

IPHONE TIPS & TRICKS

If you suspect your iPhone has capabilities beyond what you currently use it for, you're probably right!

AUGUST 12, 2025

Happy Hour kicks off at 4:30
90 min hands-on seminar begins at 5:00



RSVP yourself and
up to three guests at

[https://shorturl.
at/SILdN](https://shorturl.at/SILdN)

HCM Blue Ash Office
4445 Lake Forest Drive
Suite 170
Blue Ash, Ohio 45242



6116 Harrison Ave
Cincinnati, OH 45247



Summer 2025 Newsletter

www.hcmwealthadvisors.com | (513) 598-5120 | Cincinnati, Ohio

CELEBRATE WITH US!

Welcome to **Ryan Stenken's** firstborn, Mark Joseph Stenken! He was born on May 3, 2025. At birth, he weighed 7lbs 1oz and was 21 inches long. His parents, Ryan and Claire, have enjoyed all of the newborn cuddles and taking him for walks around the neighborhood. Mark's favorite things include windows, bottles of milk, and staying awake until 2:00 in the morning!



Maureen Everhart is so proud of her daughter, Jade, for graduating from Purdue with a double major in financial advisory and women's studies. Before starting her career at a financial firm in Lexington, Jade explored Hungary and Romania with some friends, checking off a bucket list item. She's now ready to enter the workforce, helping clients plan successful financial futures.

Kacidee Gemperle and her family will be traveling to Stockholm, Sweden at the end of July to visit her extended family. She is most excited to meet her cousins' children for the first time and spend quality time with her family that she does not get to see often. They will explore old cities, watch the changing of the guards at the royal palace, and visit a Viking Museum while there. She cannot wait to take her two children overseas for their first time!



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MARKING OUR 35TH ANNIVERSARY

Reflections from Mike Hengehold, CEO

I can remember my "ah-ha" moment to start a fee-only financial consulting firm that could help regular people overcome obstacles and build financial independence for their families like it was yesterday. I was working as a tax accountant in a large national CPA firm, grinding away on my adding machine at night, trying to figure out how much a client needed to save. I was using two thirteen column sheets of paper taped together, not a computer, as this was in the eighties. My life-changing revelation was recognizing the three phases of accumulation and how compounding cash flows, not assets, impacts financial independence.

In those days, high-commission stock trades were the norm. Brokers and investment bankers had "squawk box" intercoms on their desks used to communicate stock deals and sales priorities. Mutual funds typically carried upfront loads of 7% and then continued to charge a variety of fees to shareholders on an ongoing basis.

In my opinion, clients of the big brokerage firms and fund companies were being treated unfairly. The financial system "supporting them" could not thrive by helping people build wealth in what I considered the correct way: using low-cost accumulation strategies designed to grow wealth over time and generate predictable compounding cashflows.

As a lifetime tax-guy, I was easily able to appreciate three things stockbrokers and insurance salespeople did not: 1) the importance of minimizing lifetime tax burdens by carefully planning what type of investments would provide tax advantages, 2) where to hold them based on the tax treatment of different tax environments, and 3) how and when to recognize income when marginal rates are relatively low, all while not losing sight of the time value of those tax dollars.

All that drove this entrepreneurial young man to start teaching the key points of my financial gospel to anyone who would listen, preaching the virtues of an asset base that produces income that is in cash, dependable, diversified, and grows faster than inflation.

Fast forward thirty-five years. HCM Wealth Advisors & CPAs today provides financial independence counsel

based on these principles to more than 750 families nationwide and manages more than \$1,000,000,000.

Thoughts from Jake Butcher, President

As we celebrate our 35th anniversary, I find myself reflecting not only on how far we've come—but how far we can go.

The principles that sparked HCM's founding in 1990 remain the foundation of everything we do today: transparent advice, client-first planning, low-cost investing, and a tax-savvy approach to long-term financial independence. What started as Mike's mission has grown into a multi-generational team of professionals who feel a deep responsibility to guide our clients through life's transitions — retirement, family changes, legacy planning, business exits, and beyond. The trust clients have placed in us has been instrumental in our long-term success. We thrive on the opportunity to walk alongside our clients as they achieve the very goals we helped them envision years earlier.

Looking forward, the financial landscape will continue to evolve — new technologies, changing tax laws, uncertain markets, longer retirements, and shifting family dynamics. At HCM, we see these changes as opportunities, and we're dedicated to helping you navigate them. We're investing in employees and technology to expand our capabilities and constantly improving the tools and processes we use to serve you. Our goal remains simple but powerful: to help you live the life you want, with clarity and confidence.

Whether you're building your career, preparing to retire, or planning a legacy for the next generation, we're honored to be your trusted advisor—and we're just getting started. Over the next 35 years, our commitment is to remain independent, forward-thinking, and relentlessly client-focused.

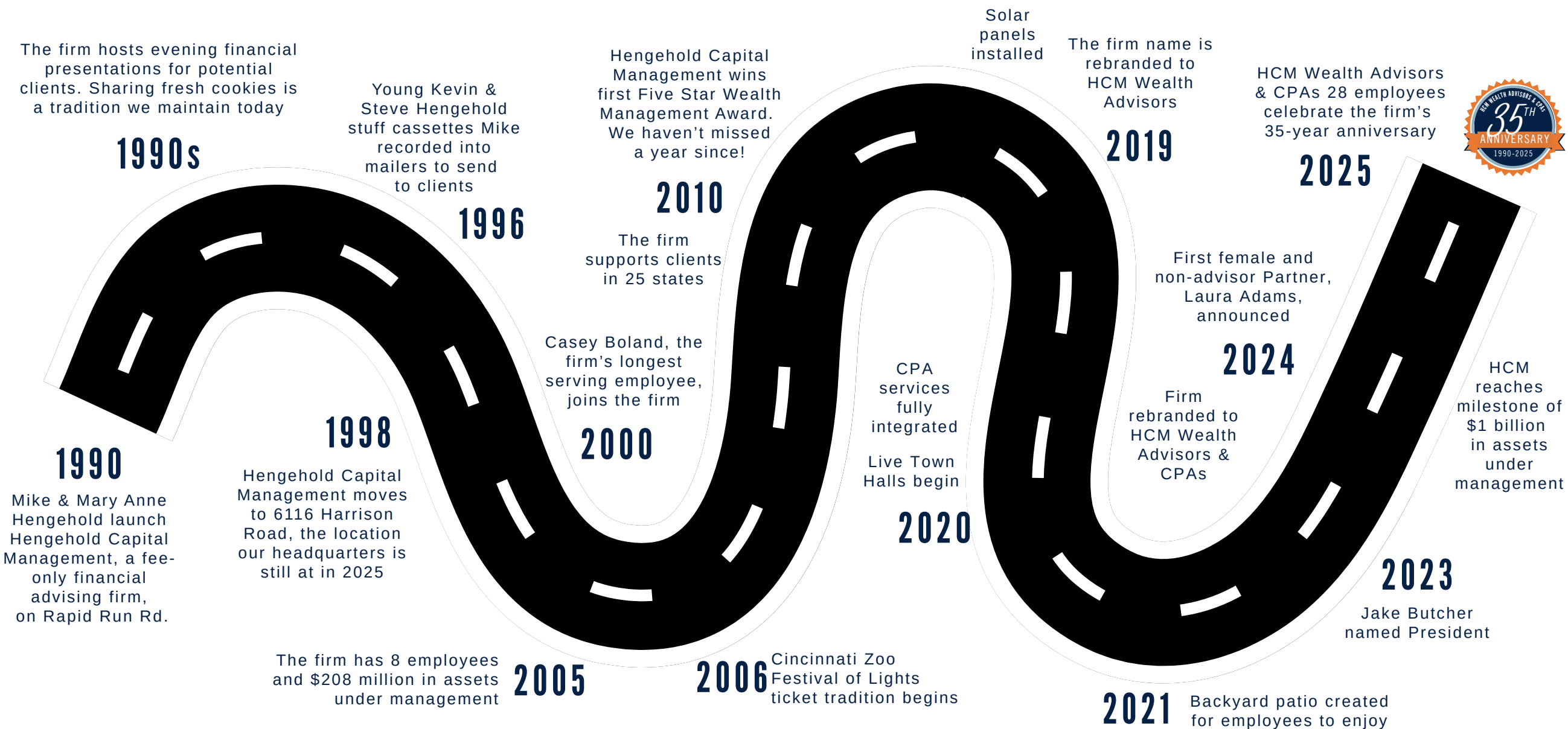
Thank you for being part of our journey. Your trust, partnership, and loyalty have made these first 35 years possible. We're excited for what's ahead—and we're grateful to walk that path with you.

Mike Hengehold *Jake Butcher*

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MILESTONES & MEMORIES



WELCOME TO THE HCM TEAM!



As our new Office Manager, **Lori Sauers** will keep our building and operations running smoothly. She has an Associate's Degree in Applied Business from Cincinnati State. She has worked for the past 18 years in the legal profession managing a variety of administrative, accounting, and customer service responsibilities.

Lori is a mother of three children who spends most of her weekends sitting on bleachers cheering on her daughter's dance and cheer competition teams. She loves to bake, plan birthday parties, and lounge poolside with a book in her hand.



Chris Pepe joined HCM in March after graduating from the University of Dayton in 2024. As our newest paraplanner working alongside Steve and Casey, he will have his hands full as they support our clients in reaching their financial goals. In his time off, he enjoys golfing, skiing, reading, and watching sports with friends. Chris is originally from Cleveland and eagerly moved to the Cincinnati area.

HCM WISHES HAPPY RETIREMENT TO TWO TAX PROFESSIONALS



We said goodbye to **Mark Dauterman** after 25+ years of service to HCM Wealth Advisors & CPAs.

Mark started at HG in October of 1999, managing billing & due date software while he continued working as an itinerant music teacher/performer. In July of 2007, Mark began full-time at HG as Administrative Assistant. He was an invaluable asset first to Don, then to Mike. His attention to detail was appreciated by all of our clients.

Mark holds a Bachelor of Music in Music Education from College-Conservatory of Music (CCM) at University of Cincinnati and plans to focus more on his music in his retirement. He performs regularly around Cincinnati on saxophone, clarinet, and flute.



Dave Hampton finished his last tax season with HCM Wealth Advisors & CPAs this April; retiring after 40+ years working in public accounting. Dave's extensive experience working with individuals in tax compliance and planning has been invaluable. For years, he would knowledgeably assist our clients with preparation and review of federal, state, and local tax returns for various business entities. He is already missed by many of his loyal clients as well as by his co-workers.

Now that he's retired, Dave will have more time to enjoy playing golf and attend various local sporting events. He and his wife, Dot, also look forward to more travel and spending time with their grandchildren.