HT|TC WEALTH PARTNERS
A HIGHTOWER COMPANY

Second Opinion Service

Ask ten investors to define wealth management. Actually, ask ten "wealth managers" to do so. You'll almost definitely get ten different answers, and most are likely to be heavily focused on investing. At HT|TC Wealth Partners, we have a more comprehensive vision of wealth management.

In this ever-changing economy there are many different perspectives on how to handle complex financial situations. You may wonder if you are doing all you can to prepare for the future or if something is missing. Perhaps you are unhappy with the advice you are receiving, or you no longer wish to go it alone. For all of these reasons, we believe many investors would value a second opinion on their finances.

Working With a Team That Redefines Wealth Management

To help you find comfort in your personal strategy and the likelihood it will help achieve your financial goals, we offer a complimentary Second Opinion Service. We start with listening to your story to understand what you are focused on in the near-term, and what your plans are for the long-term. We analyze your current portfolio in light of your tolerance for risk and your growth and income needs. We review estate planning with you and talk about what documents are essential. Our analysis will provide a chance to reaffirm your current strategy or explore ways to make changes that you are comfortable completing. We lay out the next steps needed to create a cohesive plan in partnership with your other trusted professionals.

Our Wealth Management Services

- Investment Management
- Financial Planning
- Social Security Planning
- Estate Planning
- Charitable Planning

Our Wealth Management Services

Investment Management

Whether you're establishing a new investment plan or maintaining an active program, we'll guide you to help meet your financial goals through strategic portfolio management with forward looking asset allocation. We provide institutional caliber global investment guidance with choice and flexibility.

Financial Planning

Full-service financial planning extends beyond investing. Our dedicated services are customized based on each client's needs and can include retirement planning, insurance suitability review, tax planning, education planning and cash flow management.

Social Security Planning

An essential part of financial planning is Social Security planning. The rules can be complicated, and selecting the right time to claim and the optimal strategy for your unique situation can amount to thousands - sometimes hundreds of thousands - of extra dollars in your pocket over your lifetime.

Estate Planning

Your estate is the culmination of your life's work. Together, we will plan for a host of scenarios including will and probate issues, survivor planning, revocable and irrevocable trusts, incapacity planning, business succession planning and family gifting strategies.

Charitable Planning

Our wide scope of capabilities include identifying solutions to establish a tax-efficient legacy of giving through private or community foundations, charitable remainder trusts, donor-advised funds and gift annuities.

A TIME
TO PLAN.

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