

Personal Financial Planning Services

Where Do You Fit?



Financial Planning

- Review & Prioritize Your Goals
- Savings Strategy
- Life Event Planning
- Home or Large Purchase Strategy
- Education Funding
- Balance Sheet & Net Worth Statement
- Online Access to Your Plan**



Investment Management

- Investment Portfolio Review
- Environmental, Social, & Governance (ESG) Overlay
- Monitoring & Rebalancing
- Risk Analysis & Asset Allocation
- Withdrawal Strategies
- Equity Compensation Analysis
- Concentrated Position Diversification



Cash Flow Analysis

- Review of Income & Expenses
- Debt Management
- Planned Large Expenses
- Emergency Fund Analysis
- Periodic Investment Plan
- Projections & "What-if" Analysis



Retirement Planning

- Retirement Goal-setting
- Retirement Income Plan
- IRA Contributions & Roth Conversions
- Annuities & Pensions
- Employer Benefits Review
- RMD Analysis
- Social Security Analysis
- Workplace Retirement Plan Management



Insurance & Tax Analysis

- Review of Existing Policies
- Life Insurance Needs Analysis
- Tax Return Review
- Cost-Basis Review
- Deductions & Credits
- Roth Conversion Impact Review
- Tax Efficiency Planning
- Capital Gains Strategy & Tax Loss Harvesting



Estate Planning

- Succession & Legacy Planning
- Alignment of Wills & Trusts
- Gifting & Philanthropy
- 529 College Savings Plans
- Roth IRAs for Children
- UGMA/UTMA

At HWM, we understand that everyone's financial needs and goals are different.

We offer all clients the opportunity for comprehensive financial planning at no additional cost. From basic to advanced planning, our team wants to ensure your needs are met and you have confidence in your financial future.

Upon engaging in a planning relationship, all clients work closely with a Fiduciary Financial Planner to implement a holistic financial plan designed to work towards their goals. This can include reviewing your current financial situation, determining what's important to you, and identifying planning opportunities for your specific situation.

Please review the grid on the left for additional planning areas we can explore together.

We believe in complete transparency and developing relationships based on trust & honesty. Have more questions? Just ask!

Fiduciary Investment Management Fee

Portfolio Size	Investment Management Fee
First \$500,000	1.50%
Next \$500,000	1.25%
Next \$1,500,000	1.00%
Above \$2,500,000	0.75%

Workplace Retirement Plan Management	0.75%
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What is the Management Fee?

Investment Advisory clients are charged an annual management fee based on account size as outlined in the blended fee schedule to the left.

The management fee is negotiable. In addition to the annual management fee, clients may pay transaction charges, administrative charges, and miscellaneous account fees and charges, as described in the Master Service Agreement or PPS Client Agreement (as applicable) and Commonwealth's ADV Part 2A Brochure.

When you choose to engage our firm for investment management services, we will work with you to design and implement an investment strategy appropriate to your situation. You will receive ongoing guidance and support regarding your portfolio. All our advisors are fiduciaries, which means they are legally required to act in **your best interest**. They will put your needs first.

To keep management fees low, HWM will aggregate all of your accounts for the lowest possible management fee.