

In everyone's life
there's a story. . .



HAMMOND ILES WEALTH ADVISORS: Planning for life & legacy

You tell us your story for many different reasons. . .

Life Prints

We all have a story to tell. As you pass through the chapters of life, your story becomes your unique identity. As we listen to you, it puts your financial goals, life visions, risk tolerance, and philosophy into alignment. Your story tells us who you are, and what you care deeply about.





to see the steps that
could make your goals
spring to life. . .



Needs, Wants, or Wishes

You tell us your hopes and dreams, and how important each is. We categorize them as needs, wants, or wishes, and help you determine your distinct lifestyle goals. Together, we craft a plan that illustrates your probability of success and a clear path you can realistically follow.

because retirement is more than a financial event. . .



Plan to transition into your retirement adventure with a new sense of direction and purpose.



Money issues have a direct impact on both personal and family health.

Health

Many people make decisions about retirement, second homes, and lifestyle based on personal health issues. When a family member becomes ill, the entire family is affected.

Relationships

Healthy relationships with family members, and helping to fund the education of grandchildren have become priorities for many people.

Direction and Purpose

The amount of money you have on paper has no meaning unless you consider what retired life looks like, what you wish to explore, and what you wish to do with your life. You need tools that enable you to address the emotional and lifestyle aspects of your retirement.



to balance risk
with reward. . .

Risk Tolerance

Your tolerance for risk should never be ignored. We help you determine your risk tolerance and work with you to select investments that match your preferences.

“Like many families, my sisters, brothers, and I hadn’t regularly communicated over the years. We lived in different places and over time had developed our own beliefs and perceptions, especially when it came to money. I worried that silent grievances we had harbored for years could amplify as we began to discuss our family’s values and wealth.

As my father explained why he had called a family meeting, my sense of anxiety eased. I knew it would play a vital role in coordinating the estate planning process, and help us gain a greater understanding of each other.”



to plan for the
transfer of wealth to
the next generation...

A Meaningful Experience.

Understanding a family's unique dynamics and values, educating family members about money management, and most of all, acting as a neutral facilitator, we seek to make the wealth transfer process a productive and meaningful experience for clients and their families.



What obligations do you have? Are there people, pets, organizations or causes that depend on you now, or that may be depending on you later in life?

to gain fresh perspective
on a future chapter in
your own life or the life
of a loved one. . .



Worthy of Thoughtful Consideration

A conversation on understanding the options and resources available for long term care, life insurance, and alternatives is an opportunity to help secure your family's future. Getting your priorities in clear focus makes it easier to decide what will best support them.

Even if you don't have children, what obligations do you have? Are there people or pets who depend on you now, or who may be depending on you later in life? Keeping in mind what is most important will help you put plans in place to ensure the people, pets, and causes you cherish are cared for.

Change is inevitable and unforeseen events are a reality of life. We believe it's important to discuss and plan for the unforeseen. This is your chance to be proactive about the future.

to seek wisdom for life's unexpected moments. . .



Wendy's Story

Wendy's husband passed away unexpectedly after thirty-eight years of marriage. During their life together, her husband was the primary income earner, and managed their finances and investments. Wendy is adapting to her new life and maintaining her day-to-day finances, but prefers to have a professional manage her investments.

Wendy wants to maintain her current lifestyle and looks to a trusted advisor for education, guidance, and a financial plan so she can see how her assets and investments support her visions and contribute to her family's future.

Wendy is very spiritual with a strong set of values. She consistently supports her house of worship, wants to provide for her children and grandchildren, and desires to give a charitable gift to the hospital that cared for her husband.

“Nothing could have prepared me for what was in store after my husband’s passing. One of the most painful crises we’ll ever face in life is the loss of a spouse. My companion. My best friend. My confidante.

While you’re grieving, it’s difficult to think straight—to consider practical and financial matters when you’re so wrapped up emotionally.”

“I need an investment strategy designed to keep cash flowing for life. I want my personal advisor to work alongside my accountant and attorney to coordinate estate planning details, business sale or succession, tax planning, life insurance, and charitable giving.”

to gather insight and specialized knowledge for sophisticated situations. . .



Create a Blueprint for Success

Bruce built a thriving business that supplies multiple industries. His son recently returned from university bringing new energy into the business. Bruce is thinking of stepping away, but wants to be sure his son is ready.

Bruce values professional advice and needs an investment strategy designed to keep cash flowing for life. He would like a professional team to coordinate estate planning details, business sale or succession, tax planning, life insurance, and charitable giving alongside his own accountant and attorney.

Bruce believes that a good business is a worthy neighbor and strongly supports various community organizations. Although his primary focus is his own retirement, he wants to learn how he can help his community in his legacy planning.





for a conversation on your life and legacy.

“What If?”

Two small words that can spark rich and important conversations on building your legacy.

Your Legacy Is Up To You

In everyone's life there's a story—something significant and substantial that needs to be preserved for generations. These are the stories that our children's children will tell their children.

Will you be remembered as someone who led by example? A giver who supported causes to better the community? As a person who delighted in the success of others? Someone who took care of things?

Giving

Learning the motivations behind your desire to give helps your personal legacy advisor determine which charitable giving vehicles might best accomplish your goals in terms of both tax efficiency and personal values.

There are many things to consider when choosing a personal advisor. . .

Clarity and Transparency

We deliver information to you in plain, simple language that is easy to understand. Compliance and regulatory obligations for investment fees and performance are for your protection, and we explain how they relate to your personal finances.



the three dimensions of wealth. . .



Personal, Financial, and Social

The skillful blending of the three dimensions of your wealth – Financial, Personal, and Social allows you to build a legacy of your values, influence, and money so you can truly make a difference in the world.

Take a moment to think about the five most significant events in your life. People rarely site money or financial events in the top five, so wealth and the planning related to it, encompasses much more than finances.

Care

Integrity

Knowledge

Listen carefully

Make an impact.



Serve With Integrity and Care

Our clients rely on us to do what's best for them at all times. Integrity is a personal choice, an uncompromising, consistent commitment to honor our clients' moral, ethical, spiritual, and artistic values and principles.

We care about the individuals, families, and business owners we serve, and value the many long-term relationships we have developed.



CHAPTER THREE

This is our story.

From portfolio diversification and risk management to estate, charitable giving, and comprehensive financial plans, our team can help you live your life story today, and write new chapters for tomorrow. From business owners, to those recently widowed, to charitable minded individuals planning a legacy gift for a beloved alma mater or nonprofit organization. . . or somewhere in between.

The oak tree
is our symbol.



The mighty oak is an emblem of what we believe in
and what we value—virtue, strength,
longevity, resiliency, and family heritage.

Our History

Hammond Iles Wealth Advisors, formerly Kelly Financial Group, was founded by Walter J. Kelly Jr. in 1984 with a philosophy to give solid, unbiased investment advice.

Greg Hammond joined the firm in 1999 with prior experience in accounting, audit, and risk assessment. Greg's commitment to integrity and passion for investing led him to fine-tune an investment process focused on principal preservation and capital appreciation. In 2001, Scott Iles came onboard with a solid background in risk management and investment application. Scott's focus on personal relationships streamlined and advanced the firm's client investment relationship processes.

Upon his retirement in 2005, Walter J. Kelly Jr. transferred the firm to Greg Hammond and Scott Iles who maintained the original core values and made a smooth transition in ownership.

Introducing a charitable component in 2008, the firm began a program to partner with nonprofit organizations to show their donors how to create lifetime income, pay less in taxes, and give more to their heirs, and the organizations they wish to support.

Hammond and Iles co-hosted a radio show, *Planning for Tomorrow*, which aired for over three years. The show highlighted community organizations, educated people on growing and preserving wealth, retirement planning, estate and charitable planning.

Despite the market turbulence of the past decade, the firm has grown and prospered under Greg Hammond and Scott Iles watchful leadership, and belief that preserving capital is the foundation for growing wealth.

At Hammond Iles Wealth Advisors, we have a deep conviction for actively sharing the fruits of our labor within the communities where we live and work. Together with our clients, we raise funds for Connecticut Children's Medical Center. The Hammond Iles Outreach Committee identifies opportunities, and cultivates employee and client involvement. We serve on the boards of nonprofit organizations, sponsor fundraising and educational events, participate in our houses of worship, and work with youth organizations to make our world a better place.



“We seek to consistently generate positive absolute returns over the long term, and believe that preserving capital is the foundation for growing wealth.”

Our Investment Philosophy

The Power of Core and Satellite Investing

Based on current and prospective economic conditions, the Hammond Iles Investment Committee incorporates proprietary technical and fundamental market research to select broadly diversified asset classes with the potential to outperform their long-term averages. Our investment process is designed to manage risk across various strategies, striving for lower overall volatility and the prospect of increased returns. To supplement our comprehensive analysis, the committee often taps insightful outside information to help augment or, in some instances, challenge a particular strategy. This insight also aids in the development of pending allocation models. As an independent Registered Investment Advisor, we utilize a wide variety of investments and are not tied to any specific companies, thereby allowing an unbiased approach to both construction and execution.

Stability, Opportunity, Flexibility

Our well-diversified portfolios are crafted using an actively managed Core and Satellite strategy that varies from traditional asset allocation models which proved ineffective between 2000 and 2010.

Core and Satellite investing seeks to combine the best of both worlds—preservation of principal and opportunity for growth—by wisely incorporating active and passive investments. The Core, comprised of quality, long-term investments that lend stability and diversification, and the Satellite, invested in opportunistic selections that provide potentially greater returns to the overall portfolio.

The relative allocation of the Core and Satellite strategy within the portfolio is contingent upon investment objectives, circumstances, risk profile, and financial market conditions. This balanced approach spreads risk among a number of investments, potentially reducing volatility while producing above average returns.

You Don't Have to Give Up Stability to Pursue Opportunity

Working in synergy, Core and Satellite selections deliver the benefits of investing in a broad variety of asset classes with the potential to outperform any type of market over the long term. Along the way, this strategy offers the flexibility to make timely changes, alter strategy, or narrow our focus in an effort to preserve and grow your portfolio.



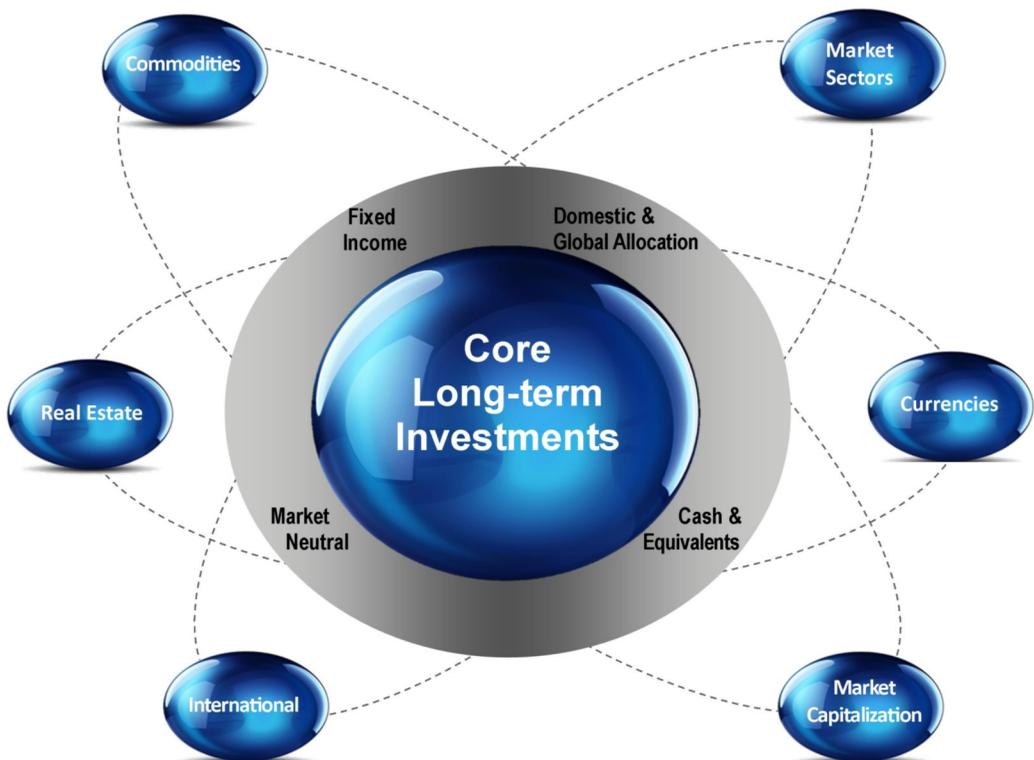
The Core for Long-term Stability

The Core of your investment portfolio acts as a foundation expected to yield positive, stable returns over the long term. The Core, forms 20% to 100% of the portfolio and is comprised of carefully selected investments structured to address your risk tolerance profile and minimize losses during a downturn in the financial markets. Although Core investments are designed to be held for the long term or until maturity, they are actively monitored and may change based on market conditions and technical indicators.

The Satellite for Opportunity

Carefully selected Satellite investments complement the Core and seize trends and opportunities, delivering the potential for higher returns. Depending upon your risk tolerance and investment objectives, Satellite selections may comprise up to 80% of your portfolio.

As active independent managers, we can overweight areas of the market showing relative strength and underweight segments that display signs of weakness. We execute this with active and passive investments focused on equity valuation. Various market sectors encompass developed or emerging international markets, real estate, currencies, commodities, and other unique investment strategies.



Core investments can act as a buffer should market conditions worsen. Satellite investments potentially yield higher returns when market conditions improve. Careful investment management strategy shifts allocations toward either the Core or the Satellite based on research and market conditions.

Your stories are powerful.



Insight, Vision, and Experience Since 1984

Since our founding, we have helped successful individuals, families, business owners, and nonprofit organizations define their wealth objectives and overcome the issues that stand in the way of accomplishing them.

Your stories delight, touch, teach, inspire, motivate, and challenge us to be the best we can be. In our experience, there is a tremendous change that occurs once you clearly define your wealth objectives and commit to a strategic plan designed to accomplish them. Many of our clients find it helpful to achieve clarity around the *Nine Principles of True Wealth*.

9 Principles of True Wealth

1. Be a living example of the transformational power of love
2. Stick to your core values
3. Be driven by your purpose
4. Be accountable through your goals
5. Cherish your relationships
6. Value your health
7. Wisely set your financial resources
8. Find ways to be compassionate with the world
9. Be open to wise counselors

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