

Hammortree Financial

creating peace of mind

The benefit

of our unique organization is the clarity, confidence, and comfort our clients feel knowing they have the financial resources that make a difference and stand the test of time.

EMPLOYEE BENEFITS

Group Term Life & AD&D Group Long/Short Term Disability Income Group Supplemental/ Voluntary Products 401(k) -Profit Sharing Plans Defined Benefit Plans/§412(I) SEP Plans Simple Plans

INVESTMENTS

Full Service Brokerage Variable Life Insurance Variable Annuities Unit Investment Trusts Advisory Services/ wrap accounts

BUSINESS PLANNING & EXECUTIVE BENEFITS

Non-Qualified Discriminatory Retirement Plans Business Valuation/Succession Buy/Sell Funding Key Person Insurance Deferred Compensation Salary Continuation Plans



Hammortree Financial Services

ESTATE PLANNING

Estate Analysis
Tax Reduction Strategies
Gifting Strategies
Planned Giving through Charities
Planning for Families
with Special Needs
Survivor Planning
& Services

FINANCIAL PLANNING

Comprehensive Planning Fee Based Services Non-Fee Based Services Customized Portfolio Management Financial Education Workshops Planning for Families with Special Needs

INSURANCE

Life Insurance
Insurance
Long Term Care
Disability Income Protection
Impaired Risk Underwriting
Mortgage Insurance
(level term, etc)

RETIREMENT PLANNING

Retirement Income Strategies Lump Sum Distributions Stretch IRA's IRA's/Roth IRA's 403(b)/TSA's

Strategic Alliances

ACCOUNTING INDIVIDUAL TAX & BUSINESS TAX RETURNS LEGAL — WILLS & TRUSTS PENSION ADMINISTRATION

www.HAMMORTREEFINANCIAL.com

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Utilization of the Pinwheel

"OUR PROCESS"

INTRODUCTION MEETING DISCOVERY • What's important to you • Concerns • Goals • Gather documents **DESIGN** • Single topic or comprehensive **CASH FLOW ACCUMULATION RISK MANAGEMENT INVESTMENTS** • Budgeting • Education Protecting your assets Matching investments • Purchase a home with goals • Retirement Asset allocation **BUSINESS ESTATE PLANNING** & WEALTH **PLANNING INCOME TAX** • Executive Benefits **PRESERVATION** • Eliminate • Employee benefits Distribution • Reduce or defer • Business continuation • Death Taxes • Business succession **PRESENTATION** Recommendations **IMPLEMENTATION** • No Procrastination **MONITOR & REVIEW** • Key to ongoing success

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