

# Helping You Pursue Your Financial Dreams



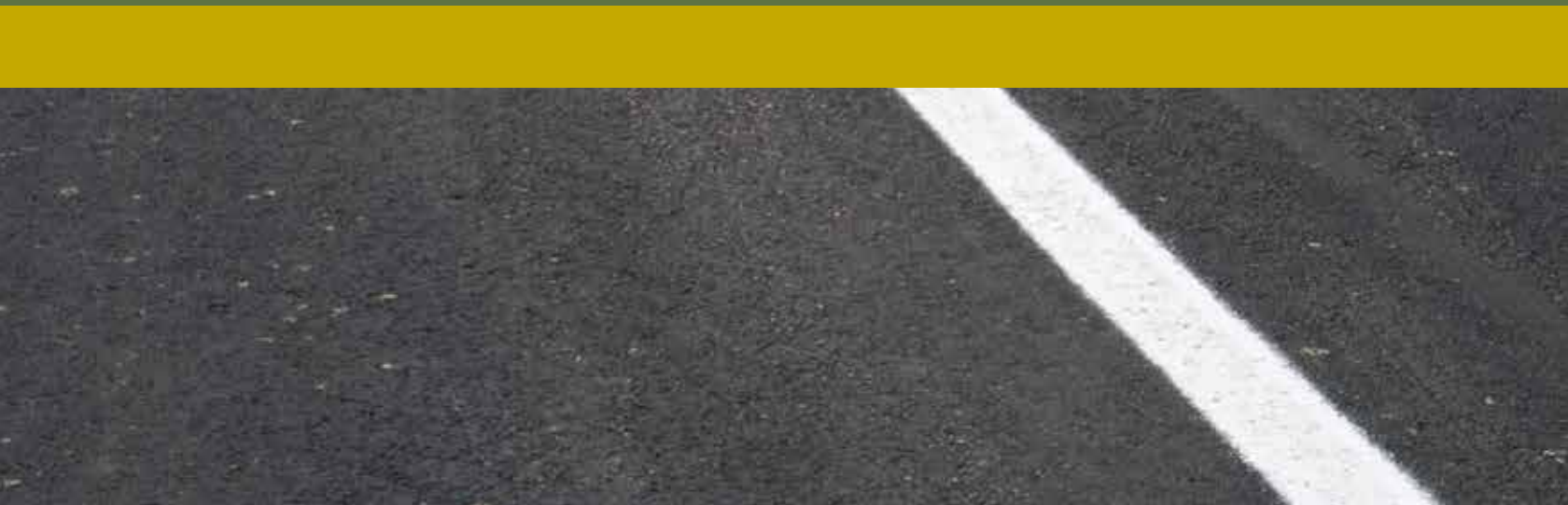
**STONE HILL FINANCIAL**  
WEALTH MANAGEMENT





## Preparing for Life's Financial Journey

Imagine getting into your car to go on vacation without any idea of where you wanted to go or what route you would take to get there. You might eventually end up somewhere, but would it be where you truly wanted to go and would you have enough time to do what you wanted to do?



Now consider one of life's most important journeys — the road to your financial future. Too often, people set off without a clear strategy or direction. They may depend on tips from friends, listen to headlines in the media and CNBC, or worse, they may put off thinking about important decisions until it is too late or costly to change course.

In today's world, more is required. The truth is, most people can no longer depend on their pensions or employer sponsored retirement plans to get them where they want to go. At the same time, they face a dizzying array of savings and investment alternatives. Navigating these choices — as well as the constantly changing landscape of market conditions, inflation, tax laws and regulations — has made the investment landscape more complex than ever.

### **There are four guarantees in life:**

1. Life changes
2. Tax laws change
3. We will pay taxes
4. We are not immortal

## **Helping You Pursue Your Goals**

Stone Hill Financial can help you effectively plan for the guarantees in life (see box at left). We offer a broad spectrum of services, from financial, retirement, and estate conservation to tax planning and insurance analysis, to help set you on the road to financial success.

We do not believe there is a one-size-fits-all financial strategy that can meet the needs of every individual. Instead, we focus on helping you reach your unique goals, whether they include a financially secure retirement, the purchase of a vacation home, the education of your children, planned charitable giving, or ensuring a smooth transfer of your estate to your heirs.

We work closely with you to understand your concerns and objectives. Then we map out an appropriate strategy that matches your own unique priorities and tolerance for risk. We also can advise you on alternatives as you face important crossroads or unanticipated detours. Most of all, we can serve as a compass, providing disciplined, objective advice to help keep you on track to meet your goals.





## Stone Hill Financial's Tax Planning Services

- Tax diversification strategies
- Tax harvesting
- Qualified retirement plan analysis and recommendations
- Planned giving strategies and charitable contributions
- Tax-smart planning
- Tax-smart strategies to reduce federal and state inheritance and estate taxes



## Preparing for the Unexpected

Unfortunately, we cannot anticipate every turn life's journey might take. While no one likes to think about the possibility of long-term illness, disability or death, it is a vital part of ensuring long-term financial security.

Risk management involves an analysis of risks and weaknesses that threaten your financial plan, whether from inadequate liability coverage or insufficient life insurance. We help you identify those factors and determine strategies that will help to protect your financial stability. We can help you analyze how much coverage you need and review the current policies you already have in place.

As part of our on-going consultation with you, we can provide insurance plans to ensure that you and your loved ones are cared for and your legacy ensured. We can help you review a variety of options, including life insurance, long-term care and disability insurance to decide what might best serve your overall situation.

## Planning Your Legacy

The goal of estate planning is simple: to increase the probability that the results of your family's hard work will transfer to whom you want it to, when you want it to, in the most cost effective, tax efficient way.

To achieve this goal, we work with you to:

- Ensure the effectiveness of your estate plan by coordinating beneficiary designations and asset titling.
- Maximize the proceeds of your life insurance policies by having their ownership and beneficiary provisions properly structured.
- Maintain sufficient estate liquidity to avoid having a forced sale of business, real estate or investment interests.
- Minimize federal and state estate taxes as appropriate.
- Decrease the costs of probate, particularly if you own property in different states.
- Diminish the burden on relatives by providing protective management provisions for assets that are left to children and grandchildren.
- Reduce the burden on your minor children by having a written plan for their care if your spouse and you were both to pass away.
- Enhance the value your heirs receive by taking full advantage of options to transfer assets out of your taxable estate.

At Stone Hill Financial, we can help you determine the best plan of action for you and your family. We assist you by setting up the appropriate arrangements and estate planning tools you need to ensure your intentions are fully followed.

## We're also a Strategic Partner for Your Business

As a business owner, you face many challenges to achieving success. That's why, it helps to have a financial partner who understands your needs and cares deeply about your success.

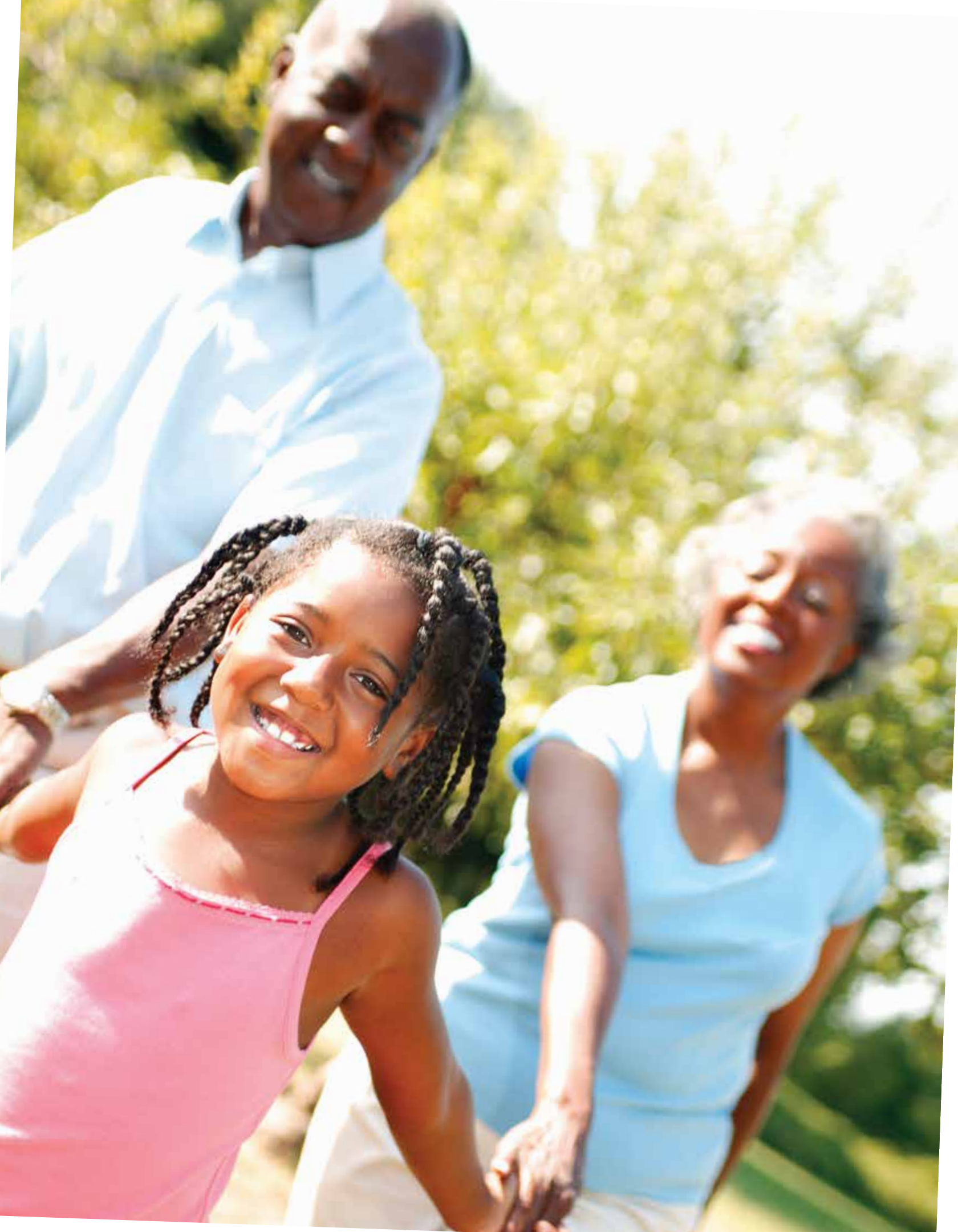
Because we are also a small business, we understand the challenges that business owners face in both good times and bad. We recognize the importance of growing your business and being innovative to stay one step ahead of your competition and market conditions. Often, a business owner's primary investment is his or her business. We incorporate this understanding and philosophy into our overall approach.

We can help you design an affordable and easy-to-maintain benefits package that's appropriate for your business. From plan implementation to funding, we can help you evaluate your needs and choose the most suitable retirement program for you and your business.

### Our business services include:

- 401(k) plans
- Pension and profit sharing plans
- Deferred compensation plans
- Group health insurance plans (including consumer empowered health plans)
- Selective executive benefits
- Exit strategies and succession planning
- Key person insurance







## The Value of Independent, Objective Advice

Stone Hill Financial provides you with an objective resource that can provide advice based solely on your needs and goals. We are able to provide guidance that is truly objective, aiming to eliminate any potential conflicts of interests.

We have no proprietary investment products to recommend and no vested interest in promoting a particular product or service. Our only interest is that your investment program meets your financial objectives.

## Preparing Your Financial Program From All Angles

Nothing can replace a personal relationship with a trusted advisor who truly understands your goals and objectives. As your financial advisor, we take the time to get to know you, your core values and your personal financial goals. We focus on fewer relationships than many other financial service firms, so that we can devote more time and resources to developing a close rapport with you. The service that we provide will reflect what's most important to you, pinpointing your financial objectives and identifying specific strategies for turning your dreams into realities.

We would be happy to meet with you to discuss your investment needs and objectives. Contact us to learn more about how we can help you simplify your financial life through comprehensive and personalized financial strategies.

## Meet The Stone Hill Financial Team



**Timothy M. Hyland, CFP®**  
President and Financial Advisor

**Christopher Nichols**  
Financial Advisor

**Christopher Tarnowski**  
Client Services Representative

**Sofia Manoussakis**  
Office and Marketing Manager

**Alshermond Singleton**  
Community Outreach Volunteer

## Timothy Hyland Selected as a FIVE STAR Wealth Manager® by New Jersey Monthly Magazine

Timothy M. Hyland, CFP® and President of Stone Hill Financial LLC, has been selected as a FIVE STAR Wealth Manager by New Jersey Monthly magazine for 10 consecutive years.



The Five Star program is the largest and most widely published financial services award program in North America. Award candidates are evaluated against 10 objective criteria to determine the Five Star Wealth Managers in more than 40 major markets. FIVE STAR Wealth Managers do not pay a fee to be included in the research or the final list of FIVE STAR Wealth Managers.

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on objective criteria including credentialing and designations, compliance with Firm and regulatory standards, client retention rates, households served and assets managed. Once awarded, wealth managers may opt to purchase additional profile ad space or related award promotional products. The award methodology does not evaluate the quality of services provided. The award is not indicative of the award winner's future performance. For more information on the Five Star award and the research/selection methodology, go to [fivestarpromotional.com](http://fivestarpromotional.com). New Jersey area wealth managers were considered for the award; 459 (8% of candidates) were named 2021 Five Star Wealth Managers out of 6,123 candidates; 2020: 6,210 considered, 480 winners; 2019: 6,097 considered, 477 winners; 2018: 4,383 considered, 415 winners; 2017: 3,868 considered, 664 winners; 2016: 4,143 considered, 626 winners; 2015: 5,063 considered, 672 winners; 2014: 3,315 considered, 646 winners; 2013: 4,049 considered, 733 winners; 2012: 1,312 considered, 400 winners.





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WEALTH MANAGEMENT

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