AT HUGHES FINANCIAL SERVICES, CLIENTS COME FIRST

We appreciate that every client is unique. We get to know our clients – listening to their stories and learning what's important to them – so that we are able to plan strategies that speak to very personal and specific financial needs. Whether you are looking to retire in a few years or want to start planning for your future now, a good plan starts with a good partnership. We invite you to explore Hughes Financial Services as your financial planning partner.

HUGHES | FINANCIAL SERVICES, LLC

PERSONALIZED KEY CLIENT SERVICES

HUGHES FINANCIAL SERVICES, LLC, works closely with our clients, helping them to accomplish their life goals and dreams through the allocation of their financial assets.

AS AN INDEPENDENT REGISTERED INVESTMENT ADVISOR, we have the ability to *objectively* offer our clients – individuals, families and small businesses seeking trusted advice on building, managing and distributing wealth – access to an entire spectrum of investment and financial planning services.

We are a fee-based 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 an impressive wealth of expertise in retirement and estate planning, investment and risk management, insurance, and education planning. Hughes Financial Services' financial advisors 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 you can trust.

Our approach to delivering comprehensive financial planning services always starts and ends with you, OUR CLIENT.

We begin this process by listening to you and discussing your lifestyles, goals, wishes, dreams and family situations. Through a consultative process, we then learn the details of your financial picture so we can construct and deliver a customized plan along with your **FINANCIAL ACTION CHECKLIST**. Our experienced team of advisors will fully evaluate your situation to prepare personal solutions that integrate investment planning, tax reduction planning, retirement income and distribution planning, and family wealth planning.

We believe it is so important that you understand your situation, your goals, and the risks and opportunities standing between you and your ideal financial results. Upon becoming a client, we will begin to meet with you on a regular basis to discuss these topics and update your financial situation. In addition, through a series of educational workshops and regular client communications, we will keep you up-to-date so you can make informed decisions while guiding you towards the realization of your financial plan.

SOME OF THE WAYS WE ARE DIFFERENT

- Our strong menu of **KEY CLIENT SERVICES** which includes a comprehensive review of your: tax reduction strategies; estate plans; investment plans; retirement plans; and protection plans
- Our frequent and regularly scheduled meetings (face-to-face and online) to update your specific plans and discuss personal situations that can impact your financial assets
- Our strong and consistent calendar of newsletters, tax reports, market updates and articles all designed to keep you informed and up-to-date on a variety of financial topics
- Our regular series of client educational workshops, webinars, and client appreciation events
- Our personal service that features our best and most current ideas, strategies and solutions all geared to assist you

COMPARE OUR SERVICES

Hughes Financial Services will always work to surpass our clients' expectations.

We offer a strong combination of experience and professional client services, all geared towards helping our clients improve their long-term financial success. Please take a moment to compare our **KEY CLIENT SERVICES** to those of your current provider.

	Current Firm	HUGHES FINANCIAL SERVICES, LLC
▶ INVESTMENT "WATCH DOG" SERVICES		
Investment review and customized portfolio designed for your needs, not ours	☐	☑
Continuous monitoring of your financial portfolio	☐	☑
Frequent face-to-face or online meetings to: review; evaluate investment performance; update financial objectives; and reallocate your financial portfolio as necessary	☐	☑
Quarterly statements	☐	☑
Allocation recommendations within your employer-provided retirement plans (i.e., 401(k)s)	☐	☑
Aggregation of all accounts to simplify and reduce paperwork	☐	☑
▶ REDUCTION PLANNING		
Comprehensive tax return review to highlight opportunities in maximizing tax reduction strategies	☐	☑
Quarterly review of your tax situation and planning to incorporate any new tax law changes	☐	☑
Complimentary consultation with your tax preparer	☐	☑
Tax solution recommendations including tax-advantaged investments	☐	☑
Presenting up-to-date information on new tax laws that may affect your situation	☐	☑
▶ RETIREMENT INCOME AND DISTRIBUTION PLANNING		
Continual analysis, development and implementation of recommendations to fund your current and future income needs to help maintain a comfortable standard of living	☐	☑
Analysis of potential estate tax liabilities	☐	☑
Recommendations on the most appropriate distribution strategy for employer-provided retirement plans and IRAs	☐	☑
Analysis of your IRA beneficiaries	☐	☑
Review the possibilities of converting to a Roth IRA	☐	☑
Pension analysis	☐	☑
Social Security maximization	☐	☑
▶ FAMILY WEALTH PLANNING		
Analysis of your current estate plans and concerns	☐	☑
Complimentary consultation with your estate planning attorney	☐	☑
Assistance in transferring assets to your living trust or other trusts	☐	☑
Guidance with appropriate and necessary steps after the death of a loved one	☐	☑
Review of beneficiary designations and asset titling	☐	☑
Review of your long-term care needs	☐	☑
▶ CLIENT SERVICES AND COMMUNICATIONS		
Online, state-of-the-art client portal providing a total view of your net worth as well as a secure, two-way delivery of documents and reports between you and our office	☐	☑
Quarterly newsletters and special reports to keep you apprised of the most current financial planning topics and tax reduction strategies	☐	☑
Quarterly, semi-annual or annual reviews	☐	☑
Client education workshops and special events for Key Clients and Growth Initiative participants	☐	☑

ABOUT HUGHES FINANCIAL SERVICES

The Hughes Financial Services Team (L-R)

| Patrick Moore | Melissa Hughes | Patrick Hughes, CFP® | Paul Hughes, ChFEBC, CEPA
Scott Hughes, CFP®, MBA | Berkeley Meredith, CFP® | Jo Ann Weinhardt | Elise Dwyer

At Hughes Financial Services, LLC, we are dedicated to providing individuals and families with personalized financial strategies and direction so we can work towards making their lifelong goals and dreams a reality.

As an independent Registered Investment Advisor (RIA), we strive to keep our clients focused on where they want to go, advise them on how to get there and continually remind them of the importance of maintaining a disciplined approach to realizing their financial goals and dreams.

Investment management, tax planning, estate planning, retirement and income planning, education planning, and protection form the foundation of our services. Our focus also includes a unique expertise in retirement plans for employees and retirees of local municipal governments and educational systems, the U.S. military, and not-for profits.

At Hughes Financial Services, we take our fiduciary responsibility to you very seriously. Our comprehensive fee-based financial advice is unbiased and always puts our clients' interests before our own in every recommendation we make. We work for you and no one else.

We offer an initial (complimentary and no obligation) meeting where we get to know more about you, address your questions and concerns, and review your financial situation. Please call our office to request this meeting.

HUGHES FINANCIAL SERVICES, LLC

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Hughes Financial Services, LLC, is an independent Registered Investment Advisor