ML&R WEALTH MANAGEMENT

PARTNERING WITH PURPOSE

ML&R WEALTH MANAGEMENT is an independent Registered Investment Advisor dedicated to helping clients achieve their financial goals through a well thought out wealth management plan. We understand that managing our clients' assets is about more than money, it's about empowering their future. Our approach to investing focuses on achieving diversification, controlling costs, and managing appropriate levels of risk with an evidence-based investment philosophy. This philosophy is rooted in academic research with a disciplined approach to long-term investing.

WHAT WE DO:

ML&R Wealth Management provides a holistic approach including the following personalized and professional services:

INVESTMENT MANAGEMENT

- Portfolio design, execution, and management
- Tax planning and efficiency

RISK MANAGEMENT

- Life and disability insurance
- Long term care insurance
- Health care

FINANCIAL PLANNING & CASH MANAGEMENT

- Life and retirement planning
- Business planning
- Cash and liquidity management
- Mortgage and home financing
- College education planning

ESTATE PLANNING

- Gift and asset transfer
- Trust and estate planning

THE CLIENTS WE SERVE:

Business executives and/or owners, women in transition, couples, retirees, individuals, families

AUSTIN
401 Congress Avenue, Suite 1100
Austin, TX 78701

www.mlrwm.com
512-275-2700

ROUND ROCK
411 West Main Street, Suite 300
Round Rock, TX 78664

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HOW WE DO IT

We work to develop a lasting relationship with our clients. We like to keep in touch to understand their changing goals and to provide an asset management strategy to help achieve them. Our goal is to serve as the financial quarterback for our clients in all aspects of their financial picture.

- Gain a deep understanding of our client's goals and objectives
- Tailor a plan built for each client based on an individual's needs
- Quarterly meetings to review the plan, investments, and goals
- Ongoing monitoring of taxes, estate planning, insurance, charitable giving, and plan objectives
- Analysis and investment rebalance to maintain consistency and discipline to the overall plan

OUR INVESTMENT PHILOSOPHY

We believe in evidenced based investing deeply rooted in academic research. We take a disciplined approach by focusing on the things we can control rather than trying to chase returns in a market that is unpredictable. We accomplish this through the below:

- Proper allocation based on risk tolerance, goals and objectives
- Structuring the portfolio to capture dimensions of higher expected returns
- Global diversification
- Managing expenses, turnover, and taxes
- Staying disciplined through market dips and swings

A WEALTH OF RESOURCES

As a subsidiary of Maxwell Locke & Ritter, the largest locally owned accounting firm in Central Texas, we can readily coordinate our wealth management services with their accounting services to address tax issues and any individual and business accounting needs.

We are believers in a long-term approach to investing, as demonstrated by the evidence-based investment model of Dimensional Funds. Dimensional is headquartered in Austin with offices in eight countries representing many of the world's leading pension funds.