Financial Services Overview

Essential Wealth Management Experience

RETIREMENT PLANNING / FAMILY NEEDS

- · Comprehensive financial planning
- · Retirement analysis
- Education planning
- Multi-generational financial planning
- Planning for support of aging parent(s)
- Corporate retirement plans

ASSET MANAGEMENT

- Managed accounts
- Mutual funds
- · Individual security
- ETFs
- Structured notes
- Traditional alternative investments
- Liquid alternatives

CREDIT AND LENDING

- Securities-based lending
- Personal credit management
- Mortgage advice
- Margin loans
- Non-purpose lending
- Fully paid securities lending
- Loans against collared stock
- · Art collection lending

BUSINESS SUCCESSION PLANNING

- Business needs review
- Cash management and capital needs assessment
- Business valuation & investment banking services
- Succession planning documents

EXECUTIVE COMPENSATION

- Concentrated stock (monetizing, hedging)
- Stock option strategies
- 10b5-1 trading programs
- Restricted securities, Rule 144 (liquidation & risk management alternatives)

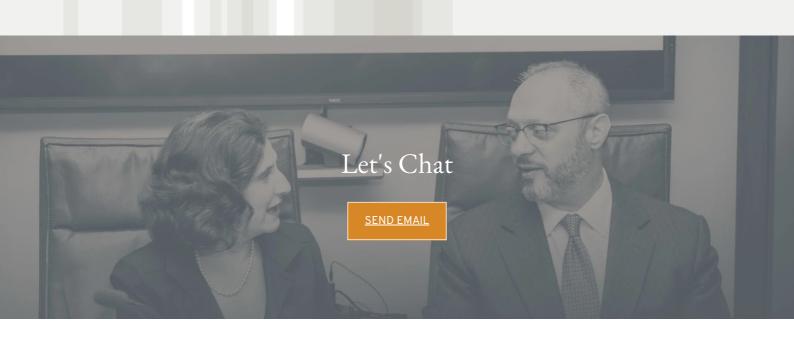
- Expertise in highly regulated areas (collateral loans, OTC option collars, etc.)
- Estate and financial planning (executive compensation management)

INSURANCE AND LIABILITY MANAGEMENT

- Comprehensive insurance review
- Goal protection
- Life insurance
- Long-term Care
- Disability insurance
- Dynasty trust
- Life insurance trust

ESTATE PLANNING/PHILANTHROPIC GIVING

- Wills, trusts, gifting, asset titling
- Charitable giving / charitable trust
- Endowments / donor advised funds
- Estate tax funding
- Family dynamics / family meeting



<u>405 Lexington Ave, 42nd Floor</u> <u>New York, NY 10174</u>

Phone: (917) 286-2706 Fax: (917) 591-4906 Toll free: (800) 894-6040 <u>Overview</u>

<u>Team</u> Structure

- Fiduciary Standard

- Our Custodians

Services

- Financial Planning
- Executive Compensation
- <u>Insurance</u>
- <u>Lending</u>
- <u>Operational Support</u>

<u>Investments</u>

Resources

- <u>Custodians</u>
- Resources
- Reporting
- Trade Execution
- Trust Services

<u>FAQs</u>

<u>Legal & Privacy</u> <u>Web Accessibility Policy</u> Hightower Advisors, LLC is a SEC registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training. Some investment professionals may also be registered with Hightower Securities, LLC and offer securities through Hightower Securities, LLC, member FINRA/<u>SIPC</u>. You can check the background of our firm and investment professionals on <u>brokercheck.finra.org</u>. Unless otherwise indicated relative to a specific award or ranking, Hightower Advisors, LLC does not pay a fee to be considered for any ranking or recognition, but may have paid to publicize rankings obtained and disseminated prior to 11.4.2022. All awards / rankings / ratings obtained and distributed on or after 11.4.2022 will be accompanied by specific disclosure as applicable.

© 2023 Hightower Advisors. All Rights Reserved.