



*As CEO of HW Financial Advisors (HWFA), I would like to ask you to please join us in extending a heartfelt congratulations to Janet Baillie on her well-deserved retirement. Janet will retire on December 31, 2017. Janet has been with our firm since we opened in 1999. She has played an important role in HWFA's growth from a start-up to a firm managing well in excess of \$500 million of assets and providing comprehensive wealth management solutions. Janet has been responsible for monitoring the daily operations of our office to ensure compliance with all rules and regulations of our Broker/ Dealer, Commonwealth Financial Network®, SEC, FINRA and the state of Ohio. Janet has spent three decades in the financial industry and has worked closely with the advisors and clients of HW Financial Advisors to provide the highest level of personal customer service. We appreciate all the years of service and dedication that Janet has given our firm, our employees, our advisors, and our clients.*