



CAPITAL MANAGEMENT GROUP

HLM Capital Insight – August 2025

As summer winds down we want to take this opportunity to update our market views and tell you about a new initiative we are offering to our clients.

Our firm remains positive for the intermediate and long term. While late summer and early fall have been historically volatile for the financial markets, we think that a combination of lower interest rates, the likelihood that tariffs will remain moderate, and the continued adoption of AI into the global economy will sustain the long-term bull market.

We are launching an initiative to help educate our client's next generations about wealth management and wealth preservation. It is our belief that financial education is the key to the long term, multi-generational success of a wealth plan. To that end, we would like to offer your children and grandchildren the opportunity to participate in a series of calls. Topics will include investing, real estate, liability management, estate planning strategies. Please let us know if you are interested.

Ben, Charlie, Steve and Micah
HLM Capital Management Group

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