

Important Disclosure Information

The Investment Center, Inc. is a broker dealer registered with the United States Securities and Exchange Commission (SEC) and is a member of both the Financial Industry Regulatory Authority, Inc (FINRA) and Securities Investor Protection Corporation (SIPC). IC Advisory Services Inc. is an SEC Registered Investment Advisor. The principal office of The Investment Center, Inc. and IC Advisory Services, Inc. is located at 1420 Route 206 North, Suite 210, Bedminster, NJ, 07921. The Investment Center, Inc., IC Advisory Services, Inc., and its representatives are in compliance with the current registration and/or notice filing requirements imposed upon broker-dealers and investment advisers by those states in which The Investment Center, Inc. and IC Advisory Services, Inc. has clients.

The investment Center, Inc. and IC Advisory Services, Inc. may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. The Investment Center, Inc.'s and IC Advisory Services, Inc.'s web site is limited to the dissemination of general information pertaining to its brokerage products and services. Accordingly, the publication of The Investment Center, Inc. and IC Advisory Services Inc.'s web site on the Internet should not be construed by any consumer and/or prospective client as the Investment Center Inc.'s or IC Advisory Services, Inc.'s solicitation to effect or attempt to effect transactions in securities, or the rendering of personalized investment advice for compensation, over the Internet

Any subsequent, direct communication by the Investment Center, Inc. or IC Advisory Services, Inc. with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status and/or disciplinary history of The Investment Center, Inc., IC Advisory Services, Inc. or any of its agents please contact the SEC or FINRA and/or the state securities law administrator for those states in which the Investment Center, Inc. or IC Advisory Services, Inc. maintains a registration and or notice filing.

The Investment Center, Inc. nor IC Advisory Services, Inc. does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to The Investment Center, Inc.'s or IC Advisory Services, Inc.'s web site or incorporated herein, and takes no responsibility therefore. All such information is provided solely for convenience purposes only and all users thereof should be guided accordingly.

Nicholas Hammond is registered to sell securities in the following states: MA (Massachusetts) CT (Connecticut) FL (Florida). CA (California) LA (Louisiana) RI (Rhode Island) WI (Wisconsin)

Nicholas Hammond is registered with IC Advisory Services, Inc. in the following states: MA (Massachusetts), CT (Connecticut), CA (California)

Nicholas Hammond is licensed to sell insurance products in the following states. MA (Massachusetts); CT (Connecticut) FL (Florida)

IMPORTANT TAX DISCLOSURE

The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any federal tax penalties. Entities or persons distributing this information are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own

tax or legal counsel. We are Not Certified Public Accounts. We are not Tax Advisors. We are not Lawyers.

Sharing Information

Palmer Hammond, Palmer Hammond Financial Services, Palmer Hammond Tax Services are unaffiliated, but wholly owned by Nicholas Hammond, with shared, locations, operations, databases and employees. Any information obtained or provided to any of these organizations may be used by all organizations in the course of conducting business, for marketing, data integration, soliciting or other reasons necessary in the course of conducting business.