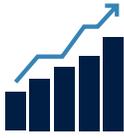


HPM PARTNERS

INVESTMENT MANAGEMENT



To preserve investment capital and ensure its sustainability in a complex financial marketplace, you need a diversified portfolio tailored to your goals and risk profile.

You also need sophisticated, insightful guidance from knowledgeable, objective investment experts.

HPM Partners LLC is one of the nation's leading independent investment advisory firms.

Our credentialed investment professionals have extensive experience designing, implementing, and monitoring investment programs. Our clients are individuals, families, and family offices with significant assets. We also serve businesses and nonprofit institutions, such as foundations and endowments.

Our ability to understand your financial aspirations, custom-design a portfolio to your needs, and skillfully manage your portfolio through market fluctuations is the hallmark of our service.

HOW WE WORK WITH YOU

Step 1: Determine Objectives

We consult closely with you to:

- Understand your investment goals, priorities, and time horizon;
- Assess your tolerance for volatility;
- Determine your liquidity needs;
- Examine tax efficiency of your portfolio and tax implications of proposed transactions.

Step 2: Develop Investment Policy

We then create an Investment Policy Statement (IPS) that serves as the roadmap for portfolio design, implementation, and ongoing management. Your IPS includes:

- Overall goals;
- Management authority and responsibilities of HPM Partners;
- Approved types of investments;
- Portfolio constraints;
- Performance benchmarks;
- Reporting requirements.

Step 3: Design & Implement Portfolio Framework

Next, we establish your portfolio's overall strategic asset allocation to such asset classes as equities, fixed income, real assets, and alternatives. We aim to enhance returns

by seeking to ensure that you take advantage of the performance of different asset classes at different points in time, and control risk by minimizing the adverse effects of market volatility. We also determine other aspects of portfolio management:

- The mix of active and passive solutions;
- Manager selection;
- Custody and trading;
- Performance measurement and evaluation.

Step 4: Monitoring & Management

- We monitor your investments on an ongoing basis and make adjustments as needed regarding:
- Overall portfolio, specific investments, market conditions, and opportunities;
- Managers' performance and consistency;
- Tactical allocations.

We consult with you about any changes in your financial circumstances, and will work with you to revise your IPS if warranted.

We also provide periodic performance and holdings reports as well as commentaries on market conditions and the economic outlook. In addition, we can review and report on your total financial assets including those we don't manage.

Why Investors Trust HPM Partners

HPM Partners manages assets for many high net worth and ultra-high net worth investors. Investors trust us for several important reasons:

- **Independence & Objectivity:** We are an independent financial services advisory firm focused solely on clients' financial success. With no products to sell and no proprietary constraints, we are free to seek best-in-class investment solutions.
- **Expertise:** Our highly experienced Investment Committee brings a global perspective to investments across 16 asset classes. We conduct in-depth analysis of capital market conditions, asset valuations, and risk factors as well as an ongoing assessment of economic, fiscal, regulatory, and monetary conditions and policies.
- **Exceptional Client Experience:** As your fiduciary, we are committed to your best interests. We pay close attention to managers' fees and other portfolio-related expenses. We intentionally limit the number of clients served by each advisor to ensure responsiveness and accessibility.
- **Manager Selection:** We perform thorough due diligence on every manager we consider and constantly monitor their processes and performance. Our strategic partnership with Mercer, one of the nation's largest independent investment research firms, gives us access to over 100 analysts who assist us in sourcing and maintaining our manager platform.
- **Integrated Approach:** Investment management is part of our holistic, end-to-end wealth management solution which also can include tax, retirement, and estate planning.

KEY COMPONENTS OF OUR INVESTMENT PHILOSOPHY

Preserve Capital Base
Maintain Purchasing Power
Minimize Portfolio Risk through Diversification
Strategic Asset Allocation & Disciplined Rebalancing
Tactical Allocations to Reflect Current Market Conditions
Ongoing Examination & Review of Strategies & Expected Outcomes

About HPM Partners

HPM Partners LLC is an independent national firm with in-depth expertise in investment management, financial planning, and retirement plan services. With no products to sell, we deliver objective, customized, transparent services and act as a fiduciary for our clients.

Learn More

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

HPM PARTNERS

Investment Management | Wealth Management | Executive Financial Counseling | Retirement Plan Management

hmpmpartners.com

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