

Homes Hill Group

Wealth Management



Trust, integrity and commitment It's all about you.

Formed in 2001, The Homes Hill Group has over 110 years of combined financial services experience. We help create and implement customized goals-based approaches for every stage of clients' financial lives, whether it is helping to build or preserve their wealth, or making a road map for passing it along to future generations.

We guide clients through a variety of wealth management topics, including investments, estate planning services, year-end strategies, income needs and charitable desires. Through Bank of America, we can offer access to lending options. We are client-focused and committed to providing exceptional personal service, trustworthy advice and disciplined wealth management to a select group of individuals, families, business owners and professionals.

Our goal is to build lasting relationships and help clients simplify their financial lives. We aim to define personal financial objectives, help manage risks and implement personalized wealth management approaches that will enable clients to pursue their life priorities.

Call or e-mail us for further information:

Phone: 252.399.2503 • Toll free: 800.395.9334

“We are *dedicated* to providing elite service to a select group of people.”

— Garland R. Homes Jr., CIMA®

Senior Vice President
Wealth Management Advisor
Senior Portfolio Manager

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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
Are Not Deposits	Are Not Insured by Any Federal Government Agency	Are Not a Condition to Any Banking Service or Activity

Our core beliefs



We strive to meet the following guiding principles every day:

- The client always comes first. We want to exceed your expectations with exceptional service, personalized attention and an open dialogue.
- Our relationships are built on integrity, reliability, accountability and accessibility.
- We are committed to understanding your individual needs, goals, time horizon, liquidity requirements and tolerance for risk, all of which are designed to help you feel sure-footed in the financial decisions you make.
- We offer knowledgeable investment advice and guidance crafted to help you manage risk, not return, and invest in asset classes that are not highly correlated with each other to help preserve your wealth in volatile markets.
- Our goal is to create a long-term, lasting value and to help you build a solid foundation for financial success—however you define it.

Taking the emotion out of investing

Investing in the market can cause emotional ups and downs. When the market is going up, many investors want more. When the market is sinking, those same individuals might want to get out as soon as possible. These reactions can lead to buying high and selling low—exactly the opposite of wise investing.

While nothing about investing is guaranteed, we believe that navigating changing markets with a goal of coming out ahead takes a solid vision, a levelheaded approach and an ability to focus on the big picture.

We believe that asset allocation is more important than stock selection, market timing or other decisions. Our approach is designed to seek downside risk protection that pursues a predictable level of income, regardless of market conditions.

We utilize BofA Global Research to provide up-to-date market research and analysis. This research helps us to identify risk points in the market and immediately act as necessary in order to help you manage downside risk.

“We help high-net-worth individuals *manage market risk*, while building income streams that match their lifestyles.”

— Kenneth F. Hill, CPWA®, CFP®, CPFA, CRPC®

Senior Vice President
Wealth Management Advisor
Senior Portfolio Manager

Client experience redefined

We want to deliver nothing short of the best client service experience available in today's marketplace. Clients should feel that they have an advocate in their financial advisor—and that is why every member of our team is focused on providing high-quality service and knowledgeable financial advice and guidance to clients.

Integrity, discipline and diligence, combined with our experience and ability to effectively communicate openly and honestly, are the cornerstones of our best client relationships. We are readily accessible, and our goal is for you to turn to us first whenever you have a life event that requires careful consideration.

We use multiple resources to help you stay informed and actively participating in our process, including:

- Merrill client account statements
- Performance reviews, either in person, via telephone or by WebEx, depending on your personal situation
- Annual statement for tax reporting
- Focused, topical communications pertinent to your life priorities
- Relevant research information
- Timely responses to questions and requests
- Special client appreciation events that may be educational or purely social in nature



Your future begins with a conversation

We are here to help you sort through all of the complexities of financial wealth management. Our experience, combined with our access to the investment insights of Merrill and the banking convenience of Bank of America, enables us to develop detailed wealth management approaches.

We recognize that every client is unique, and approach each relationship through these four steps:

Understanding you. Your relationship starts with a frank conversation to help us understand your goals and what you would like your finances to accomplish in tandem with your life priorities.

Tailoring your approach. We will invest the time to thoroughly evaluate your situation, and then help you to develop an appropriate customized road map based on your goals, cash flow needs, risk tolerance and time horizon. Most importantly, we will make sure you understand our guidance.

Carrying out your choices. We will help you implement the investment strategy you choose. These strategies might be put in place immediately or in stages, depending on the complexity of your situation and the current market environment.

Staying committed to you. We maintain an ongoing relationship with you by reviewing your progress and suggesting modifications, if needed, in response to the current economic climate or changes in your circumstances.

A disciplined wealth planning process

While we pride ourselves on aligning your financial strategy and portfolio structure to your unique situation, we also believe that every client should have a uniform experience.

We offer clients detailed, proactive reviews, including but not limited to the following items:

Investment Performance and Net-Worth Statement

During this meeting, we can review your net worth statement and the performance of your portfolio from the previous year. The necessary adjustments can be determined for your asset allocation. Through Bank of America, we offer access to personal and business financing.

Estate Planning Services and Insurance Needs

In this review, we can consider your wills and discuss estate planning services, in conjunction with your attorney if you wish. We can review your insurance needs and health savings accounts. Our discussions can also cover your philanthropic desires, succession planning and trustee designations.

Lifestyle Planning Strategy Review

We can discuss any issues that may impact your lifestyle goals, such as risk profiling, cash flow needs and retirement income planning. We can evaluate your life priorities to suggest any necessary asset allocations to help meet your objectives.

Year-End Services

To help you prepare for tax season, in conjunction with your tax professional, we can review your account for any gains and losses and execute any necessary tax loss trades. We can also reconfirm your gifting requests and check to see that the required minimum distributions from your retirement accounts have been satisfied.

A broad range of services

We can work with you to develop and implement approaches to help you pursue financial success by defining what's important and addressing your particular wealth management needs.

Wealth Management

We have access to the investment insights of Merrill and the banking convenience of Bank of America in providing you:

- Retirement planning services
- Intergenerational wealth transfer
- Access to business and personal credit, and banking through Bank of America
- Philanthropic, trust and estate planning services

When appropriate, we will coordinate with your other advisors, including financial, tax and legal professionals, in order to pursue a more cohesive overall strategy. Our integrated, holistic approach helps simplify matters and allows you to spend more time on the things that matter most to you.

Estate Planning Services

The transference of wealth is a personal and sometimes complex situation. There is no greater comfort than knowing your estate is in order and that your beneficiaries will inherit exactly what you intended. We can help you review your current approach and, if needed, work with your attorney to design and implement potential solutions to help you maximize your estate.

When appropriate, we will include your heirs in our meetings, and we can serve as a bridge for the multiple generations of your family. Whether you are looking for insurance or annuities, or a trustee or an executor for your estate, our collective years of experience and professional training allow us to think creatively and arrive at effective approaches for you to consider.

Philanthropic Giving

True wealth is about more than money—it is about having the means to support the causes that matter most to you. We have access to resources that can help you make a difference—through family foundations, charitable trusts and gifting strategies—and can offer a number of ways to help you move toward your goals. The key is to design an approach tailored to meet your own particular set of charitable intentions and family financial objectives.

Potential Solutions for Business Owners

A business offers special concerns: the impact of death, disability, retirement or sale. We can assist owners with implementing approaches to help them preserve this valuable asset: maximizing liquidity events, succession and tax-minimizing strategies in conjunction with your outside tax advisor, and asset preservation strategies.

Risk and Asset Management

Garland Homes, Jr. and Ken Hill are both Senior Portfolio Managers in the Investment Advisory Program. You can delegate to Garland and Ken the investment management responsibilities for your portfolios, meaning they have discretion over certain investment decisions surrounding your investment strategy. Once Garland and Ken have confirmed your goals and life priorities, as well as identified your portfolio investment objective, time horizon, risk factor and liquidity needs, they will recommend targeted asset allocations for your portfolios to help you meet your specific investment objectives. Granting them authority allows them to respond to market changes, price volatility and global events with the ability to make adjustments, if needed, to help your portfolio stay on track to meet your goals.

We believe there is no “one size fits all” solution for managing investment portfolios. Often, preservation of capital and income replacement are every bit as important as wealth accumulation and growth. Using this focus, we carefully measure your tolerance for risk and identify your time horizon and liquidity needs, then design appropriate short- and long-term strategies to help prepare you for the unexpected. Next, we align this portfolio with your growth objectives to build a tailored strategy for your personal situation. Finally, the strategy will be reviewed to pursue your priorities.



Meet the team



Garland R. Homes Jr., CIMA®

Senior Vice President
Wealth Management Advisor
Senior Portfolio Manager

- Joined Merrill in 1980.
- Works with clients on portfolio construction, risk management and trading.



Kenneth F. Hill, CPWA®, CPFA, CRPC®, CFP®

Senior Vice President
Wealth Management Advisor
Senior Portfolio Manager

- Joined Merrill in 1998, in financial services since 1983.
- Focuses on portfolio construction, risk management, wealth management strategies; can provide access to banking services through Bank of America.



Mark W. Anthony

Vice President
Senior Financial Advisor

- Joined Merrill in 2016, in financial services since 1993.
- Focuses on cash flow and retirement income planning and management, short and long term, for individuals, foundations and non-profit organizations.



Stephanie Batten

Assistant Vice President
Senior Financial Advisor

- Joined Merrill in 2013, in financial services since 2001.
- Supports clients with insurance and establishing life priorities. Serves as team Education and Communications Specialist.



Rachel E. Carter, ChFC®, C(k)P®, CPFA, CRPS®

Wealth Management Advisor

- Joined Merrill in 2014.
- Supports fiduciaries with 401(k) management services.



Stephanie Davis

Registered Senior Wealth Management Client Associate

- Joined Merrill in 2017.
- Supports team operations, technology, offers clients access to Bank of America banking services.



Shelley Lippold

Wealth Management Client Associate

- Joined Merrill in 2017.
- Coordinates client meetings, helps with compliance related issues and offers clients access to Bank of America banking services.



Alya Wilson

Wealth Management Client Associate

- Joined Merrill in 2021.
- Supports client account service, online operations, and provides access to Bank of America banking services.



Lisa Galperin

Wealth Management Client Associate-Resident Director Assistant

- Joined Merrill in 2005.
- Supports relationship management with clients, team operations.

Additional Resources



Casey Edwards

Wealth Management Banking Specialist
Merrill



Tim Phillips

Wealth Strategist
Merrill

Call or e mail us for further information.

Homes Hill Group

Wealth Management

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Investing involves risk. There is always the potential of losing money when you invest in securities.

Asset allocation, diversification and rebalancing do not ensure a profit or protect against loss in declining markets. Rebalancing may pose a tax event.

All guarantees and benefits of an insurance policy are backed by the claims paying ability of the issuing insurance company. All annuity contract and rider guarantees, or annuity payout rates are backed by the claims paying ability of the issuing insurance company. They are not backed by Merrill or its affiliates, nor do Merrill and its affiliates make any representations or guarantees regarding the claims paying ability of the issuing insurance company.

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A Senior Portfolio Manager can help clients pursue their objectives by managing on a discretionary basis his own personalized or defined strategies, which may incorporate individual stocks and bonds, Merrill model portfolios, and third party investment strategies. A Senior Portfolio Manager may make their strategies available to clients working with other Merrill advisors.

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