THE H GROUP INC©

CREATING CLARITY & CONFIDENCE IN A COMPLEX WORLD

HELPING PEOPLE MAKE WISE DECISIONS ABOUT THEIR MONEY AND LIVES

OUR FIRM

The H Group, Inc. is an independent, fee-only Wealth Management firm. Founded in 1990 and registered with the Securities and Exchange Commission as a Registered Investment Advisory firm, we are now recognized as one of the largest independent financial planning firms in the Northwest.

We are dedicated to our clients' success. We strive to understand your needs and then provide practical solutions and effective solutions to your problems. By conducting our business with uncompromising honesty and integrity, we are confident that we will earn your trust and respect.

WHO WE SERVE

OUR PHILOSOPHY

Most of our clients are financially comfortable retirees and successful individuals who have accumulated significant assets. They are conservative-to-moderate risk takers, and most of them were referred to us by other clients or by professional advisors. Our clients seek long-term relationships with their advisors. They appreciate our knowledge and expertise, but it is our care and concern for our clients that they value most.

PHONE	FAX	WEB	ADDRESS
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WHAT WE DO

We treat wealth management and planning as collaborative processes with you. Then we take it one step further by collaborating with our colleagues, some of the best in the business. We also rely upon a very talented and credentialed staff to execute our investment strategies and provide day-to-day portfolio management, research and compliance.

Extensive research, rigorous analysis and steady discipline are the cornerstones in how we manage portfolios. To minimize conflicts of interest, we manage portfolios on a fee-only, discretionary basis. This also allows us to adjust portfolios as needed without incurring unnecessary costs.

Our investment philosophy has evolved over many years of experience. It is based on minimizing risk while attaining a rate of return sufficient to meet your goals.

Our management fee also serves as a retainer for ongoing financial planning advice. We encourage you to consult with us on all of your financial decisions.

Investment Planning

Active professional management, individually designed portfolios, asset allocation and diversification, assessing risk tolerance, developing investment policy statements

Retirement Planning

Assessing retirement feasibility under a variety of scenarios, evaluating executive benefit plans, company stock, employer and governmental pensions and Social Security timing strategies, handling Required Minimum Distributions

Cash Flow Planning

Debt management and savings strategies, learning to spend after a lifetime of saving, sustainable portfolio withdrawal rates

Estate Planning

Reducing estate and gift taxes, maintaining control over assets, passing assets to heirs, protecting the lifestyle of the family, passing responsibility to family members, protection from delay and administrative expenses

Tax Planning

Tax efficient withdrawal strategies, managing capital gains on highly appreciated assets, proactive planning with your tax preparer to keep your tax bill manageable

Education Funding for Children and Grandchildren

Selecting the most tax effective funding vehicles (UTMA, 529, etc.), forecasting cost and funding

Philanthropic Objectives

Charitable gifting strategies, charitable remainder trusts, charitable lead trusts, family foundations and supporting organizations

HOW WE DO IT

Establishing a relationship with a CERTIFIED FINANCIAL PLANNER™ professional is one of the smartest things you can do to secure your financial well-being. It's not uncommon to spend 20 or 30 years of your working career with your nose to the grindstone, socking away some money because you know you should, but lacking efficiency and a framework for how all your financial pieces fit together.

Investment Management

We design individually managed portfolios tailored to meet our clients' needs. After extensive research and rigorous analysis, we will develop an investment plan to meet your long-term objectives, resources and risk tolerance.

Our investment philosophy has evolved over many years of experience. This conservative philosophy is based on minimizing risk while targeting a rate of return sufficient to meet your goals. Time, patience and a strict discipline are the cornerstones of our success.

We manage investment portfolios on a fee basis. Our clients pay no commissions. This eliminates conflict of interest and allows us to adjust portfolios as needed without incurring unnecessary costs.

Our management fee also serves as a retainer for ongoing financial advice. We encourage our clients to consult with us on all their financial decisions.

Retirement and Lifestyle Planning

Prudent retirement planning can help protect decades of hard work and the careful accumulation of wealth from the inevitable impact of taxes and inflation.

Key components of a successful retirement plan are:

Portfolio survival analysis, utilizing state-of–the-art techniques to determine the feasibility of reaching your goals

Tax-advantaged investment strategies to maximize your nest egg during the accumulation phase of your life

Minimum distribution requirements from retirement plans and strategies to avoid tax penalties on early retirement plan distributions

Evaluating highly appreciated stock and stock option plans for minimum tax impact during retirement years

Determining optimum retirement plan distribution options including lifetime income and lump sum payments

Reaching retirement is an event to be celebrated and treasured for its unlimited possibilities. With that in mind, we provide sound and thoughtful planning alternatives to help you ensure a long, happy and financially secure retirement.

When you become a client, your goals become our goals. We are dedicated to helping you build and protect your wealth – and realize the life you envision.

PROFESSIONALS

OUR ADVISORS AVERAGE NEARLY 20 YEARS OF EXPERIENCE

Your financial future is too important to leave to chance. Our experienced group of credentialed financial advisors average nearly 20 years of experience in the financial services profession. All of our senior advisors are CERTIFIED FINANCIAL PLANNER™ (CFP) professionals.

CLIENTS

SERVING WITH PURPOSE

Our Clients Are Multigenerational

We are proud to work with our clients across decades and generations. It's not uncommon for our conference room to fill with two or three generations, all collaborating, all on the same page.

Our Clients Are Busy People

They prefer to spend life focusing on their families and careers, rather than sorting through the increasingly difficult and complex world of personal finance. They entrust us to be a part of their team.

Our Clients Trust Us

We work every day to earn and maintain the trust of the clients we are privileged to serve. We actively seek ways to make their lives better and genuinely enjoy helping.

Our Clients Value Time

They recognize the value of their time – and our expertise. In our work together, we strive to create clarity through customized planning and empowerment through ongoing education.

Our Clients Are Fun

We genuinely enjoy and respect our client families. We look forward to seeing them and go out of our way to find opportunities to make their lives easier.