



Harford Financial Group

Retirement Income Specialists

NEWSLETTER

FIRST QUARTER 2025

Create a Life of Meaning



We are incredibly honored to be recognized as the Best Financial Adviser for the fifth year in a row.

This achievement is a testament to the TRUST and support of our amazing community and the unwavering dedication of our team.

We are committed to helping our clients achieve financial confidence and success, and this award fuels our mission to create lives of meaning and purpose for our clients and our team.

Many thanks to our clients who have been part of this journey. We couldn't have done it without them.

Trust: The Key Aspect in Healthy, Loving Long-Term Relationships

For those of you who know me well, you know that one of my core values is personal growth. I believe our time on this earth is meant for continuous improvement – spiritually, physically, intellectually, relationally, and emotionally (SPIRE). Mentors and motivational speakers shaped this mindset early on. One influential voice was Leo Buscaglia, a professor at USC known for his lectures and writings on love.

Buscaglia often spoke about love's role in our lives, and I've come to believe that love is one of the greatest motivators for most of us. It shows how you care for your spouses, children, grandchildren, parents, extended family, and close friends. The financial decisions you've made over the years – saving, investing, planning – have been

driven by love: the desire to create experiences, educate your children, leave a legacy, and protect your family's future.

While it may be uncommon to discuss love in a business setting, the truth is that our strongest relationships at Harford Financial Group are rooted in mutual respect, care, and, yes, love.

You may be wondering – what does love have to do with financial planning? As we wrap up our series on HFG's core values, I'd argue that love and Trust are inseparable. Over the past few years, we've highlighted the values that guide our team: Teamwork with HEART – Hospitality, Expertise, Adaptability, Relationships, and Trust. While Trust is the last letter in our acronym, it is the foundation supporting everything else.

At HFG, we believe Trust has two essential components:

1. Ethical Trust:

This is what most people think of first. Are we honest, ethical, and acting in our best interest? Are we following the law and doing the right thing, even when no one is watching? Finding a team you can trust in an industry where bad actors exist is paramount. We take that responsibility seriously. We understand the vulnerability required to entrust someone with your financial life.

I often think of a powerful scene from *A Few Good Men*, when Demi Moore's character, Commander JoAnne Galloway,

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Dedicated to life-centered financial planning through the pursuit of inner wealth.



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says of the Marines, “They stand on a wall and say, ‘Nothing’s going to hurt you tonight. Not on my watch.’” That sense of duty resonates deeply with me, especially since my father was a Marine. While not in the military, we approach our role with a similar sense of responsibility – standing guard over our financial well-being.

2. Competency Trust:

Trust is not just about doing the right thing; it’s also about knowing what we’re doing. You wouldn’t trust a surgeon based on good character alone; you’d want skill, experience, and expertise. The same applies to financial planning.

You rely on us for holistic wealth management – comprehensive guidance across the five pillars of financial planning:

- Retirement income and cash flow planning
- Investment and asset management
- Tax management
- Asset protection and insurance
- Estate and legacy planning

It’s our job to stay current, hone our skills, and execute the details – both the parts you see and the countless tasks happening behind the scenes. Whether it’s navigating complex regulations, filling out paperwork correctly, or leveraging technology to serve you better, our team works every day to improve. We don’t rest on past accomplishments – we strive to get better for you.

Trust is at the core of every healthy, long-term relationship. We want you to know that you can count on us – not just as financial advisors but as partners who genuinely care about your and your family’s future.

Thank you for trusting us to be part of your journey. It is truly an honor to serve.



Adam Freeland

Adam Freeland
President

We Love Referrals! The Heart of Trusting Relationships

by **Melissa Mullan**

At Harford Financial Group, trust is a core value and the cornerstone of every meaningful relationship. When you choose to work with us, you’re placing your trust in our ability to guide you toward financial clarity and confidence. We take this responsibility to heart every day.

We Believe in Giving First

Often when we meet with clients, we will say I love referrals, and we do. One way we help you is by introducing you to other professionals when you need them. Referrals are people helping people. We find satisfaction when we help you solve problems. And we know some of the challenges you may be facing may not have anything to do with your financial life. Over the years, we have helped make introductions not just to fellow professionals who assist in our holistic planning structure, such as attorneys, accountants, and property and casualty insurance agents, but to professionals who assist in the needs of our everyday life, such as plumbers, contractors, travel agents, caregivers, and many others.

We view referrals through a concierge mindset rather than a transactional one. When you need a resource, financial solution or a contractor to remodel your kitchen—our goal is to help you find the correct answer. That doesn’t mean we always have the perfect person on hand, but it does mean we are willing to say:

“Would it be helpful if I found you someone to help?”

This slight shift in approach makes a big difference. Instead of simply handing out names, we ensure that referrals are meaningful and safe for both parties. We want to create relationships where trust and value come first.

Building Trust and Value

In every conversation, we want to know:

- What’s going on in your life – beyond finances?
- How can we support your business or personal goals?
- Who can we connect you with to help solve a challenge you’re facing?

We want to be more than just your financial advisor. We want to be someone you turn to for clarity, connections, and confidence in all areas of your life. To build this value, we need a deep understanding of your life, what is important to you, what you are excited about, what opportunities are on the horizon, and what challenges you are facing. That is why we ask many questions in our meetings; asking questions allows us to listen. Listen to your responses and listen to what is working and what is not. Listen to opportunities to help you. Listen to opportunities to build value. Listening is one way we build trust.

Some of the deepest conversations and strongest relationships happen when we help our clients beyond their financial plans. Whether it’s providing a listening ear, finding the right professional to solve a personal challenge, or making introductions to someone who can help ease a dilemma, we are always looking for ways to give first.

Thank You and Our Promise

We want to say thank you. Our team is growing, and we are committed to smart growth, so you feel served and cared for by our entire team. We are committed to a culture of giving and being a great place to work. What this means for you is continuing to foster a caring environment where you feel comfortable and confident in and beyond your financial life. The reason our team is growing is because of you! You voted us Best of Harford 5 years in a row! You continue to refer us to friends, family, and colleagues. These introductions are how Harford Financial Group has grown over the past 40+ years. We are grateful for these introductions and know they come from a place of deep trust. These introductions aren’t just a way for us to grow, they’re a reflection of your belief in what we do. And your trust in us is something we will always honor. Your trust is something we do not take lightly - it is something we work to continue to earn, that is our promise.

People helping people. That’s what trust is all about.



Navigating Medicare with Confidence

by Bryan Angelilli

When it comes to planning for retirement, trust is everything. At Harford Financial Group, we've spent decades earning that trust by helping clients make smart financial decisions. One of the biggest concerns we hear from retirees is **Medicare** – and for good reason.

With advancements in medicine, people are living longer, often spending 20 to 30 years in retirement. At the same time, **healthcare costs continue to rise**, making Medicare decisions more important than ever. Choosing the right coverage can have long-term financial implications, which is why it's no surprise that so many of our clients turn to us for guidance.

Every day, 10,000 people become eligible for Medicare. Yet, the enrollment process can feel overwhelming. From **Part A and Part B to Medigap, Medicare Advantage, open enrollment, and potential penalties**, the sheer volume of information – ads, emails, phone calls, and mailings – can make it difficult to know where to start.

That's where we come in.

At Harford Financial Group, we take a **holistic approach** to retirement planning. We know that **protecting your savings** is just as important as growing it. That's why we help our clients navigate Medicare with **clarity and confidence**.

When you meet with us, we take the time to understand your unique situation and map out the best path for coverage. Our goal is to remove the confusion and stress from the process – so you can focus on enjoying retirement, not worrying about healthcare costs.

For decades, our clients have trusted us to turn their life savings into a steady, reliable income. But our commitment goes beyond managing assets – we're here to **protect your financial future** in every way possible, including **helping you make informed Medicare decisions**.

If Medicare is on your mind, let's have a conversation. We're here to help.

A Very Special Delivery by Jen Eyre

Friendships that stretch beyond the walls of work are pretty special, and I'm fortunate to have found such a friendship here at HFG with Mallory. We've celebrated many moments together through the years, but her most recent news may be the most momentous of all. With her permission, I am ecstatic to announce that my dear friend Mallory is going to be a mamma!

The beautiful mom-to-be and her husband, Jason, are expecting their first child early this summer, and they are over the moon with joy. For as long as I can remember, these two extraordinary people have known that they were meant to be parents; watching their wishes come true fills the hearts of all those who know them, care for them, and love them. Baby Eneix is already one lucky kid. Congratulations, Mallory, and Jason!

Trust in a Seamless Client Service Team While Mallory is Away

Mallory will soon be taking maternity leave to welcome a new addition to her family. While we will certainly miss her presence in the office, she has worked diligently to ensure a smooth transition for our clients during her time away.

In preparation for her leave, Mallory has dedicated significant time and effort to training Austin and Eddie, equipping them with the knowledge and skills needed to continue providing the high level of service our clients expect. Both Austin and Eddie have been closely shadowing Mallory and Jen, learning the ins and outs of client interactions, account management, and the personalized approach that defines Harford Financial Group.

Austin brings a strong attention to detail and a deep understanding of our processes, ensuring that client requests are handled efficiently and accurately. Eddie's commitment to customer care and problem-solving means that clients will continue to receive thoughtful guidance and support. They will also be working side by side with our very seasoned client service team of Jen, Kim, and Melissa Anne, who bring a wealth of experience and expertise to ensure continuity and exceptional service.

We appreciate your patience and trust during this transition and encourage you to reach out to Austin and Eddie with any questions or assistance you may need. Mallory has full confidence in their abilities, and we are certain they will rise to the occasion in her absence.

Please join us in wishing Mallory all the best as she embarks on this exciting new chapter!

Building and Maintaining the Trust of Our Community for Over 40 Years

by Michael Clayton

At Harford Financial Group, trust is at the heart of everything we do. Founded in 1981 by Matt Rehak in Bel Air, Maryland, our firm was built on a foundation of community values and a genuine commitment to comprehensive financial planning. From the beginning, we've embraced our role as fiduciaries, always putting our clients' best interests first. This legacy continues to guide us today, as we work closely with individuals and families to help them achieve financial confidence and peace of mind.

While we originally focused on serving teachers, a group we still hold near and dear to our hearts, our practice has expanded over the years. Today, we proudly serve private-sector employees, federal workers, and business owners across our community and beyond. No matter who we work with, our mission remains the same: to provide honest advice, build meaningful relationships, and earn the trust that's essential for long-term financial success.

Oh, joy begin
First just one step
One word and then
With laughter sing, oh life begin
First just one step

- Dave Matthews Band



The Cornerstone of Our Trustworthy Relationship: Understanding Our Fiduciary Duty

by Bryce Harrison

In the realm of financial planning, trust isn't just a buzzword; it's the very foundation upon which our client relationships are built. As your financial advisors at Harford Financial Group, we understand that you place immense faith in us to guide you toward your financial goals. That's why we want to shed light on a crucial aspect of our partnership: our fiduciary duty.

What Does "Fiduciary" Mean?

The term "fiduciary" carries significant weight. Simply put, it means we are legally and ethically obligated to act in your best interests, putting your needs ahead of our own. The Certified Financial Planner (CFP) Board, the gold standard in our profession, defines a fiduciary as someone who "must act in the best interests of the client at all times when providing financial advice." This isn't merely a suggestion; it's a binding standard that we uphold with unwavering commitment.

However, being a fiduciary goes beyond simply adhering to legal requirements. It's also a moral compass that guides our actions. In HFG's 40 years of existence, we've learned that true trust is earned through genuine care and unwavering integrity. It's about understanding your unique circumstances, listening attentively to your concerns, and tailoring strategies that align with your aspirations.

What This Means for You, Our Valued Clients:

- **Your Interests First:** We provide advice tailored to your needs, not ours.
- **Informed Decision-Making:** We provide clear, honest advice, explaining the pros and cons of each strategy, so you can make well-informed financial decisions.
- **Personalized Guidance:** We'll work closely with you to create a financial plan that aligns with your unique goals and circumstances.

Looking Ahead: Your Financial Well-being is Our Priority

At Harford Financial Group, our commitment to the fiduciary duty is more than just a professional obligation; it's a promise. We understand that your financial security is intertwined with your life's aspirations, and we are dedicated to providing the guidance and support you need to achieve them. We are committed to building long-term, trusting relationships, and we will continue to earn your confidence through our unwavering dedication to your best interests. We are not just managing your finances; we are investing in your future.

Thank you for your continued trust and partnership. We are here to support you every step of the way.

HFG Out and About

At HFG, we believe in working hard to earn your trust every day – but we also know the importance of enjoying life's moments, just as we encourage our clients to do.

Recently, Michael returned from an incredible snowboarding trip to Stowe, while Adam and Donna experienced a life-changing adventure exploring Spain.



We are always open to client recommendations for future events. If there is a topic you would like to see covered in a future seminar or webinar, please reach out to Meghan Rafferty at meghan@harfordfinancialgroup.com. We would love to hear from you!



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Harford Magazine's award for Winner, Best Financial Advisor Company 2020-2024, is based on a poll of Harford Magazine's readers, results released February 25, 2024. This award is not based on investment performance.

Diversification and asset allocation strategies do not assure profit or protect against loss. Past performance is no guarantee of future results. Investing involves risk. Depending on the types of investments, there may be varying degrees of risk. Investors should be prepared to bear loss, including loss of principal.

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