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The Hobart Connection

We believe that frequent communication is key as we walk beside you on your financial journey. As our client, you'll enjoy a combination of one-on-one meetings, personalized communications and client events designed to keep you informed and educated on a variety of topics impacting your retirement.

Face-to-Face Reviews
We meet a minimum of twice annually to review your accounts and make adjustments to keep you on course. During these meetings, we will thoroughly review these areas of your financial plan:

MEETING 1 **Investments, Insurance and Estate Planning**

- Ensure your risk profile is current
- Analyze your portfolio's performance and make adjustments as needed
- Review your insurance policy
- Revisit your long-term care plan
- Update beneficiary information

MEETING 2 **Income, Cash Flow and Tax Planning**

- Review retirement cash flows, withdrawal strategies and withdrawal rates
- Discuss required minimum distributions (RMDs)
- Run a Tax Analysis to identify and evaluate opportunities
- Evaluate portfolio to ensure it's aligned with risk tolerance and goals

Phone Reviews
Between face-to-face reviews, we'll schedule two phone appointments. During these calls, we will discuss the current state of the market and economy as well as any life changes you may be experiencing. We will also provide our insights about adjustments you may need to make for your financial plan.

Accessibility Between Appointments
Throughout the year, we'll reach out by phone and email as needed to keep you informed about your accounts. You can also call us anytime to make account updates, get more information about your investments, or request a meeting.

Quarterly Newsletter & Email Communication
You'll receive a copy of our client newsletter, Forever Young, four times a year. The newsletter covers important financial topics, including market events, retirement legislation, tax changes and more. In between newsletters, you'll receive regular emails highlighting financial planning strategies and information you can use when planning for retirement.

You'll receive invitations for various Client Appreciation and Educational Events during the year. These events are a perfect way for us to keep you up-to-date on important financial topics and show you how much we appreciate you. Many of these events will allow you to invite friends and family as well. We hope you'll be able to join us!

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