HATHAWAY
FINANCIAL GROUP

Planning Solutions

Hathaway Financial Group offers two primary services, Customized Financial Planning and Investment Management. They are distinct services, but deeply interrelated. Our planning services help you put a strategy in place, while our investment management services help you monitor and adjust your portfolio in response to changing market conditions, economic outlook, or changes in your needs. We offer two planning solutions: *Direct* and *Advisory,* each with its own approach to planning and investment management.

Direct

A simplified, step-by-step approach to taking control of your personal finances while building strategies aligned to your goals, with the guidance of a professional planner. A straightforward fee-for-service plan and commission-based investments, *Direct* is ideal for clients who are new to planning or for those clients who are just beginning to build their investment portfolio.

Financial Planning

- Development of a Financial Plan, including retirement, college and lifestyle goal planning
- Assessment of the plan: Recommendations for moving forward, outlining the adjustments needed to accomplish your goals
- Implementation of the plan: Assistance with putting the plan in place at your pace
- Plan updates: Annual meetings and plan adjustments to keep you on track as your life changes

Advisory

Multiple needs, one relationship. Customized planning, professional guidance, and investment management all in one solution. *Advisory* is an ideal solution for the client who would like strategies in place for every facet of their financial life, and for those seeking more active management of their existing portfolio.

Financial Planning

- Development of a comprehensive Financial Plan, including retirement, college, lifestyle/goal planning, business succession, charitable giving, distribution strategies, tax-favored retirement income planning and estate planning
- Assessment of the plan: Recommendations for moving forward, outlining the adjustments needed to accomplish your goals
- Implementation of the plan: Assistance with putting the plan in place at your pace
- Plan updates: Meetings and plan adjustments to keep you on track, as often as you need
- Risk management: Comprehensive insurance reviews, access to life and long-term care insurance solutions
- Tax and estate planning consultations with your tax advisor and attorney

Direct *continued*

Investment Management

- Access to thousands of investment and insurance options
- Semiannual portfolio reviews with ongoing monitoring and adjustment recommendation
- Advice on all investments, including employer-sponsored plans
- Asset allocation strategies aligned toward your risk tolerance and timeframe

Client Services

- Free educational programs and events
- Free online account access
- Free systematic deposits and withdrawals via electronic transfer
- Free paperless statements and shareholder reports

"Direct" Fee Schedule:

- There is **NO fee or obligation for your first introductory Discovery meeting.**
- The fee for development of your initial plan, financial planning services for the first year, plus investment management services for investments outside of Money Concepts is $1,000.
- The annual *Direct* renewal fee, which includes any revisions, reassessments, new recommendations, and update meetings, plus investment management services, is $750 per year.
- Investment and insurance solutions are available to help you implement your proposed plan. There are often no or low minimums to get started, and all sales charges and fees are disclosed before you invest.

Advisory *continued*

Investment Management

- No load and load-waived funds
- Access to thousands of investment options, such as mutual funds, stock, exchange-traded funds [ETFs], real estate investment trusts [REITs], alternative investments, CDs, bonds, fixed and variable annuities
- Quarterly or semiannual portfolio review meetings – you decide which is right for you
- Advice on all investments, including employer-sponsored plans
- Development of a personalized asset allocation strategy to diversify your portfolio
- Portfolio rebalancing, for active management of your assets

Client Services

- Free educational programs and events
- Free online account access
- Free systematic deposits and withdrawals via electronic transfer
- Free secure online document storage
- Free paperless statements and shareholder reports
- Free "Emergency Checklist"
- Free personalized Wealth Book

"Advisory" Fee Schedule:

- There is **NO fee or obligation for your first introductory Discovery meeting.**
- The fee for development of your initial plan, including all financial planning for the first year, plus investment management services for investments outside of Money Concepts, is $500.
- Renewal fees, which include any revisions, reassessments, new recommendations, and update meetings, plus investment management services for investments outside of Money Concepts, are $500, but are **waived** after the opening of an investment advisory account.
- *Advisory* clients have access to investment accounts with no-load and load-waived mutual funds, as well as periodic rebalancing by the advisor. *Advisory* fees are calculated as a percentage of assets under management and charged in advance on a quarterly basis from the advisory account(s).
- Non-fee based investment and insurance solutions are also available to help you implement your proposed plan. All sales charges and fees are disclosed before you invest.