HPM PARTNERS

WEALTH MANAGEMENT

HPM Partners is an independent financial and investment advisory firm offering comprehensive wealth management solutions to individuals, families, and business owners with significant financial assets. Our goal is to collaborate with you to create and implement a thoughtful, well-designed plan that integrates all aspects of your financial life.

As your partner, we invest the time to understand your financial needs, goals, and priorities. We want to build a long-term relationship in which you trust that our skilled advisors are committed to serving your best interests. Your customized plan will help you mitigate risk, maintain liquidity, protect and grow assets, manage investments and debt, minimize tax liabilities, and efficiently transfer wealth to your heirs and others.

THE HPM PARTNERS DIFFERENCE

1. **Independence:** We are objective advisors focused solely on your financial well-being. With no products to sell, we are free to recommend solutions that are best in class and have been thoroughly vetted for the benefit of our clients.

2. **Integration:** We are a complete wealth management resource. Our experienced team delivers investment, wealth planning, and tax advice and solutions. We can plan and seamlessly implement a multifaceted financial strategy.

3. **Experience:** Our advisors are highly credentialed professionals who have been guiding wealthy individuals, families, and entrepreneurs for decades. We have a collaborative approach and engage with experts across our firm to develop customized solutions for your needs.

How We Work with You

Our planning process begins with a thorough assessment of your needs and an objective analysis of your entire financial situation. We then design a holistic plan for managing, structuring, and maximizing your wealth, and we collaborate with your existing advisors as appropriate. Once you approve the plan, we coordinate and oversee its implementation.

Step 1: Listen & Learn

- Gain a complete understanding of your financial needs, goals, concerns, and priorities.
- Gather detailed information on your assets, liabilities, estate plan, and insurance.
- Understand your time horizon for various objectives, tax profile, and risk tolerance.

Step 2: Analyze

- Review your assets, liabilities, and net worth on a consolidated basis.
- Review insurance policies for life, medical, disability, long-term care, and property and casualty coverage.
- Determine ongoing liquidity needs to cover all personal expenditures, gifting, and tax payments.
- Evaluate longer-term needs and goals that will influence your strategic asset allocation and investment strategy.
- Review trusts, wills, and other estate planning documents.
- Collaborate with existing legal and tax professionals serving your family.

Step 3: Recommend and Implement

- Propose an investment program and establish an investment policy statement.
- Select investment strategy for the designated asset classes and sub-classes.
- Implement and manage the investment portfolio, providing ongoing evaluation of performance against appropriate benchmarks and investment objectives.

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- Review or establish family foundation or other charitable gifting vehicles.
- Coordinate asset titling and beneficiary designations.
- Prepare and file individual, family, trust, and corporate tax returns.
- Consult with you on an ongoing basis to review your plan and any changes in your financial situation and goals.
- Coordinate with your other advisors as appropriate in the delivery of solutions.

Family Office Services

Serving as an outsourced family office is a signature capability of HPM Partners that can encompass investments, wealth planning, charitable gifting, family governance issues, and education planning. We are privileged to work with some of the wealthiest families in America, including multigenerational legacy families and those with highly successful businesses.

WEALTH MANAGEMENT SERVICES

- Investment advisory and management
- Estate and wealth transfer planning
- Tax planning and preparation
- Net worth analysis
- Liquidity and liability management
- Risk management analysis
- Philanthropy and charitable gift planning
- Retirement planning

Your Engagement with Us

While the majority of our clients choose to benefit from this comprehensive approach, we are able to provide any of these services on a standalone basis. For our investment advisory services, we assess a competitive asset-based fee. For wealth and tax planning services, we assess a fee based on the scope of the engagement.

About HPM Partners

HPM Partners LLC is an independent national firm with in-depth expertise in investment management, wealth and tax planning, executive financial counseling, 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 hpmpartners.com. Our offices are in New York, Cleveland, Bloomfield Hills, Chicago, Orange County, and Los Angeles.