



## Hammortree Financial Services

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*...creating peace of mind*

The benefit of our unique organization is the clarity, confidence, and comfort our clients feel knowing they have the financial resources that make a difference and stand the test of time.



### Strategic Alliances

Accounting  
Individual Tax &  
Business Tax Returns

Legal-  
Wills & Trusts

Pension  
Administration

# Utilization of the Pinwheel “Our Process”

## Introduction Meeting

### Discovery

- What’s important to you
  - Concerns
  - Goals
- Gather documents

### Design

- Single topic or comprehensive

### Cash Flow

- Budgeting

### Accumulation

- Education
- Purchase a home
- Retirement

### Risk Management

- Protecting your assets

### Investments

- Matching investments with goals
- Asset allocation

### Business Planning

- Executive benefits
- Employee benefits
- Business continuation
- Business succession

### Income Tax

- Eliminate
- Reduce or defer

### Estate Planning & Wealth Preservation

- Distribution
- Death taxes

### Presentation

- Recommendations

### Implementation

- No procrastination

### Monitor and Review

- Key to ongoing success

Annette Hammortree, Registered Representative & Financial Advisor of Park Avenue Securities LLC (PAS), 8010 Excelsior Dr, Suite 200, Madison, WI 53717 (608)828-9800. Securities products/services and advisory services offered through PAS a Registered Broker-Dealer and Investment Advisor. Financial Representative, The Guardian Life Insurance Company of America (Guardian), New York, NY. PAS is an indirect wholly owned subsidiary of Guardian. Hammortree Financial Services is not an affiliate or subsidiary of PAS or Guardian.

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