

MANY INVESTORS VIEW THEIR FINANCIAL PLAN AS SIMPLY AN INVESTMENT PORTFOLIO. HOWEVER, FINANCIAL PLANNING IS **MUCH MORE THAN** JUST INVESTMENT ADVICE...

- HFG

The Added Value You Receive from the HFG Advisory Team



Holistic Planning

We develop your investment plan utilizing a **holistic wealth management** approach to help you achieve your life goals. We examine your investment, insurance, tax, estate, and health condition and work closely with your, or our, CPA, Estate and Healthcare Planner to coordinate all of your financial matters. We ask you questions and listen carefully to see how you feel about various aspects of your life and when creating your plan, we take numerous non-financial elements into consideration.



Comprehensive Analysis

We conduct a comprehensive analysis of your overall financial situation to include cash reserves and life insurance analysis, tax advantaged retirement savings and spending direction, beneficiary audit, health savings accounts, college savings, Social Security, Medicare, long-term care, estate planning and more.



Goal Setting

We help you set measurable and achievable financial goals by utilizing the **SWOT** approach. Identifying financial **Strengths, Weaknesses, Opportunities, and Threats** that will accelerate or threaten your ability to accomplish your goals is essential.



Time Horizon

We help you determine a time horizon for each of your goals. It is necessary to define your time horizon for each investment. A portfolio invested to finance retirement 10 years from now would be different than a portfolio intended to finance an immediate retirement.



Risk Analysis

We help you identify and understand your perspective of the risks of investing by utilizing a **risk tolerance questionnaire**. This allows us to create a plan that ensures your portfolio matches the amount of risk you are comfortable taking, the amount of risk required to take and the capacity of risk your financial plan can withstand.



Asset Allocation

We design a specific **investment policy and asset allocation strategy** to help you create a ladder risk-reward strategy to fit your time horizon based goals.



Retirement Income Planning

We develop a plan as you transition from the accumulation phase in preparation for retirement to the distribution phase in retirement. We discuss life expectancy, the difference between your retirement income needs and wants and identify sources of retirement income: pension, Social Security, investments, employment after retirement, annuities, inheritance, taxation in retirement, healthcare in retirement, long-term care, and estate planning.



Continued Guidance

We offer continued guidance, advice and monitoring of your financial plan and net worth. We help you avoid making emotionally driven financial decisions and meet with you regularly to review your portfolio progress, remind you of annual targets and adjust your allocations based on market conditions, employment/income changes, tax law changes, health/disability/death, and inheritance.



Personal Service

We have carefully structured our **team** to be large enough to offer our clients a variety of financial services, yet small enough to provide every client with the **personal attention to detail** and dedication they deserve. Our team of professionals encompasses Financial Advisors, experienced client services, and Estate, Tax and Health Planners. In a time of automation, we stay committed to providing personal, prompt and continuous service.