

OUR PROMISE.

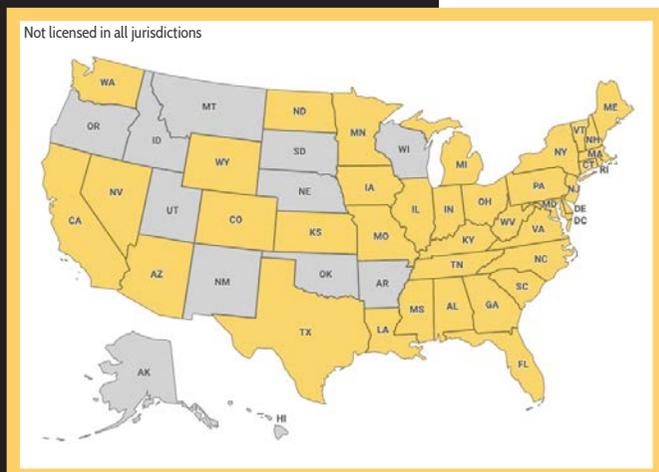
WHAT HAPPENED TO GREAT CUSTOMER SERVICE?

The COVID-19 pandemic has brought about significant changes to the way in which many businesses operate. It seems as though exceptional, or any level of customer service diminished during this time—long hold times, unanswered messages, auto attendants vs. live representatives. While many have experienced this, we are proud to report that clients of H&H Financial Group have not felt this.

WE ARE OPEN FOR BUSINESS

The H&HFG Way: We promise to maintain the quality and intimacy of your experience, no matter what external factors we face. In order to deliver our promise to provide a superb client experience, every client, every time, we have:

- ✔ Kept our lobby open during COVID (with precautions)
- ✔ Expanded our service team
- ✔ Updated phone/network systems
- ✔ Revised our personalized onboarding and ongoing service model
- ✔ Remained committed to Our 24 Hour Promise - prompt follow-up calls/emails



“ Superb client experience, every client, every time. ”

THANK YOU!

For your support and unwavering commitment; and, for trusting our team enough to introduce those who mean the most to you. We strive to exceed your expectations and know that we are always here for you.



REACHING CLIENTS NEAR & FAR

GEOGRAPHY IS NO LONGER A BARRIER

We feel that our client experience model is what sets us apart from others and is part of the many reasons you have introduced us to your family, friends, and colleagues; because of these introductions, we added nine additional state licenses and can now do business in 36 of the 50 United States! Adapting to technology has facilitated our ability to work with clients and prospective clients both near and far.

STORIES FROM OUR CLIENTS:

The Templar Family Story

Gary and I are high school sweethearts and eventually married and started working in the 70s. At the same time, we've grown into a loving family. We have two great children, Tricia and Ben, who have already gone off and built their own families and provided us with three amazing grandchildren we love to spoil.

We've hit our retirement years and wanted to make sure we had enough to enjoy our retirement goals.

That's when we started our journey with H&H Financial Group. We wanted to start enjoying the freedom that comes with retirement and do the things we planned on doing, from home remodels, to traveling around the world, to spending focused time with our growing family.

We have peace of mind in knowing that we have a team of professionals there for us every step of the way—always eager to listen and explain things in a way that is easy to understand. We have a great feeling of security and confidence that what we envisioned for our future has come to fruition—we can finally enjoy some “us” time.

*These are insurance and investment clients who authorized their inclusion in this newsletter. This is not a testimonial nor a statement of a client's experience with, or endorsement of my investment advisory services, and no direct or indirect inference should be made that the listed clients have experienced favorable results from my investment advisory services. The experience of the people on this list may not be representative of the experiences of other clients.



“ ...a great feeling of security and confidence that what we envisioned for our future has come to fruition. ”
-Gary & Teri Templar



Kyle and his wife, Donna, enjoy rainbow trout fishing together.

Kyle's Corner: H&HFG Spotlight

Q: What is the No. 1 thing that prospective clients are most afraid of?

A: In my experience, I find that they are most concerned about the cost of healthcare in retirement.

Q: If you could have dinner with anyone, living or dead, who would it be and why?

A: Elvis Presley. I think he lived an extraordinary and exciting life, and who better than to entertain you through dinner than the King of Rock 'n Roll.

Q: Why do you love being in the financial industry?

A: I love getting to know people better and how I can help them reach their retirement dreams. It is a special experience to be part of such a large change in someone's life.

Q: What is one lesson that you feel should be taught to all young people?

A: How to be fiscally responsible—how to balance a checkbook, create a budget, live within your means.

KYLE'S FAVORITES

SNACK
BBQ CHIPS



TV INDULGENCE
SCI-FI MOVIES



PLACE TO VISIT
KAUAI, HAWAII



PASTTIME
AVID OUTDOORSMAN
AND RUNNING HIS
KUBOTA TRACTORS



PLANTING THE SEED FOR TOMORROW

"I was startled to learn that only 34% of Americans can answer at least four of five basic financial literacy questions on topics such as mortgages, interest rates, inflation and risk according to FINRA¹. [...] a portion of the population remains financially illiterate—meaning they lack the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. Without these skills, Americans struggle with everyday tasks, like paying bills on time, as well as larger goals, like planning for retirement or buying a home¹."

KNOW THE FACTS

66%

Of Americans cannot answer 4 out of 5 basic financial literacy questions³



19%

OF AMERICANS
SPEND MORE
THAN THEIR INCOME³



48%



RETIREMENT
READINESS:
48 percent were
projected to be
unable to maintain
their standard of
living in retirement⁴

7 OUT OF 25

Parents are talking to their kids about money¹



TAKE ACTION

- 1 Educate your children:** Not only will it improve their financial literacy, but if you don't it may impact your finances. 45% of Americans provide financial support to their children—which may directly influence your ability to reach your goals⁵. Educating children about finances, including establishing a savings accounts, increases their odds of going to college by 6 times².
- 2 Seek out resources:** Podcasts, books, employer-offered financial wellness programs, H&H Financial Group workshops, and the H&H learning library. These are all great opportunities to expand your knowledge base. Check out our resources at: <https://www.thehhfg.com/Personal-Planning.3.htm>
- 3 Make a budget:** Track your expenses for 30-60 days to determine how and where you are spending your money each month. Increasing your self-awareness will help you set and meet your financial goals. Knowledge is power. Reach out to our office for a copy of our budget worksheet.
- 4 Signup for our weekly market commentary:** Contact our office via phone or email to receive weekly updates. This two page summary may improve your financial literacy by breaking down current-events into easy-to-understand bits of information. (O): 607-739-3702 or info@theHHFG.com
- 5 Work with a Financial Advisor:** The breadth and depth of resources related to the financial services is expansive. It can make it difficult to navigate all of the information, and misinformation. The team at H&HFG can help you understand and apply this knowledge to your specific situation. If you're a client and haven't already, introduce your friends and family to us so that we can help them. Knowledge is power and we would love the opportunity to make a difference in the lives of others, just as we have for you.



SOPHISTICATED FINANCIAL PLANNING AND INVESTMENT ADVISORY SERVICES

“ Action is the
foundational key
to all success. ”
-Pablo Picasso

CONNECT WITH US

Horseheads: (607) 739-3702
info@theHHFG.com
www.theHHFG.com

- (1) <https://www.kiplinger.com/personal-finance/604083/addressing-americas-financial-literacy-crisis-begins-at-home>
- (2) <https://www.forbes.com/sites/stopaward/2022/02/03/a-hand-up-or-a-handout-can-we-tackle-americas-financial-literacycrisis/?sh=449e215ee251>
- (3) <https://www.usfinancialcapability.org/results.php?region=US>
- (4) <https://www.forbes.com/sites/forbesfinancecouncil/2021/09/28/bridging-the-retirement-readiness-gap-with-focused-financial-literacy/?sh=605a0c846a80>
- (5) <https://www.cNBC.com/2021/05/05/parents-are-sacrificing-their-own-financial-wellness-to-support-their-adult-children.html>

Kyle Herrington, Manda Lewis, Lucas Herrington, Colton Herrington, Mike Strong located at 221 Prospect Hill Rd., Horseheads, NY 14845 & Scott Hurlbut and Rordan Hart located at 5 Washington St., Trumansburg, NY 14886 are Registered Representatives of and offering securities through NYLIFE Securities LLC, Member FINRNSIPC, A Licensed Insurance Agency. They are also Financial Advisors offering investment advisory services through Eagle Strategies LLC, a Registered Investment Adviser. Eagle Strategies LLC and NYLIFE Securities LLC are New York Life Companies. Neither H&H Financial Group or its staff nor NYLIFE Securities LLC or its representative or affiliates provide tax, legal or accounting advice. Please consult your own tax, legal or accounting professional before making any decisions. H&H Financial Group is not owned or operated by NYLIFE Securities LLC or its affiliates.