ML&R WEALTH MANAGEMENT

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
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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AT ML&R WEALTH MANAGEMENT, WE FOCUS ON YOU.

Your ML&R Wealth Management advisor will work to develop a lasting relationship with you, keeping in touch to understand your changing goals and to provide an asset management strategy to help achieve them. Whenever you need sound financial advice, you have a direct line to a trusted advisor.

At **no cost or obligation**, we would be happy to discuss your goals with you and provide you a **second opinion** on your personal financial strategy.

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.

ML&R Wealth Management along with Dimensional Fund Advisors believe in a new model of investing: A model based not on speculation but on the science of capital markets. Decades of research guide the way.

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.

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