

HFP WEALTH MANAGEMENT, LLC D/B/A/ HERITAGE FINANCIAL PLANNING DISCLOSURES

Heritage Financial Planning (“HFP”) is a federally registered investment advisor with the Securities and Exchange Commission. This web site is limited to the dissemination of general information pertaining to its diversified services. Accordingly, the publication of this web site should not be construed by any consumer and/or prospective client as HFP solicitation to effect, or attempt to effect, transactions in securities or the rendering of personalized investment or tax advice for compensation, over the Internet.

Any subsequent, direct communication by HFP with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of HFP, please contact the SEC or the state securities law administrators for those states in which HFP maintains registration or notice filing. HFP current written disclosure statement (Form ADV Part 2A) discussing HFP business operations, services, and fees is available from HFP upon written request.

The information provided by HFP, or any portion thereof, may not be copied or distributed without HFP prior written approval. All statements are current as of the date written and do not constitute an offer or solicitation to any person in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it would be unlawful to make such offer or solicitation. The standard fee schedules for HFP strategies are shown in the firm’s Form ADV Part 2.

This information was produced by, and the opinions expressed are those of HFP as of the date of writing and are subject to change. Any research is based on HFP proprietary research and analysis of global markets and investing. The information and/or analysis presented have been compiled or arrived at from sources believed to be reliable, however HFP does not make any representation as their accuracy or completeness and does not accept liability for any loss arising from the use hereof.

Certain portions of this web site (i.e., newsletters, articles, commentaries, etc.) may contain a discussion of, and/or provide access to, HFP (and those of other investment and non-investment professionals) positions and/or recommendations as of a specific prior date. Due to various factors, including changing market conditions, such discussion may no longer be reflective of current position(s) and/or recommendation(s). Moreover, no client or prospective client should assume that any such discussion serves as the receipt of, or a substitute for, personalized advice from HFP, or from any other investment, tax, or financial professional. HFP is neither an attorney nor accountant, and no portion of the web site content should be interpreted as legal, accounting or tax advice. HFP recommends clients and prospective clients consult their tax professionals before enacting strategy or recommendation perceived to have been made in this web site. Accordingly, any discussion of U.S. tax matters contained herein (including any attachments) is not intended or written to be used, and cannot be used, in connection with the promotion, marketing or recommendation by anyone unaffiliated with HFP of any of the matters addressed herein or for the purpose of avoiding U.S. tax-related penalties.

Each client and prospective client agree, as a condition precedent to his/her/its access to HFP web site, to release and hold harmless HFP, its officers, directors, owners, employees, and agents from all adverse consequences resulting from any of his/her/its actions and/or omissions which are independent of his/her/its receipt of personalized individual advice from HFP.

Hyperlinks

The information being provided is strictly as a courtesy. When you link to any of the web sites provided here, you are leaving this site. We make no representation as to the completeness or accuracy of information provided at these sites and the information and opinions on this site provided by third parties have been obtained from sources believed to be reliable, but accuracy and completeness cannot be guaranteed. It is given for informational purposes only and is not a solicitation to buy or sell the securities mentioned. The

HFP WEALTH MANAGEMENT, LLC D/B/A/ HERITAGE FINANCIAL PLANNING
DISCLOSURES

information is not intended to be used as the primary basis for investment decisions, nor should it be considered as advice of professionals, as appropriate, regarding the evaluation of any specific information, opinion, advice, or other content. By clicking on these links, you will leave our server, as they are located on another server. We have not independently verified the information available through this link. The link is provided to you as a matter of interest. Please click on the links below to leave and proceed to the selected site.

HFP does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to this web site or incorporated herein, and takes no responsibility thereof. All such information is provided solely for convenience purposes only and all users thereof should be guided accordingly.