



# EMPOWERING YOUR FUTURE

**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 your assets is about more than money, it's about empowering your 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.

**ML&R Wealth Management serves individuals, families, business owners, and non-profit organizations with personalized investment management services that include:**

## PERSONAL WEALTH MANAGEMENT

- Helping and protecting your family
- Protecting and enjoying your lifestyle
- Achieving financial comfort
- Planning for the expected and unexpected
- Building a legacy

## INSTITUTIONS & NONPROFITS

- Spending policy analysis
- Social and sustainable investing
- Custom bond portfolios
- Charitable giving: gifted stock
- Fiduciary training for board members

## WOMEN & FINANCIAL FREEDOM

- Setting goals and objectives including family and charitable giving
- Budgeting, cash flow planning and retirement projections
- Managing executive compensation and benefits
- Coordinating with taxes and investments
- Transitioning wealth between generations

## CORPORATE RETIREMENT & 401(K) PLANS

- Complex plan design expertise
- Regular communications, education and one-on-one consultations with participants
- Compliance consulting, testing and contribution calculations
- Oversight and coordination with outside recordkeeping and custodial/trustee service partners
- Institutional investments and professionally managed portfolios

### AUSTIN

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### ROUND ROCK

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