HUMMER MOWER ASSOCIATES

HMA is founded on the principles of sound advice and excellent service.

My father started Wayne Hummer & Co. in 1931 based on the value of independent advice. As we have grown, and the industry has evolved, we are renewing that commitment by starting Hummer Mower Associates.

PHILIP W HUMMER

Grove N. Mower

MANAGING PARTNER

Grove has worked in the securities business in New York and Chicago since 1982. In addition to being Managing Partner of HMA, he handles client relationships, and is responsible for strategic planning and business development.

When not in the office, Grove writes novels, the latest being *Hope*, the sequel to the adult coming-of-age adventure *Forty Rod Road*. He resides in the Lincoln Park neighborhood of Chicago with his dog Vino.

Grove enjoys traveling the country and the globe, frequently stopping in to visit clients. He is a graduate of Brown University and is a trustee of The Ragdale Foundation and the American Writers Museum.

Ryan J. Ross, CFP®, CPWA®

PARTNER

Ryan executes HMA's financial planning initiatives, manages client portfolios and serves on the investment committee. He is a 15-year industry veteran and plans to follow in Philip's footsteps to make his work a life passion and not just a career. Ryan lives in Valparaiso, Indiana with his wife, Andrea, and two boys, Charlie and Teddy.

Ryan earned a Bachelor of Arts degree in Business Administration with concentrations in finance and economics from the University of Dayton. He is a Certified Financial Planner (CFP®) practitioner, a Certified Private Wealth Advisor (CPWA®) certificant, and is licensed in Illinois for Life, Health, and Variable Annuities.

In addition, he heads the student outreach sub-committee of the Chicago Estate Planning Council, engaging with undergraduates, post-graduates, and faculty at area universities.

Lorraine G. Hutchinson, CFP®

PARTNER

After graduating from University College Dublin, Lorraine relocated from Ireland to Chicago in 1995. She began her career at Wayne Hummer Investments and joined Hummer Mower Associates in 2022. Lorraine's passion is to help families reach their financial goals. Striving to simplify the complex world of financial planning, she offers manageable solutions for retirement, college, insurance and estate planning. Her great joy is celebrating the close personal relationship of her multigenerational clientele.

Lorraine is a Certified Financial Planner (CFP®) practitioner and holds FINRA Series 7, 63 & 65 as well as Illinois Life, Health & VA insurance licenses.

Lorraine lives in Elmhurst with her three children and her dog, Nellie. She fancies herself as a decent cook and loves to entertain. Likewise, she loves to travel and read in her free time.

Kelly M. Manchac, CRPC®, FPQP™

PARTNER

Kelly began her career at Wayne Hummer Investments in 1999, joining Hummer Mower Associates in 2022. Her focus is the total client experience, nurturing life-long client relationships, and exceeding clients' expectations. Her responsibilities include client support, advocate and operational liaison. Known for being a problem solver, Kelly makes sure all mechanically runs smoothly behind the scenes.

Kelly is both a Financial Paraplanner Qualified Professional (FPQP™) designee and a Chartered Retirement Planning Counselor (CRPC®) designee. Kelly holds FINRA Series 7, 63, and 66 licenses in addition to her Illinois Life, Health and Variable Annuities Insurance licenses.

Kelly resides in New Lenox, Illinois, with her husband Stephen and two miniature dachshunds. She enjoys live music, staying active and spending time with friends and family.

David D. Cox, CFA®

PARTNER

David brings more than 25 years of experience in managing investment portfolios for a variety of clients, including individuals, trusts, family offices, foundations and pension plans. David graduated from Babson College with a Bachelor of Science degree in Economics. He holds the CFA designation and is an active member of the investment community, belonging to both the CFA Institute and CFA Society of Chicago.

David resides in Chicago's western suburbs with his wife Nicole and two children. He enjoys traveling, cooking, discovering new wines, reading history books and biographies, rooting for Chicago sports teams, and spending time at his Michigan lake house.

Jonathan B. Harper, CFP®

FINANCIAL PLANNER & ADVISOR, PARTNER

Jonathan joined the HMA team in January 2020 from a Chicago-based RIA. He works closely with Ryan, Lorraine and David on the investment committee, assists HMA's financial planning practice and manages client relationships.

Jonathan graduated from Dickinson College in 2016 with a Bachelor of Arts degree in Economics and a minor in Spanish. He is a Certified Financial Planner (CFP®) practitioner. Jonathan lives in the North Shore suburbs of Chicago with his wife, Lucia and their dog, Blueberry.

Outside of the office, Jonathan is an active board member and currently serves as Treasurer of Camp Hope of Illinois, a non-profit organization that provides a true summer camp experience to people challenged by developmental disabilities. You can also find him playing soccer, rooting for the Green Bay Packers, running along the Lakeshore trail, and trying the next best restaurant in town.

Chapin H. Mower

MARKETING & COMMUNICATIONS, PARTNER

Chapin joined the Hummer Mower team in January 2017. Chapin holds a Bachelor of Science degree in Business Administration with a concentration in Marketing from the College of Charleston. Before joining HMA, Chapin spent a year in the sales department with the Tampa Bay Rays. His responsibilities include handling HMA's marketing initiatives and supporting the team with operations. Additionally, he enjoys educating and developing relationships with the next generation of HMA clients.

Chapin resides in the Bucktown neighborhood of Chicago. Outside of the office, Chapin is involved in various athletic activities, including coaching middle school boys' basketball, boxing, golf and recreational softball.

HMA has provided guidance and advice for five generations of individuals & families

Our mission is the intergenerational wealth transfer through the coordination of asset management, gifting strategies, financial and estate planning.

- **FINANCIAL PLANNING**
- **INVESTMENT CONSULTING**
- **ASSET ALLOCATION & PORTFOLIO CONSTRUCTION**
- **RISK MANAGEMENT & TAX OPTIMIZATION**
- **DIRECTED TRUST INVESTMENT MANAGEMENT**
- **CUSTOMIZED PORTFOLIO REPORTING**
- **LEGACY & ESTATE PLANNING**
- **COORDINATION WITH CLIENTS' ACCOUNTANTS & LAWYERS**
- **PHILANTHROPIC GIFTING/DONOR ADVISED FUNDS**
- **SOLUTIONS FOR CORPORATE EXECUTIVES & BUSINESS OWNERS**

OUR SERVICES

ESTATE PLANNING	RETIREMENT PLANNING	INVESTMENT PLANNING	TAX PLANNING	GENERATIONAL PLANNING	INSURANCE PLANNING	CASH FLOW AND BUDGET
Wills	Retirement Goal Setting	Portfolio Review	Asset Location	Gifting Strategies	Review of Existing Policies	Review of Income Sources
Power of Attorney	Social Security Analysis	Asset Allocation	Review of Cost-Basis	College Planning	Life Insurance Needs Analysis	Setting Goals and Budgeting
Living Will	Cash Flow Analysis	Time Horizon Planning	Capital Gains Analysis	529 Education Savings Plans	Long Term Care Insurance Analysis	Debt Management
Trusts	IRA Contributions	Withdrawal Strategies	Loss Carry Forward	Caring for Elderly	Disability Insurance Analysis	Review of One-Time Expenses
Irrevocable Life Insurance Trusts	Review of Employer-Sponsored Plans	Account Aggregation	Tax Loss Harvesting	Roth IRAs for Children	Health Insurance Review	Planned Large Expenses
Estate Taxes	Annuities and Pensions	401(k) Management	Deductions and Credits	UGMA/UTMA Custodial Accounts	Homeowner's or Renter's Insurance Review	Emergency Funding
Guardians for Minor Children	RMDs and Withdrawal Strategies	Options Trading	Roth Conversions	Generation-Skipping Trusts	Liability Coverage	Dollar Cost Averaging
Stock Concentration	Self-Employed Plans		Health Savings and Flexible Spending Accounts		Health Savings Accounts	Mortgage Review
	Qualified Charitable Distributions		Tax Return Review		Medicare Advice	Lines of Credit

OUR ECOSYSTEM

In addition to the illustration on the previous page, we facilitate the following:

- Coordinate with other advisors such as attorneys and accountants
- Hold regular meetings and ensure all planning needs are implemented and monitored
- Maintain copies of all important estate and tax planning documents in a secure, digital vault

OUR STRATEGIC PARTNER

HighTower was founded in the aftermath of the financial crisis as an alternative for financial advisors who had lost trust in the traditional bank/brokerage firm model.

HighTower brings the following institutional level support and resources to HMA:

- ROBUST RESEARCH ACCESS
- PORTFOLIO CONSTRUCTION GUIDANCE
- OUTSIDE MANAGER/ FUND DUE DILIGENCE
- DEDICATED FIXED INCOME TRADING DESK
- COMPLIANCE & REGULATORY RESPONSIBILITY
- TECHNOLOGY & BACK-OFFICE PLATFORM
- COLLABORATIVE ADVISOR NETWORK

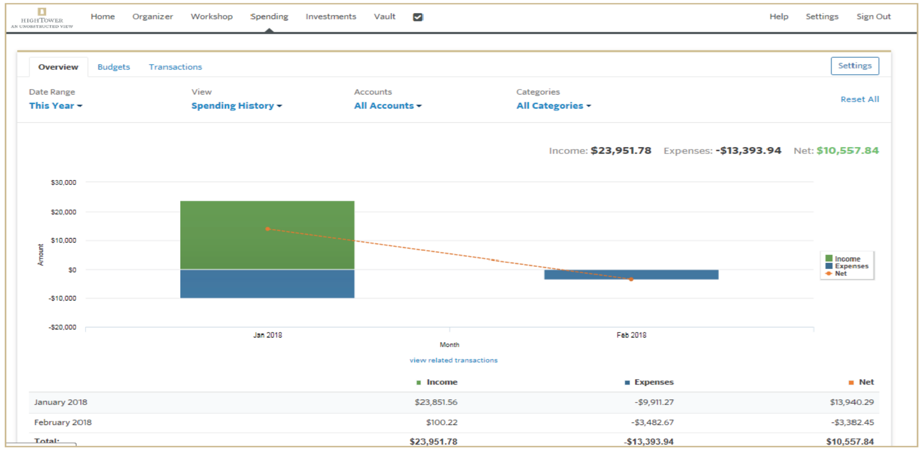
FOUNDED	HEADQUARTERS	ADVISOR TEAMS
2008	Chicago	140
OFFICES (NATIONWIDE)	**EMPLOYEES**	**ASSETS UNDER MANAGEMENT**
131	700	$153.7 Billion

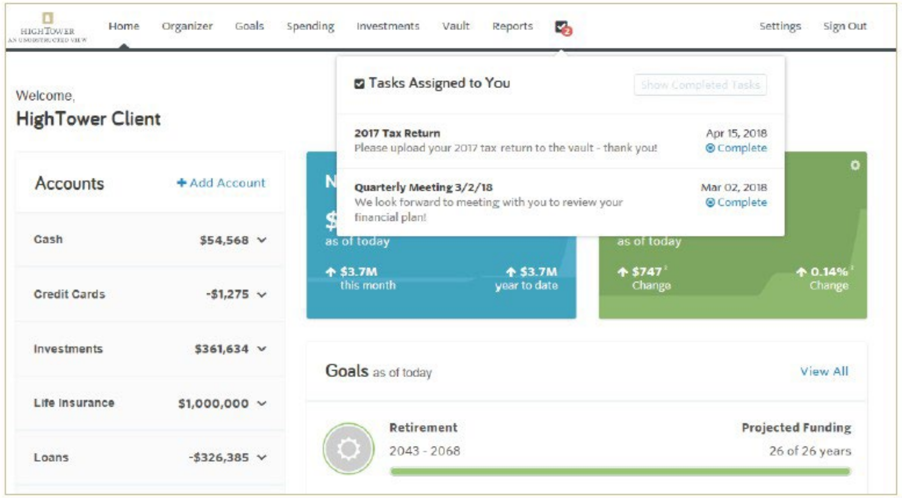
*As of March 31, 2024

CLIENT PORTAL

HMA’s Client Portal is an online platform that provides a consolidated view of your finances across various financial institutions, multiple asset classes and different account types, updated daily.

- ACCOUNT AGGREGATION
- COMPLETE NET WORTH
- PROTECTION & INSURANCE SUMMARY
- INVESTMENT ACCOUNT DETAILS
- BUDGETING AND SPENDING TOOLS
- FINANCIAL PLANNING MODULES
- DIGITAL VAULT
- DATA SECURITY & PRIVACY PROTECTION





*FOR ILLUSTRATIVE PURPOSES ONLY

THE TIME IS NOW. LET'S WORK TOGETHER.

THE NEWEST OLD FIRM IN CHICAGO ™

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