



TAILORED 401(K) PLANS FOR GROWING BUSINESSES

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.

Our retirement plan services include specialized consulting and advisory services for tax-qualified retirement plans, including 401(k), profit sharing, pension and cash balance plans. We design and manage tailored retirement plans that benefit business owners and their employees by an investment philosophy based on a long-term outlook and full transparency in pricing with no hidden fees.

HOW DOES YOUR 401(K) PLAN STACK UP?

- ✓ Do the owners and key employees maximize the tax benefits from your 401(k) plan design?
- ✓ Have the owners or key employees received 401(k) refunds or had their contributions limited?
- ✓ Have you benchmarked your 401(k) fees in the last 3-5 years?
- ✓ Are you happy with the service you receive from your 401(k) plan provider?
- ✓ When was the last educational meeting for your employees?

WHAT SETS OUR RETIREMENT SERVICES APART?

- ✓ We serve as a single point of contact and coordinate with other plan service providers, such as the record keeper, TPA, custodians and fund companies.
- ✓ We take on Fiduciary responsibility for investment selection and monitoring
- ✓ We offer full transparency in pricing with no hidden fees.
- ✓ We have extensive expertise in plan design, compliance and execution.
- ✓ We can create and manage model portfolios as a simple and effective single choice option for your participants.

We would like to help you **evaluate** your 401(k) plan and are happy to provide a **complimentary analysis** of how its fees and services compare to national averages.

Disclaimer: You may request a copy of ML&R Wealth Management LLC's Form ADV Part 2A, or it may be viewed by searching us in the SEC web site at www.adviserinfo.sec.gov. Additional information about the experience and training of our advisory personnel is available in our Form ADV Part 2B Brochure Supplements, which may be requested by contacting ML&R Wealth Management.

AUSTIN

401 Congress Avenue, Suite 1100
Austin, TX 78701

www.mlwrm.com

512-275-2700

ROUND ROCK

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