HUGHES FINANCIAL SERVICES, LLC

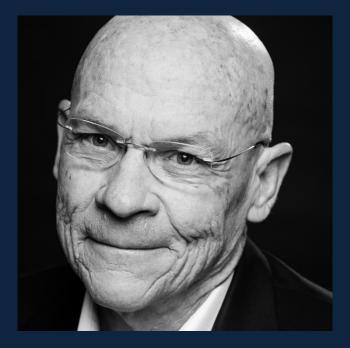








PRESENTER



PAUL HUGHES, ChFEBC, CEPA
Managing Partner
& Financial Advisor

ABOUT HUGHES FINANCIAL SERVICES



Independent Registered Investment Advisor Comprehensive financial planning and wealth management

Fiduciary

Professional certifications and continuing education

Over 80 years combined experience



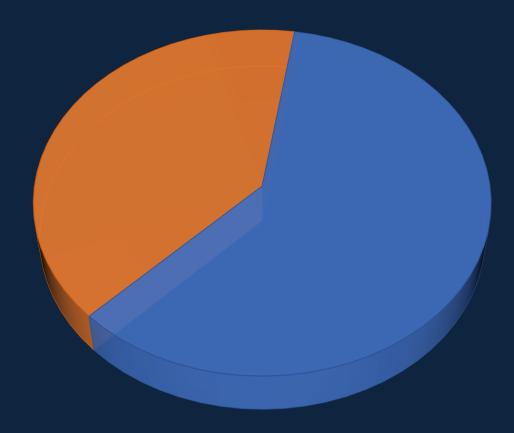
"An investment in knowledge pays the best interest."

Benjamin Franklin

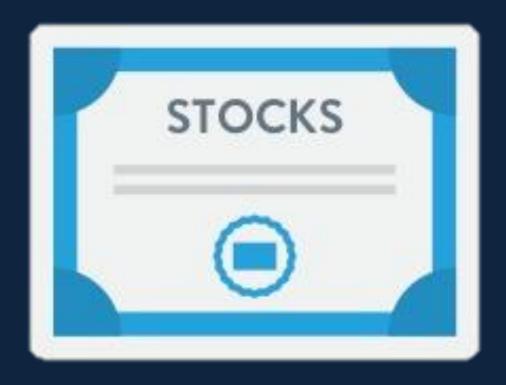
A Typical Portfolio Mix

Stocks (60%)

Bonds (40%)



FUNDAMENTALS OF INVESTING: 102 Stocks

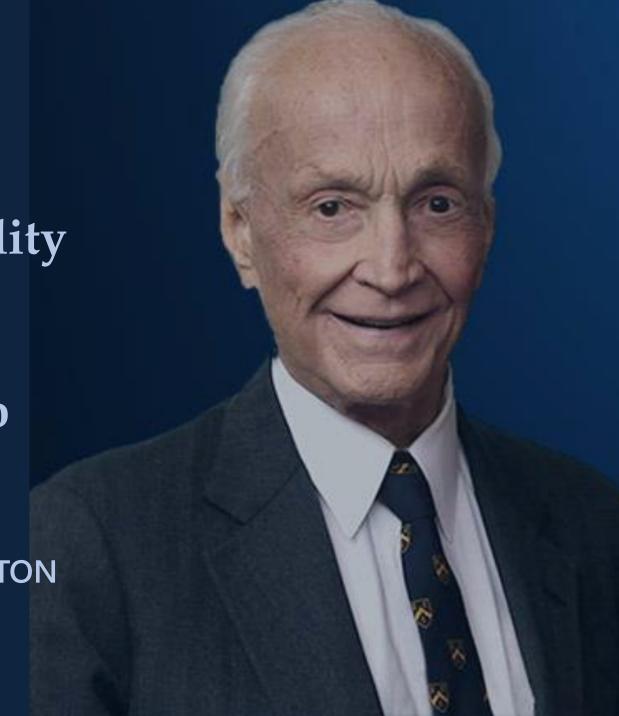


FUNDAMENTALS OF INVESTING: 102 Stock Features Volatility Growth **STOCKS Capital Gains**

Income from Dividends

(if held one year)

"In my 45-year career as an investment counselor, humility did show me the need for worldwide diversification to reduce risk." | SIR JOHN TEMPLETON



Stock Categories



Growth Stocks

- New/fast-growing industries
- Have potential for greater returns
- Most volatile class of stock



Value Stocks

- Companies with growth potential
- Sells at low price relative to intrinsic value
- Can take time to reflect true value

Stock Categories: Growth



Stock Categories: Value



Value Stocks

Bank of America











Factors

MACROECONOMIC



Growth



Financial Conditions (interest rates, currencies)



Inflation



Credit



Emerging Markets



Liquidity

STYLE







Momentum



Volatility



Quality



Dividend Yield

Diversification & Asset Classes



PORTFOLIO DIVERSIFICATION





Mutual Funds & Exchange-Traded Fund (ETF)

Mutual Fund

ETF

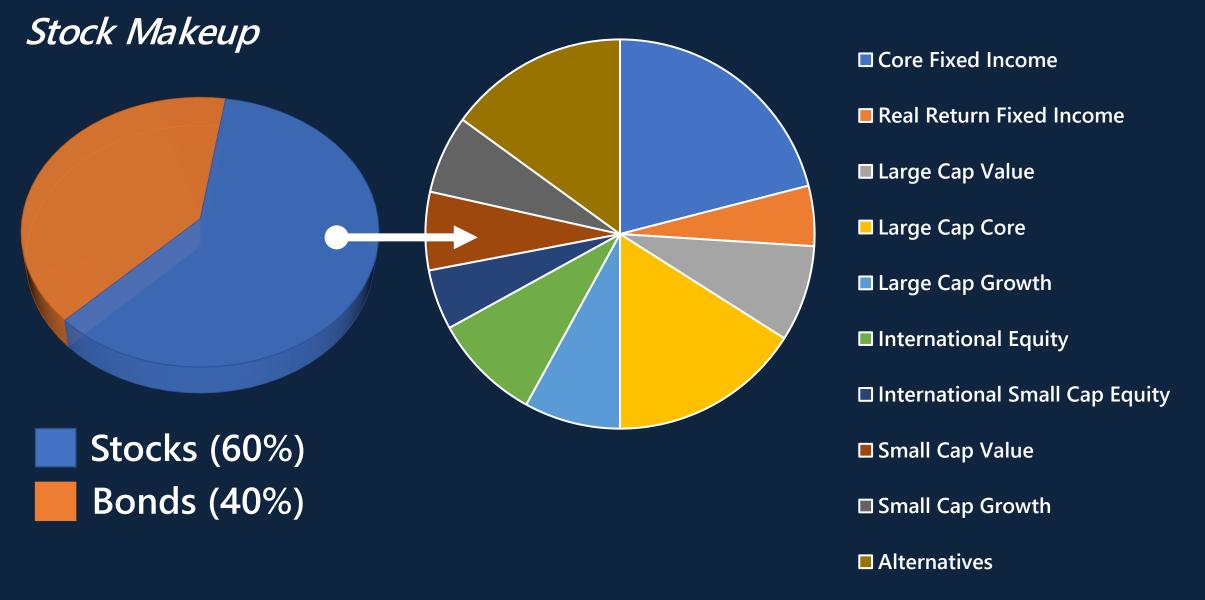
Mutual Funds & Exchange-Traded Fund (ETF) Top 10 Holdings

American Century Equity Income I

- Johnson & Johnson
- Emerson Electric Co.
- Medtronic PLC
- Verizon Communications Inc.
- Kimberly-Clark Corp.
- Texas Instruments Inc.
- Microsoft Corp.
- Walmart Inc.
- Marsh & McClennan Companies
- ONE Gas Inc.

SPDR MSCI U.S. StrategicFactors ETF

- Apple
- Microsoft Corp.
- Johnson & Johnson
- Visa Inc.
- MasterCard
- Procter & Gamble Co.
- United Healthgroup Inc.
- Merck & Co, Inc.
- Pfizer Inc.
- Coca-Cola Co.



The best investment you can make is in yourself

- Warren Buffett



Hughes Financial Services' 20minute virtual educational Lunch & Learn webinar sessions **ARE BACK!**

Grab your device and lunch and join us **each Wednesday at Noon** to juice up your financial planning knowledge on a variety of topics!



REGISTER ONLINE AT WWW.H4FS.COM

- >> Use the Events Tab and Workshops & Webinars Link
- 8/19: Planning for College & What COVID-19 Has Changed
- 8/26: How to Maximize the Value of your HFS Portal, Part 2
- 9/2: Raising Financially Aware Kids & Grandkids
- 9/9: Politics & Markets: What Happens During a Presidential Election
- >> PREVIOUS WEBINAR RECORDINGS AVAILABLE AT WWW.H4FS.COM
- Halftime Report: An Economic & Market Update
- Five Financial Mistakes Made in Retirement & How to Avoid Them

HUGHES FINANCIAL SERVICES, LLC

If you have questions about this presentation, please contact us at: (703) 669-3660 or clientservices@h4fs.com

Hughes Financial Services, LLC, is an independent Registered Investment Adviser (RIA) that works closely with individuals and families, helping them to accomplish their unique financial goals through the allocation of their assets. We are a fee-only firm that seeks to adhere to the highest fiduciary standards and provide clients with advice that is truly unbiased and has only our clients' best interests in mind.

We offer our clients an impressive wealth of expertise in retirement and estate planning, investment and risk management, insurance, and education planning. Our advisers hold a variety of professional designations and certifications and are well versed in a number of financial disciplines. Our combined education and experience allows us to proudly offer you independent financial advice that you can trust.

Information in this presentation is based on sources believed to be reliable; however their accuracy or completeness cannot be guaranteed. This information is not intended to be a substitute for specific individualized tax, legal, or investment planning advice. Please note that (i) any discussion of U.S. tax matters contained in this communication cannot be used by you for the purpose of avoiding tax penalties; (ii) this communication was written to support the education of the matters addressed herein; and (iii) you should seek advice based on your particular circumstances from an independent tax advisor. All examples provided are hypothetical and meant for illustrative purposes only. State income tax laws can be different from Federal income tax laws depending on your state. Be sure to take this into account before making any decisions. Individual situations will vary so please consult a tax advisor to address your specific situation.

Investing involves risk including the potential loss of principal. No investment strategy, such as asset allocation and rebalancing, can guarantee a profit or protect against loss in periods of declining values. Please note that rebalancing investments may cause investors to incur transaction costs and, when rebalancing a non-retirement account, taxable events will be created that may increase your tax liability. The Dow Jones Industrial Average (DJIA) is a price-weighted average of 30 actively traded "blue chip" stocks, primarily industrials, but includes financials and other service-oriented companies. The components, which range from time to time, represent between 15% and 20% of the market value of NYSE stocks.

