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FORM ADV PART 2B BROCHURE SUPPLEMENT

Nicklaus M. Areddy, CFP®, CRPC®

This brochure supplement provides information about Nicklaus M. Areddy, CFP®, CRPC® that supplements the Pollock Investment Advisors, LLC Form ADV Part 2A Brochure. You should have received a copy of that brochure. Please contact Nicklaus M. Areddy, CFP®, CRPC® at 734.929.2520 if you did not receive Pollock Investment Advisors, LLC Form ADV Part 2A Brochure, or if you have any questions about the contents of this supplement.

Additional information about Nicklaus M. Areddy, CFP®, CRPC® is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Pollock Investment Advisors, LLC is 153350.

Pollock Investment Advisors, LLC is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

March 1, 2020

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Educational Background and Business Experience

Nicklaus M. Areddy, CFP®, CRPC®

Form ADV Part 2B, Item 2

Year of Birth: 1991

Formal Education after High School:

- University of Michigan, Ann Arbor - 2013
- Bachelor of Arts, Communications and Economics

Business Background for the Previous Five Years:

- Pollock Investment Advisors, Senior Portfolio Manager, 2017 - Current
- Pollock Investment Advisors, Portfolio Manager, 2013 - 2017

Certifications:

- CFP® or Certified Financial Planner™ - 2017
 - Education
 - Individuals must 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
 - Individuals must 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
 - Individuals are required to complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).

- Ethics
 - Individuals 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. 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.
- Continuing Education
 - Individuals must 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.
- CRPC® or Chartered Retirement Planning CounselorSM - 2014
 - Education
 - Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations.
 - Examination
 - Individuals are required to pass an online, timed and proctored end-of-course examination with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations.
 - Designation Application
 - After successful completion of the end-of-course examination, individuals apply for authorization to use the designation. The application includes:
 - Adherence to Standard of Professional Conduct:
 - Integrity: Provide professional services with integrity, honor, fairness, and dignity and maintain client trust and confidence.
 - Objectivity: Maintain objectivity and impartiality with respect to services rendered and advice given.

- Competency: Maintain an adequate level of knowledge and skill and effectively apply that knowledge while recognizing its limitations.
- Confidentiality: Keep client information confidential, disclosing only when authorized or compelled by law.
- Professionalism: Comply with all laws and regulations as required and applicable, refraining from actions that bring dishonor to you or your profession.
- Renewal
 - Following initial conferment of the CRPC® designation; authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education; reaffirming compliance with the Standards of Professional Conduct, Terms and Conditions; and complying with self-disclosure requirements.

Disciplinary Information

Form ADV Part 2B, Item 3

There are no current or historical legal or disciplinary events concerning Nicklaus M. Areddy, CFP®, CRPC®.

Other Business Activities

Form ADV Part 2B, Item 4

Nicklaus M. Areddy, CFP®, CRPC® is not currently involved in any other business activities.

Additional Compensation

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Nicklaus M. Areddy, CFP®, CRPC® does not receive compensation from any non-client advisory services.

Supervision

Form ADV Part 2B, Item 6

Mr. James K. Pollock, CFA is Managing Partner of Pollock Investment Advisors, LLC. In that role, he is responsible for the review and monitoring of all client communications, marketing materials, and presentations and advice provided to clients. Mr. Pollock can be contacted at:

James K. Pollock, CFA
Managing Partner
Pollock Investment Advisors, LLC
412 East Huron
Ann Arbor, MI 48104
734.929.2520

Requirements for State-Registered Advisers

Form ADV Part 2B, Item 7

Pollock Investment Advisors, LLC is registered with the Securities and Exchange Commission (SEC).