amounts which are based on the team’s expected profitability, once the team’s client base has been fully transitioned and actively managed at HighTower. The team’s aggregate compensation package is intended to cover wages and revenue lulls during the team’s transitional period. In their capacity as registered representatives under HighTower Securities, LLC, they may receive compensation for brokerage services. In addition, during their transition to HighTower, the team received certain support services from their primary custodian. Such support services are negotiated, and will include some or all of technology assistance, marketing reimbursement, transition support and research.

Supervision: The above individual determines his own investment advice for clients based on information given to him. HighTower’s Compliance department monitors the accounts for performance, trading issues versus investment objectives along with other supervisory reviews. Barry Coviello supervises the advisory activities of the team and can be reached at 917-580-6037.



Designations:

¹ CIMA certification requires that candidates meet all eligibility requirements, including experience, education, examination, and ethics. Candidates must demonstrate a minimum of three years of financial services experience and complete five steps to earn the certification: submit an application with fee, and pass background check; pass the online Qualification Examination; complete the education requirement with a Registered Education Provider; pass the online Certification Examination; and sign a licensing agreement.

² 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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States. 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*).

³ The Certified Exit Planning Advisor and CEPA are professional certification marks granted in the United States, Canada, Australia, and the United Kingdom by The Exit Planning Institute®. The CEPA designation marks are recognized for their strict code of ethics and professional standards and ongoing continuing professional education requirements. Applicants must meet the following requirements to apply for the certification: Education (bachelor’s degree from an accredited United States college or university), Complete 5-day CEPA program and pass the 150 question exam, Experience (5 years dealing with the owners of privately-held businesses in some advisory capacity) and sign an attestation agreeing to abide by the Code of Ethics and Professional Standards of the Exit Planning Institute. Certified individuals must complete ongoing continuing education and ethics once every three years, which consist of 40 hours of continuing professional education.

⁴ According to the CFA Institute, to be awarded the CFA charter one must have four years of qualified investment experience, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The disciplines of study include accounting, economics, ethics, equity analysis, fixed income analysis, portfolio management and statistics. The CFA Institute describes the CFA designation as follows: “First introduced in 1963, the Chartered Financial Analyst designation, or CFA charter, has become the most respected and recognized investment credential in the world.”

⁵ Individuals who hold the CRPS® designation have completed a course of study encompassing design, installation, maintenance, and administration of retirement plans. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

The Chartered Advisor in Philanthropy® (CAP®) designation gives you the power to make a difference in your career and in the world at large.

⁶ Focused on the best strategies for philanthropic planning, the three-course CAP® program will teach you the skills you need to advise clients on charitable giving or guide charitable organizations in their fundraising efforts. It’s an excellent addition to any financial or nonprofit career—and because The College has a mission of bettering society, you can take advantage of special, nonprofit pricing if you’re a nonprofit professional.

<https://www.theamericancollege.edu/designations-degrees/CAP>