



Investment Adviser Representative of and investment advisory services offered through Royal Fund Management, LLC a SEC Registered Investment Adviser. Hawks Companies, Hawks Insurance, and Hawks Financial do not provide tax or legal advice. Investment advice is offered through Hawks Financial. To the extent that this communication concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

There is no intent to offer securities, advisory services or investment products through Hawks Insurance. Content pertaining to Hawks Insurance should not be construed as securities or investment advice. Insurance product guarantees are subject to the claims-paying ability of the issuing company. You should consult with a licensed insurance professional who is qualified to evaluate your specific circumstances and to offer a professional opinion with respect thereto. There can be no assurances that any insurance-related strategy is suitable for your specific financial situation. Information presented is believed to be factual and up-to-date, but we do not guarantee its accuracy and it should not be regarded as a complete analysis of the subjects discussed. All information is based on sources deemed to be reliable, but no warranty or guarantee is made as to its accuracy or completeness. Tax and legal information provided is general in nature and is subject to change. Always consult an attorney or tax professional regarding your specific legal or tax situation. Hawks Companies, Hawks Insurance, or Hawks Financial, is not engaged in the practice of law or accounting. Social Security rules and regulations are subject to change at any time. Always consult with your local Social Security office before acting upon any information provided herein. Neither Hawks Companies, Hawks Financial, or Hawks Insurance nor any of its staff is affiliated with or endorsed by the Social Security Administration. Website content has been prepared by a third party. Hyperlinks on this website are provided as a convenience, and we disclaim any responsibility for information, services or products found on websites linked hereto.