



## Hammond Investment Planning Corporation

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### **Firm Brochure**

(Part 2A of Form ADV)

This brochure provides information about the qualifications and business practices of Hammond Investment Planning Corporation. If you have any questions about the contents of this brochure, please contact us at 770.226.5343 or [maryjane@hammondplanning.com](mailto:maryjane@hammondplanning.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Hammond Investment Planning Corporation is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

**March 16, 2018**

## **Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

Since our last annual update dated March 31, 2017, we have recommended Aurora Investment Counsel and no longer recommend Lebenthal Asset Management as a third-party investment manager. Information related to Aurora Investment Counsel is provided throughout this Brochure.

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### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 770.226.5343 or by email at: [maryjane@hammondplanning.com](mailto:maryjane@hammondplanning.com).



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# Advisory Business

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## Firm Description

Investment advice is an integral part of financial planning. In addition, HIPC advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on investment allocation. HIPC does not act as a custodian of client assets. The client always maintains asset control. HIPC places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur, but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

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## Principal Owners

William G. Hammond is 60% stockholder.

MaryJane M. LeCroy is 40% stockholder.

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## Types of Advisory Services

HIPC provides investment supervisory services, also known as portfolio management services.

On more than an occasional basis, HIPC furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of 12/31/2017, HIPC manages approximately \$214,500,000 in assets for approximately 100 clients on a discretionary basis.

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## Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Investment policy statements are created to reflect stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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## **Types of Agreements**

The following agreements define the typical client relationship.

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### **Financial Planning Agreement**

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed and implemented.

The financial plan may include, but is not limited to: net worth statement; cash flow statement; review of investment accounts, including asset allocation and repositioning recommendations; strategic tax planning; review of retirement accounts and plans; review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning and funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for financial planning is predicated upon the facts known at the start of the engagement. The fee range is \$1,000 to \$3,000 and is negotiable. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-up work may be billed separately at the rate of \$250.00 per hour.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

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### **Hourly Planning Engagements**

HIPC provides hourly planning services for clients who need advice on a limited scope of work. The rate for limited scope engagements is \$250.00 per hour.



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**Portfolio Management (Discretionary Management) Agreement**

A Portfolio Management Agreement may be executed in addition to a financial planning agreement or when financial planning is not provided as part of the relationship.

Stocks, mutual funds and/or bonds may be purchased or sold in a brokerage account when appropriate. The brokerage firm charges a transaction fee for stock and bond trades. HIPC does not receive any compensation, in any form, from brokerage houses or fund companies in managed accounts.

Investments may include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through HIPC.

The annual Portfolio Management Agreement fee is based on a percentage of the investable assets according to the following schedule:

- 1.20% on the first \$1,000,000;
- 1.00% on the next \$1,000,000 (from \$1,000,001 to \$2,000,000); and
- 0.75% on the assets above \$2,000,000.

Current client relationships may exist where the fees are higher or lower than the fee schedule above.

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**Termination of Agreement**

A Client may terminate any of the aforementioned agreements at any time by notifying HIPC in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, HIPC will refund any unearned portion of the advance payment.

HIPC may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, HIPC will refund any unearned portion of the advance payment.

## **Fees and Compensation**

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**Description**

HIPC bases its fees on a percentage of assets under management, hourly rates, and fixed fees (not including subscription fees). Client fees are audited quarterly during the billing cycle by MaryJane LeCroy.

Financial plans are priced according to the degree of complexity associated with the client's situation. Fees are negotiable.

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## **Fee Billing**

Portfolio management fees are billed quarterly, in advance, meaning we invoice the client at the beginning of the three-month billing period. Payment in full is expected upon invoice presentation. Fees are generally deducted from a designated client account to facilitate payment. The client must consent in advance to direct debiting of their investment account. Fees are audited quarterly.

Fees for financial plans are billed 50% due upon delivery of the financial plan and the remaining 50% due six months later. These fees are not deducted from client account.

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## **Other Fees**

Custodians may charge transaction fees on purchases or sales of stocks, certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee the custodian charges to buy or sell the security.

HIPC, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

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## **Expense Ratios**

Mutual funds generally charge a management fee (or expense ratio) for their services as investment managers. For example, an expense ratio of 0.50 means the mutual fund company charges 0.5% for their services. These fees are reflected in the net asset value (NAV) of the fund and are in addition to the fees paid by the client to HIPC.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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## **Past Due Accounts and Termination of Agreement**

HIPC reserves the right to stop work on any account that is more than sixty (60) days overdue. In addition, HIPC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in HIPC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within ten (10) business days.

## Performance-Based Fees

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### Sharing of Capital Gains

HIPC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for an advisor to recommend an investment that may carry a higher degree of risk to the client.

## Types of Clients

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### Description

HIPC generally provides investment advice to individuals, high net worth individuals, pension and profit sharing plans, trusts, estates, or charitable organizations.

Client relationships vary in scope and length of service.

### Account Minimums

The minimum account size is \$500,000.00 assets under management.

HIPC has the discretion to waive the account minimum. Accounts less than \$500,000.00 may be established when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$500,000.00 within a reasonable time. Other exceptions will apply to employees of HIPC and their relatives, or relatives of existing clients.

## Methods of Analysis, Investment Strategies and Risk of Loss

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### Methods of Analysis

Security analysis methods may include fundamental analysis and technical analysis.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission.

Other sources of information that HIPC may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's research/resource service, and the Internet.

### Investment Strategies

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, and margin transactions.

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**Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may decrease in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Disciplinary Information**

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### **Legal and Disciplinary**

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## **Other Financial Industry Activities and Affiliations**

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### **Financial Industry Activities**

William G. Hammond is licensed to sell life insurance, disability insurance, and long term care insurance products. Commissions earned from these activities are paid directly to William G. Hammond, a sole proprietor.

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### **Affiliations**

HIPC has a sub advisory relationship with Aurora Investment Counsel, a registered investment advisor. HIPC purchases investment management services from Aurora Investment Counsel for a fee.

## **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics**

The employees of HIPC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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### **Participation or Interest in Client Transactions**

HIPC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the HIPC Compliance Manual.

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### **Personal Trading**

The Chief Compliance Officer of HIPC is MaryJane M. LeCroy and she reviews all employee trades each quarter. Her trades are reviewed by William G. Hammond. Personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment.

## **Brokerage Practices**

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### **Selecting Brokerage Firms**

HIPC does not have affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. HIPC recommends custodians based on the proven integrity

and financial responsibility of the firm and the best execution of orders at reasonable order transaction rates.

HIPC directs clients to Charles Schwab & Co. Inc. based on their custodial and record keeping services for clients, their cost effectiveness, reliability and trade execution. Clients are not required to use Charles Schwab & Co. Inc. and may choose to select another brokerage firm.

Hammond Investment Planning Corporation does not receive fees or commissions from Charles Schwab & Co., Inc.

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**Best Execution**

HIPC and Aurora Investment Counsel reviews execution of trades at each custodian quarterly. The review is documented in the HIPC Compliance Manual. Custodian trading fees are reviewed quarterly. HIPC does not receive any portion of the trading fees.

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**Soft Dollars**

HIPC does not have a "soft dollar" relationship with any firm.

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**Order Aggregation**

Aurora Investment Counsel makes all managed trades and is cautious so that trade aggregation does not garner any client benefit.

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**Review of Accounts**

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**Periodic Reviews**

Account reviews are performed quarterly by advisors William G. Hammond and MaryJane M. LeCroy. Aurora Investment Counsel also reviews client accounts on a consistent basis. Account reviews are performed more frequently as market conditions dictate.

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**Review Triggers**

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

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**Regular Reports**

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Financial Planning Clients receive periodic communications on at least an annual basis. Updates may include a net worth statement, portfolio statement, and a summary of progress towards meeting objectives. Asset Management Clients receive quarterly statements with performance and benchmark comparisons provided by Aurora Investment Counsel.

## **Client Referrals and Other Compensation**

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### **Incoming Referrals**

HIPC has been fortunate to receive many client referrals over the years. Referrals come from current clients, estate planning attorneys, accountants, employees, personal friends, family of employees and other similar sources. The firm does not compensate referring parties for referrals.

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### **Referrals Out**

HIPC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

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### **Other Compensation**

HIPC receives no other compensation.

## **Custody**

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### **Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements and trade confirmations directly to clients at their address of record at least quarterly.

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### **Performance Reports**

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by HIPC.

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### **Net Worth Statements**

Financial Planning Clients are provided net worth statements generated from our client relationship management system. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

## **Investment Discretion**

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### **Discretionary Authority for Trading**

HIPC accepts discretionary authority to manage securities accounts on behalf of clients. HIPC has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The client approves the custodian to be used and the trading fees paid to the custodian. HIPC does not receive any portion of the transaction fees paid by the client to the custodian.

Discretionary trading authority facilitates placing trades in client accounts on their behalf to implement client approved investment policy statement in a timely manner.

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### **Limited Power of Attorney**

A limited power of attorney is a trading authorization for this purpose. Clients sign a limited power of attorney so that HIPC may execute trades, send funds to the address of record, or like registration accounts.

## **Voting Client Securities**

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### **Proxy Votes**

Unless the client designates otherwise, Aurora Investment Counsel votes proxies for securities over which it maintains discretionary authority consistent with its proxy voting policy. A copy of Aurora Investment Counsel's proxy voting policy is available upon request.

When assistance on voting proxies is requested on non-managed assets, HIPC will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## **Financial Information**

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### **Financial Condition**

HIPC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because HIPC does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client and six months or more in advance.

## **Business Continuity Plan**

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### **General**

HIPC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

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### **Disasters**

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, telephone communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.



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**Alternate Offices**

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

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**Loss of Key Personnel**

HIPC has engaged the services of a valuation consultant to provide a business valuation on HIPC. The purpose of the valuation is to sell a portion of HIPC stock to MaryJane M. LeCroy over time. A buy/sell agreement has been established with the business valuation in the event of William G. Hammond's serious disability or death.

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**Information Security Program**

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**Information Security**

HIPC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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**Privacy Notice**

HIPC is committed to maintaining the confidentiality, integrity and security of the personal information entrusted to us. Categories of nonpublic information that we collect from clients may include information about personal finances, information about health to the extent it is needed for the financial planning process, information about transactions between the client and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to assist clients to meet their personal financial goals.

With client permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom they have established a relationship. Clients may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With client permission, we share a limited amount of information with the brokerage firm in order to execute securities transactions on clients' behalf.

We maintain a secure office to ensure client information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide client personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to client personal information, including financial service companies, consultants, and auditors. Federal and State securities regulators may review our Company records and client personal records as permitted by law.

Personal identifiable information regarding clients will be maintained during the course of our professional relationship, and for the required period thereafter that records are required to be maintained by Federal and State securities laws. After that time, information may be destroyed.

We will notify clients in advance if our privacy policy is expected to change. We are required by law to deliver this Privacy Notice to clients annually, in writing.

## **Brochure Supplement (Part 2B of Form ADV)**

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### **Education and Business Standards**

HIPC requires advisors to have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: MBA, CFP®, CFA, ChFC, JD, CTFA, EA or CPA. Advisors must also have work experience that demonstrates their aptitude for financial planning and portfolio management.

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### **Professional Certifications**

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements are:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the two 3-hour session CFP® Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two

sponsor statements as part of each application; these are submitted online by your sponsors.

- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.

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**William G. Hammond, CFP®**

Educational Background:

- Date of birth: 12/15/1947
- West Georgia College (1970)

Business Experience:

- Randy Seckman & Associates (1980 – 1996)
- Hammond Investment Planning Corp. (1996 - Present)
- William is the founder and 60% owner of HIPC

Other Business Activities: None

Additional Compensation: None

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**MaryJane M. LeCroy, CFP®**

Educational Background:

- Date of birth: 10/22/1976
- Auburn University (1999)

Business Experience:

- SunTrust Bank (1999 – 2001)
- Hammond Investment Planning Corp. (2001 - Present)
- MaryJane is 40% owner of HIPC

Other Business Activities: None

Additional Compensation: None