Preserving Wealth and Well-Being.

HearthStone
Private Wealth Management

ALL FIDUCIARY | ALL THE TIME®

Who is HearthStone?

Preserving wealth and well-being is HearthStone's mission. As an independent investment management and financial planning firm, HearthStone works to help clients make intelligent financial decisions that enhance their life, work, family, and future.

Paul Hynes, HearthStone's founder and CEO, left a 22-year career with a major Wall Street investment firm in search of a better way to serve his clients. As an investment advisor, HearthStone has a fiduciary responsibility to always put clients' interests first. That's the essence of its pledge:

All Fiduciary. All the Time.

What is a Fiduciary?*

- **Held to the fiduciary duty of care, the highest standard of care to act in the client's best interest**
- **Provides objective advice**
- **Avoids conflicts of interest**
- **Conducts due diligence**
- **Receives no hidden compensation**

***Not all financial advisers are held to a fiduciary duty.**

Plan. Invest. Manage.

Investment Management

HearthStone provides custom portfolio management for affluent families, executives, business owners, physicians, trustees and professional fiduciaries. Portfolios are designed around an investment policy that reflects the client's objectives, income needs, and financial goals. A third-party financial institution holds and safeguards client assets, executes trades and other account transactions, and provides monthly statements and 24/7 online access.

Financial Planning

Financial planning is a defining service, led by Paul Hynes, a Certified Financial Planner™ (CFP®) professional. HearthStone's custom financial plans address a breadth of considerations about clients' financial futures. These range from income and cash flow analysis, college savings and retirement, to lifestyle choices and legacy planning. HearthStone collaborates with the client's attorney, CPA, and other advisors in ensuring that the financial planning process is complete and client-centered.

How does HearthStone work to create value?

- Develops a well-diversified, global investment portfolio
- Uses low-cost investments available to institutional investors
- Re-balances portfolios to manage risk and volatility
- Applies tax-optimized investing through asset location, tax-loss harvesting, and withdrawal-order strategies
- Coaches clients in managing the emotional challenges that can result in costly financial mistakes
- Keeps clients informed with portfolio performance reviews and periodic updates

HearthStone's depth of financial advisory experience is only one part of the picture.

"We care deeply about you, your family, your business, your future generation, and your legacy. We devote all of our knowledge, competency, integrity, and flexibility to helping you maintain your wealth and live out your best life possible."

Paul Hynes, Founder and CEO

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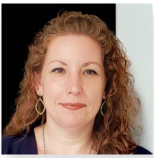

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