HAMMOND ILES

WEALTH ADVISORS

FINANCIAL FOCUS

SPRING-SUMMER 2023

OUR COMMITMENT TO YOUR FAMILY

One drawback of our firm being in business for close to 40 years is that we are frequently involved in the transition of investments when one of our beloved clients passes away. This transition can go smoothly or have several challenges depending on our relationship with the next generation and whether the estate and legal documents are organized and in place.

> “OUR MISSION AT HAMMOND ILES IS TO AWAKEN DREAMS AND EMPOWER INVESTORS ACROSS THREE GENERATIONS TO LIVE A LIFE OF FREEDOM AND FULFILLMENT.”

With our commitment to transform investing and empowering investors across three generations, we continue to make an extra effort to work with families across multiple generations so everyone important to you can have more comfort and confidence in their investments, financial planning, and the eventual transition of your investments.

Here are some of the ways we provide support and coaching for you and your family:

We have **no investment account minimums**. New investors at Hammond Iles can begin securing their financial future, no matter the starting point. We all start small.

There are **no additional fees or charges for small investment accounts**.

We offer **free monthly online education workshops on Zoom** so you and your family can join us from anywhere in the world. **Our workshops are recorded and shared on YouTube**. If you miss a workshop or would like to share one with a friend or family member the recordings are free and available at **www.hiwealth.com** or YouTube (**https://bit.ly/hammondiles**)

The **Hammond Iles app** provides the opportunity to use a quick, safe, and secure way to view and access investment information anytime.

We now offer **financial planning gift cards**! You can give a gift card that will cover the cost of a Financial Wellness Plan. This is a great first step to provide a new graduate or family member with a more secure financial future.

We use technology to **scan, organize, and consolidate your financial and legal records in one central place**. Organized financial records will simplify your life and be one of the greatest gifts you can give your family and beneficiaries.

We offer family meetings. Whether it is to host a family conversation around investing or includes someone who should be aware of your accounts and financial plans in your review meeting, we want to connect with your family. We encourage you to invite your children, grandchildren, or other trusted individuals to one of our meetings with you.

Every client will be asked to **designate a trusted contact person**. We will collect the information so we can protect you and your investments.

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Many of us grow up learning about money by watching the people around us. Money is a subject most families do not talk about while financial information bombards us from multiple directions. Often people discover an investing process through trial and error, a process that is not effective. We want to change this. We are committed to providing a voice of truth about money based on the science of empirically tested, Nobel Prize winning academic investing principles.

We hope the steps and actions outlined above will make a meaningful difference in your life and for your family members. As your financial coach we are excited about guiding you to create a strong and secure financial future.

Best wishes to you and your family for an enjoyable summer.

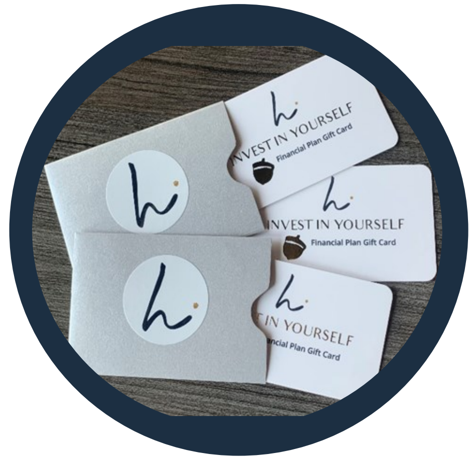
Greg Hammond, CFP®, CPA   Scott Iles

LET'S BE SOCIAL

Hammond Iles Wealth Advisors just launched its Instagram page to share images and stories about our firm, team members, and clients. We would like you to share your adventures with us! Please send pictures of a vacation or important event in your life to **clientcare@hiwealth.com**.

Stay connected and learn more about Greg, Scott, and the team at Hammond Iles by connecting with or following us on social media!

- **Facebook:** https://www.facebook.com/HammondIles
- **LinkedIn:** https://www.linkedin.com/company/hammondileswealthadvisors
- **Instagram:** https://www.instagram.com/hammondiles/
- **YouTube:** https://bit.ly/hammondiles



A PERFECT GIFT FOR A COLLEGE GRADUATE

Starting your first job after college is exciting but is filled with lots of decisions. This may be the first time a graduate needs to make decisions about an employer retirement plan or what to do with any discretionary income. Providing them with a Hammond Iles Financial Plan gift card can be a tremendous start to a sound financial future. A $200 gift card in addition to our $300 family referral discount will provide a graduate or anyone in your life with a Hammond Iles Financial Wellness Plan and access to a financial coach to address their financial concerns and questions. To learn more about purchasing a Hammond Iles Financial Plan gift card contact our office at **800-416-1655** or **clientcare@hiwealth.com.**

Your card may only be used to pay for financial planning services offered by Hammond Iles Wealth Advisors.

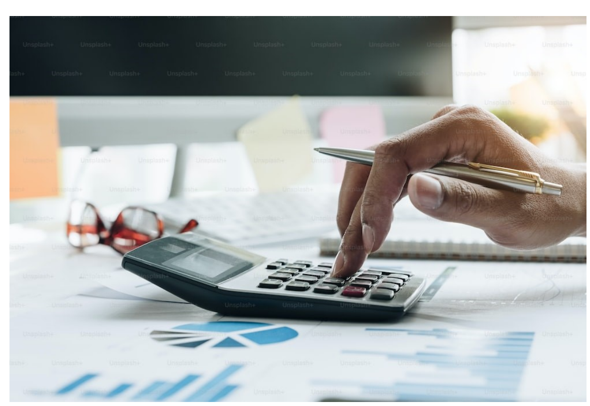
For more information, please **scan the QR code** or visit **www.hiwealth.com/redeem**.

ARE YOUR SAVINGS PRODUCTIVE?

Part of a successful financial plan is making sure your money is working for you, including your savings in a bank. Interest rates rose significantly last year. While this is not good for borrowers, it is a big development for savers.

In general, banks are betting that you will settle for the stingy interest rates of the recent past. Don't rely on them to give you a true market interest rate. We have access to certificates of deposit (CDs) from banks throughout the U.S., Treasury Bills, money market funds and other fixed income investments that can help you earn more interest than you might realize is available.

Scott



NEW HAMMOND ILES YOUTUBE CHANNEL

Did you miss one of our online financial power hours or is there a topic you would like to learn more about? Now you can catch up on all the Hammond Iles educational videos on **YouTube at https://bit.ly/hammondiles**. Our library of Financial Power Hours and short instructional videos can be viewed at any time. You can also easily share them with friends and family. Click on the free Subscribe button to receive an email when new and informative videos are added!

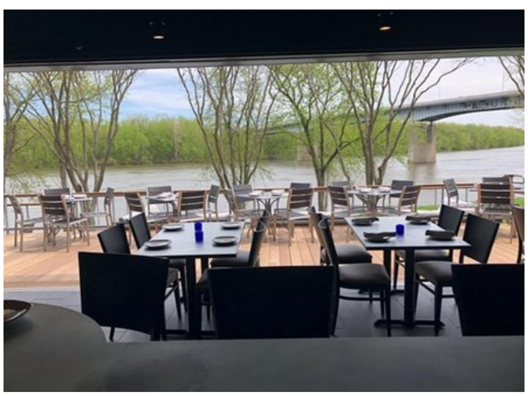
EVENTS

CONNECTICUT HAPPY HOUR

Thursday, April 27, 2023
The River Restaurant
100 Great Meadow Road,
Wethersfield, CT 06109

No formal presentation. Just an opportunity to get together with Greg, Scott, and the Hammond Iles Team to enjoy a beverage with some snacks. We hope you'll join us for our first Connecticut Happy Hour of 2023!

RSVP to clientcare@hiwealth.com or call 860-258-2600.



SUPERHERO SUNDAY

Sunday, April 30, 2023
Bushnell Park
Hartford, CT 06103

Come join us on Superhero Sunday! We're extremely excited to be participating in the Superhero Sunday 5K Run/ Walk, hosted by Connecticut Children's Foundation in partnership with BALL4ACURE. Whether or not you want to join us for the 5K run/walk, all are invited to attend this Inaugural Superhero Sunday family-friendly event. The event will include lots of activities and crafts for children of all ages.

The goal of this action-packed event is to raise awareness and funds for Connecticut Children's patients, families and team members and celebrate the superheroes among us.

You can learn more about the event at **https://bit.ly/ Superhero-Sunday** .

To join or support Hammond Iles' Superhero Team for the 5K Run/Walk go to **https://bit.ly/HIWA-Superhero-Sunday**

As always, any donation to support the Connecticut Children's Medical Center Foundation will be matched dollar for dollar.

HAMMOND ILES CLIENT APPRECIATION NIGHT

Tuesday, August 29, 2023
Hartford Yard Goats
1214 Main St., Hartford, CT 06103

This summer Hammond Iles clients and their families will enjoy the Picnic Pavilion at Dunkin' Park for a Hartford Yard Goats minor league baseball game the evening of Tuesday, August 29th. Mark your calendar and keep an eye out for an invitation early this summer!

HAMMOND ILES

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OFFICE HOURS:

Mon-Thu 9-5, Fri 8-4, by appointment

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Hammond Iles Wealth Advisors is a Registered Investment Advisor. You can request our Dynamic Portfolio Management™ program disclosure brochure, a Form ADV disclosure brochure, or Form CRS Client Relationship Summary (Form ADV – Part 3) by contacting our office at (800) 416-1655 or clientcare@hiwealth.com.

NEED TO MEET WITH YOUR FINANCIAL COACH?

Life and the financial markets are unpredictable. Please let us know about any changes in your personal life, financial situation, investment objectives, or if you need to modify any trading or distribution instructions on one or more of your accounts.

It is important to schedule an annual review meeting with your financial coach. The meeting can be in-person, online through Zoom, or over the telephone. During your meeting we will thoroughly review your investments, talk about any changes in your life, and answer or address any questions or concerns you may have. To schedule your review meeting on a date and time of your choice, please contact our office at **800-416-1655**, email us at **clientcare@hiwealth.com**, or simply **scan the QR code below** to access a calendar to schedule your appointment directly.

GREG HAMMOND

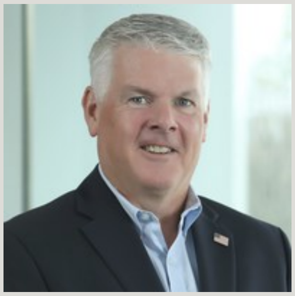
SCOTT ILES

KEVIN ILES

HAMMOND ILES
WEALTH ADVISORS

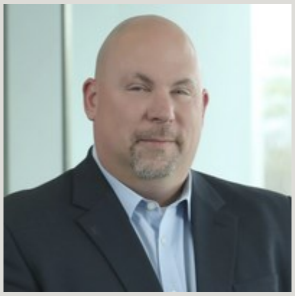
FINANCIAL COACHES

Greg Hammond, CFP®, CPA
CEO, FINANCIAL COACH



Scott Iles
PRESIDENT, FINANCIAL COACH

Kevin Iles
PORTFOLIO MANAGER, FINANCIAL COACH



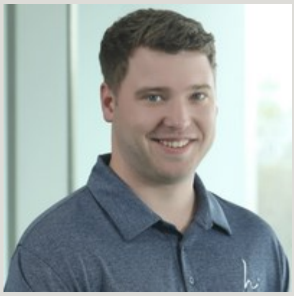
Scott Solod, CRCP®, CFE
CHIEF COMPLIANCE OFFICER, FINANCIAL COACH

CLIENT SERVICE TEAM

Tara Ledwith, CPA
CHIEF OPERATING OFFICER

Astrid Fernandez
CLIENT CARE MANAGER

Mary McKone
CLIENT CARE MANAGER



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