

Where do you start to develop a plan for your hard earned assets? It can be overwhelming to navigate the many things to consider on your wealth journey.

We Believe Managing Wealth is a Three Lane Highway

HNH PRIVATE CLIENT GROUP
of Oppenheimer & Co. Inc.

INVESTMENT MANAGEMENT | FINANCIAL PLANNING | TAX OPTIMIZATION

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Traveling efficiently through the traffic of life requires using all available lanes when needed. Equally important is our ability to merge on and across these lanes so we can easily navigate to our destinations.

Many people think of wealth management in terms of INVESTMENT management – which these days has become a cheap commodity. In the never ending race to the bottom in fees, the value of quality wealth management has become muddled. When choosing a strategy to manage your wealth, consider the level of service offered. The HNH Private Client Group practices a multi-disciplinary, full-service approach that begins with the solid foundation of thoughtful financial planning to help guide investment selections and tax considerations. In considering these three lanes together, Investment Management, Financial Planning, and Tax Optimization, you will experience the most efficient and effective journey toward a secure financial future.

INVESTMENT MANAGEMENT



The left lane, investment management, is the easiest lane to travel in today because it is inexpensive, scalable, and profitable. For many firms, investment management has come down to buying low-cost, passive funds or utilizing automatic trading and zero cost transactions. But, do we really believe that there is such a thing as a “free lunch”?

Thanks to a more than decade long bull market proceeding the pandemic, plus a strong market recovery, investors are pleased with their portfolio performance. They ask, “Why pay when you can get success for free?”. Until life in the left lane changes – when we hit a real bear market – it is difficult to see any value.

Our team works to diversify and decrease concentration risk so that portfolios are robust through both up and down markets. The HNH Private Client Group considers an individual's risk profile and caters investment strategies to help protect your assets while ensuring financial goals stay on target. In a “risk-on” world, the merit of de-risking is sometimes forgotten. We are committed to creating unique and suitable investment portfolios that work even through the bumpier roads in life.

FINANCIAL PLANNING



Advisors operating solely in the left lane are not considering the need for financial planning. This middle lane is collaborative, time intensive, and therefore not scalable or cheap. Still, our team believes every individual's financial future benefits from a good road map. A plan is important to help you understand where you are today, articulate where you want to be in the future, and provides the direction to get there. With a plan, decisions can be driven by conversations about your goals, objectives and risk tolerance, not emotions. The HNH Private Client Group includes comprehensive financial planning services under our asset management fee.

An initial financial plan is equivalent to your vehicle navigation system, "in one mile, take exit 111". We know though that when life throws a punch, our ability to flex our responses, move over a lane or take a different route, is critical to our success. Traveling to a destination requires initial planning (navigation), as well as continual flexibility and patience. Creating a good plan requires factoring in follow-up meetings, unexpected "we have a change in plans" calls, updates or additional "what if" scenarios. The HNH Private Client Group helps clients along their journeys through continual monitoring and review.

Financial planning should be at the core of your investment and tax optimization decisions. Two of the most frequently asked questions we get are; "How do I minimize taxes?" and "Will I run out of money?". Thoughtful planning can answer those and many other questions about your accumulated wealth.

TAX OPTIMIZATION



The right lane of the highway may be the lane you hear the least about. Tax planning and management involve many decisions, including capital gain management, tax loss harvesting, deciding which assets to put in what account type, and more. One often overlooked issue is distribution optimization: "Which account do I draw retirement income from first?", "Should I do ROTH conversions?", "What generational wealth transfer tools should I use?". Who doesn't want to take care of their family once they know they aren't going to outlive their money? At HNH Private Client Group, we include these services in our asset management fee.

SUMMING IT UP: CROSSING LANES

The HNH Private Client Group helps navigate clients through life, both the good and bad times, to achieve their goals. We believe that a client will not fully realize their wealth potential if they are only focusing on the investment management lane. Instead we offer a multi-disciplinary approach, creating a plan that articulates specific goals and objectives with a roadmap to achieve them, crafting an investment portfolio that supports long-term targets and unique needs, and optimizing how taxes affect portfolio growth and distributions. These three tools are at your fingertips to help you navigate your financial journey with confidence and ease.

We welcome the opportunity to earn your trust and work with you to achieve your financial goals.



The OMEGA Group is a program through Oppenheimer & Co. Inc. It offers a unique managed money program in which experienced Financial Advisors act as portfolio managers for their clients.

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