



Building a Positive Cash Flow

One of the simplest concepts of finance is making more than you spend.

However, it's not about how much you make, but about how much you keep.

When taxes, insurance, retirement contributions and charitable donations come out, what seemed simple at first, turns out to be rather complex.

Budgeting

Constructing a simple household budget to cover net income, less expenses will give you an idea of roughly how much per month is coming, going and staying.

Taking it to the Next Level

Getting a financial advisor involved is often a good start, once you have the basics down.

Planners can look at your entire picture, including cash flow, insurance, retirement accounts and more.

Financial advisors can add significant value in helping establish your family's financial goals.

Building a Roadmap

Once you've figured out where you want to go, we need to find a way to get you there.

After advisors diagnose exactly what your financial goals are, they leverage our asset management expertise to construct a custom investment solution.

Based on your personal goals, we construct portfolios with our global asset management partners, to help you achieve them.

Once we have your goals, we can start building your custom portfolio.

BLACKROCK[®]



HANLON



NORTHERN TRUST
ASSET MANAGEMENT



Russell
Investments

Wilshire

Let our Team help you with these big decisions.

Contact us at: Phone: 609-601-1200 | Email: Sales@Hanlon.com | Online: Hanlon.com

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HANLON
INVESTMENT MANAGEMENT

Investment Accounts

When it comes to investment accounts, we always find it a good exercise to answer these three questions:

1. What is the money for?
2. When do you need the money?
3. What else do you have?

While nobody can control the market, you can control the answers to these three questions.

Financial advisors are great resources for helping answer these questions, and many others if you don't already know the answers.

If you can't answer those questions, you may find yourself checking performance, watching the market and following the news far too closely.

When you can answer these questions, we can start constructing your personal income plan and portfolio.

Risk and Taxes

We believe risk and taxes are important.

You probably wouldn't invest your life savings in an aggressive solution, if you planned to use those funds for a down payment on a home.

Your financial advisor can help you determine your appetite for risk in the markets.

They can also provide an overview of the numerous account types available to you that may be a fit.

Our managers have tax sensitive portfolios available to you if necessary.

Investment Managers and Strategies

Based on your goals, time horizon, tax sensitivity and appetite for risk, we have multiple potential solutions.

Our team collaborates with your advisor to construct custom portfolios based on your needs.



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Income Planning

Most clients tend to focus on performance and fees prior to becoming a pre-retiree or in retirement. When you near or enter retirement, other things become more important.

- Where will you draw income from?
- What will the taxable consequences be?
- What are your other sources of income?

Your Blueprint

You can't build a house without a blueprint.

We think that you should also utilize a blueprint for your retirement income.

Your advisor collaborates with our team to construct your personalized income plan.

Our goal is to solve for your income needs.

- What would you do if your IRA was down 30% when you went to take income?
- Should you have more fixed income in your portfolio if you need income, or could you take on more risk for your long-term portfolios and set up your next generation?
- Do you have charitable and philanthropic interests?

Achieving Your Goals

We don't believe in timing the market; we believe in solving for your income needs.

Our portfolios are built to bring your income plan to life.



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Full-Service Asset Management

Many people aren't aware of the benefits available to them with a full-service asset manager.

Private Banking

Families working with our team can access loans against their accounts through Pershing's exclusive private banking.

Profit Harvesting

Our team actively reviews client portfolios with one benefit being the opportunity to profit harvest (capturing gains).

If the equity portion of your portfolio outperforms the designed target return, expectations, we can move the excess assets into fixed income to reduce risk.

Tax Transition

Transferring accounts, including those from employer-sponsored plans, often comes with unrealized taxable gains.

We can transfer those holdings into portfolios that eliminate the need to sell those gains those providing a tax neutral experience.

Legacy/Sentimental Assets

Clients often have long-term holdings that they may want to retain for various reasons.

We can transfer those holdings into portfolios that eliminate the need to sell those gains those providing a tax neutral experience.



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