HPM PARTNERS

EXECUTIVE FINANCIAL COUNSELING

Executive Financial Counseling (EFC) from HPM Partners is an independent, comprehensive advisory service that helps executives implement a customized and holistic financial plan designed to enhance their long-term wealth.

For businesses, executive compensation and benefit plans are significant investments by which companies align their strategic and financial goals with their leadership teams.

For executives, the compensation plans are often the largest source of financial stability and wealth generation.

However, in rapidly changing markets, few executives have the time or in-depth knowledge to optimize their decision-making related to their personal finances.

Even fewer maintain the state-of-the-art skills to optimize company-provided benefits and integrate them successfully with other aspects of their overall wealth planning.

Our bespoke advice leverages the primary wealth generation tools—compensation and benefit packages—in the framework of taxes, risk management, investment portfolios, liquidity needs, retirement, charitable planning, and gift and estate planning.

This highly specialized service, delivered by the financial planning and executive compensation professionals of HPM Partners, a national financial and investment advisory firm, can be the critical difference between earning income and achieving financial security for your most valued leaders.

Advantages for Businesses

EFC is a vital bridge between the business value of your compensation plan and its utilization:

- Helps to ensure that executives understand and take advantage of wealth accumulation opportunities;
- Enhances retention of decision-makers essential to the business;
- Deepens engagement, aligns interests, and increases satisfaction;
- Supports regulatory and tax compliance to reduce corporate risk;
- Provides fiduciary advice;
- Enhances and creates cost-efficient outsourced resources for human resources; and
- Offers a distinctive employee benefit for senior levels of management.

Advantages for Executives

The EFC program provides a dedicated HPM Partner to your executives to create, execute and monitor a financial roadmap tailored to their individual needs:

- Provides knowledgeable, unbiased advice on all aspects of financial management;
- Advises on the unique opportunities offered by compensation and benefit packages;
- Assists in preventing costly financial, tax, and compliance mistakes;
- Eliminates the effort of coordinating multiple external advisors by serving as the personal financial quarterback;
- Helps to ensure plan implementation; and
- Promotes financial confidence and peace of mind.

ELEMENTS OF EXECUTIVE FINANCIAL COUNSELING

Company Benefits Coordination and Planning	Tax Planning and Preparation
Retirement, Cash Flow and Budget Planning	Investment Planning and Consolidated Reporting
Estate Planning	Insurance & Risk Management

HOW EFC WORKS

EFC helps executives make informed decisions about compensation and benefits as part of an integrated financial plan encompassing their entire financial landscape. The steps of the process include:

1. **Learn**
   We become experts on the company's compensation and benefit plans by partnering with human resources function. Additionally, we review participants' existing financial information and confer with their third-party advisors to gain a full understanding of their overall financial health and planning.

2. **Listen**
   We meet with each participating executive to assess their needs, risks, preferences, and short- and long-range objectives.

3. **Advise**
   We develop personalized and specific recommendations and create a detailed financial plan combining company-provided resources with other elements of the participant's personal finances. These plans continue to be refined as they evolve with changes in the market, company, and life of the executive.

4. **Implement**
   We manage plan execution and collaborate with the participant's external and internal resources—accountant, attorney, investment adviser, and insurance broker—to ensure implementation. Our services include income tax preparation and ongoing guidance.

Fees

Your company is billed a fixed annual fee for each participating executive covering all EFC planning and implementation services. Executives may engage HPM Partners for portfolio management separately at their own expense but are under no obligation to do so.

About HPM Partners

HPM Partners LLC is one of the nation's leading independent financial advisory firms, with in-depth expertise in financial planning, qualified and non-qualified retirement plans, tax planning, risk management, and investment advisory services. Our professionals all have deep experience in executive financial counseling and serve some of the largest corporations in America.

We are a national wealth management firm acting as a fiduciary for our clients. With no products to sell, we deliver objective, customized, transparent services.

Learn More

Call 877-830-6012 or visit our website at hpmpartners.com. Our offices are in New York, Cleveland, Bloomfield Hills, Chicago, Orange County, and Los Angeles.