



JUNE 2026

# PLANNING AHEAD: A FINAL ACT OF LOVE FOR YOUR FAMILY

Most people agree that planning for the end of life is important, yet far fewer take the next essential step: making sure their loved ones actually know those plans. It's an uncomfortable topic but the reality is simple — when someone passes away, the people left behind face a whirlwind of decisions, responsibilities, and emotions. The greatest gift you can give them is clarity.

HCM created **What To Do Next: My Life & Legacy Guide** for exactly this reason. The guide is a practical, compassionate tool designed to help families navigate the details that matter most during one of life's hardest moments.

## Your Story, Your Details, Your Legacy

My Life & Legacy Guide begins with the basics: your personal information, key contacts, and the documents that define your life. These may seem straightforward, but in moments of crisis, even simple details can be surprisingly hard to track down. When your family knows where to find your will, insurance policies, medical directives, and identification, they can act quickly and without confusion.

The guide also includes a section about the type of final tribute you'd like. When your loved ones know your preferences — burial or cremation, religious or secular service, music, readings, or special requests — they can focus on honoring your life rather than worrying about whether they're making the right choices.

## Financial Clarity Prevents Costly Mistakes

Finances are often the most complicated part of settling an estate. While HCM is happy to be a central resource for your loved ones, you may have accounts outside of our management that need to be located, accessed, and managed.

The Financial Information and Financial Assets sections help ensure nothing slips through the cracks. By sharing

this information now—what you own, what you owe, and who to contact—your loved ones can avoid unnecessary delays, expenses, and stress.

## The Everyday Details Matter More Than You Think

It's not just the big things that matter. The everyday parts of your life that others may not think about until they're suddenly responsible for them are important too.

Who takes care of your pets? Which subscriptions need to be cancelled? What should happen to the safety deposit box you haven't told anyone about?

The Service Providers and Personal Assets sections help your family with the kinds of things that rarely make it into a will but still need to be managed.

## Communication is a Crucial Step

Documenting your wishes is essential, but it's not enough on its own. You must also communicate to your loved ones where to find the guide. This doesn't require a long, emotional conversation. It can be as simple as saying, "I've put everything you'll need in one place, and here's how to find it." Consider occasionally reminding them that this guide exists and where it's located, so they'll remember when the time comes.

## A Gift of Love

Planning for the end of life isn't about preparing for death, it's about caring for the people who will continue living. When you share your plans, you give your loved ones clarity, comfort, and the freedom to grieve without added stress.

The Life & Legacy Guide is a complimentary resource we are offering to all of our clients. We have both printed and electronic versions and are happy to provide you with either at your request. Please talk to your Advisor about getting your free copy.

# ANNOUNCING A NEW HCM GIVING PROGRAM



Supplies



Materials



Experiences

## HCM Celebrates Teachers

HCM is launching **Tools for Teachers**, a new grant program created to support our full-time K–12 educator clients and their children across every state. Each eligible teacher can receive a monetary gift to use in the way that matters most — whether that’s upgrading their classroom, adding new learning tools, or engaging in experiences that spark inspiration.

Teachers can choose to invest in their students, their classrooms, or themselves.

To apply for a grant scan the QR code and complete the online form by August 15, 2026



# CLIENT FEATURE: BRIAN & SANDY THOMPSON



For Brian and Sandy Thompson, retirement wasn't about slowing down — it was about making the most of the time ahead. After Brian's long career at Procter & Gamble and years spent raising their four children, the couple began thinking seriously about what they wanted the next chapter of life to look like. "Both of our mothers died young," Brian shares. "We wanted to live life to the fullest while we had the health and energy to do so." It took a week of prayer and support from their HCM advisor to give them the confidence that the time was right.

The transition from a work-centered routine to enjoying free time happened more quickly than anticipated. In their first year of retirement, the Thompsons approached life at full speed — traveling often, dining out, and saying yes to nearly every invitation. Over time, however, they realized retirement should be less of a sprint and more of a marathon.

The retirement approach that works for them is balancing shared adventure with their own individual interests. Sandy enjoys spending time with friends, attending arts events, and reading. Brian loves sailing with other water enthusiasts.

Together, they've embraced a new passion: traveling the country in their 30-foot RV, which they tow by truck. "Sandy is the CEO of Dreaming," Brian says playfully. She chooses their destinations and then Brian maps the route and secures overnight accommodations. Their favorite rhythm is spending five nights and four days in one location before moving on to the next. "Once she knows our home base," Brian says, "she plans all the things we'll see and do while we're there."

Before purchasing the RV, the Thompsons tested the lifestyle by renting units on other trips. They quickly fell in love with the freedom it offered — the ability to visit out-of-state friends, explore national parks, and travel entirely on their own schedule. The RV itself has become a comfortable home away from home, with a bedroom and TV in the back and a separate living area in the front. Even in a shared space, they each have room to relax in their own way, by sipping coffee in the early morning or unwinding after a day of exploring.

"It takes us about an hour to set up when we arrive and another hour to pack everything up before we leave," Brian explains. "But we've got the process down to a science now."

Traveling this way also allows them to bring their dog, Elsa, along for the journey. "Nearly everyone has pets — mostly dogs, but sometimes cats," they say. Sandy laughs that "Brian can talk to anyone," and it's not unusual for him to strike up conversations with other travelers while walking Elsa around the campground. Over the years, they've met people from all over the country and discovered that pets and license plates are often great conversation starters.

While they don't envision themselves ever living full-time on the road, their three RV trips each year have given them the opportunity to experience some of the country's most scenic regions in western, central, and southern United States. Most of their adventures last about six weeks, though this summer they're planning an even longer journey — eight weeks through Idaho, Sandy's home state, Washington, Oregon, and Northern California.

As much as they love traveling, the Thompsons also treasure coming home. Three of their four children still live in the Cincinnati region and "more and more of our friends are starting to retire, so we're spending a lot more time with other couples," Sandy exclaims. "When we were younger, our social life revolved around our kids. Now we go out to dinner, attend shows, and enjoy spending time together with friends."



They also remain active in their church and deeply involved in their children's lives. This spring, they celebrated their daughter's engagement — a joyful milestone that marks yet another exciting new chapter for their family.

Retirement, the Thompsons have discovered, is not about slowing down; it's about creating space for the people, experiences, and passions that matter most. Whether they're exploring the country in their RV, enhancing friendships, or simply enjoying everyday moments together, Brian and Sandy are living examples that retirement offers time for the people and experiences that make life meaningful.



HCM  
**Ladies**  
 NIGHT OUT  
*Bunco and Bites*

**July 28<sup>th</sup>**  
**5:30 - 8:30**  
**Cooper's Hawk**  
 Harrison Road

Scan the code  
 with your phone  
 camera to RSVP



6116 Harrison Ave  
 Cincinnati, OH 45247

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# PICKLEBALL RECAP

In May, HCM team members and friends welcomed summer by playing Pickleball at the ACES. Our group learned the rules, played for two hours, and toasted our newly enhanced skills over appetizers and drinks.

Thank you to the forty clients and guests who joined us!



# HCM BABY BOOM!

## Doug and Cindy Johnson

Cozette Izabella Johnson was born March 1, 2026.

She has been a welcomed addition to the family, especially to older brothers Cole and Caleb.



## Steve and Katie Hengehold

Allie Harris Hengehold was born January 25th, 2026, in the middle of this year's big snowstorm!

She's rolling over, trying to chase her puppy, Milo, and trying to impress her big brother, Patrick.



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