



ML&R WEALTH MANAGEMENT 401(K) & RETIREMENT SERVICES

ML&R Wealth Management LLC is an independent Registered Investment Advisor dedicated to helping clients achieve their financial goals through a well thought out wealth management plan. We provide wealth management services for retirement plans, trusts, nonprofits and a limited number of high net worth individuals. Our approach to investing is systematic and based on academic research focused on asset allocation and cost minimization.

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. As one of the largest investment advisors in Austin, the professionals and staff of ML&R Wealth Management LLC are experienced, highly trained, helpful and approachable.

How Are Things In Your 401(k) Plan?

- 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?
- Are the owners and key employees getting the maximum benefits they could?
- When was the last time that you met with your advisor?
- 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?
- Do your employees experience the benefits of a well-designed and executed 401(k) program?
- When was the last educational meeting for your employees?

If there are things you would like to evaluate or change in your 401(k) plan, give us a call. We would be happy to visit with you to see how we can help. We can provide a complimentary analysis of how your plan's fees and services compare to national averages.

What Sets Our Retirement Services Apart?

- **Commitment to excellent service** – No 1-800 numbers: The team at ML&R Wealth Management LLC is your single point of contact for you and your employees. We provide direct advice to your participants on a regular basis at no additional cost.
- **Fiduciary status** – We will take on Fiduciary responsibility for investment selection and monitoring. As a Fiduciary, we reduce your liability and must put the interests of our clients first.
- **Transparent pricing** – We do not receive commissions, 12b-1 charges, or other revenue from third parties that could create conflicts of interest with our clients and are often used by the 401(k) industry to hide true plan costs
- **Team experience** – Our retirement plan team members have over 30 years of combined experience, with expertise in plan design, compliance and execution. We are a single point of contact for you and will coordinate the other plan service providers, such as the record keeper, TPA, custodians and fund companies.
- **Institutional investments and model portfolios** – Our 401(k) plans utilize the same institutional investments used by national pension funds and our high net worth clients. While we offer many choices and flexibility to those who desire it, we also create and manage model portfolios as a simple and effective single choice option for your participants.

How Can We Help You?

Full Service Approach

We typically act as a plan's investment advisor. We also provide comprehensive plan sponsor support in all areas of plan operation.

- **Investment advisory services** – We act as a Fiduciary under ERISA, providing additional protection to our plan sponsor clients. We will develop an Investment Policy Statement, provide investment research and recommendations, monitor fund performance and manage model portfolios.
- **Plan design consulting** – We help determine the right design to meet a plan sponsor's objectives. We have special expertise in complex plan designs that can maximize benefits for owners and key employees.
- **Employee communications** – We meet with employees regularly, both in group meetings and for individual consultation. Our clients tell us this is one of the services they most appreciate.
- **Compliance testing and contribution calculations** – Our ERISA experts can design a plan based on your company needs and goals.
- **Recordkeeping oversight** – We monitor the services provided by outside recordkeeping and custodial/trustee service partners.

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 LLC.

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ML&R Wealth Management LLC is a wholly owned subsidiary of Maxwell Locke & Ritter LLP. Since 1991, Maxwell Locke & Ritter LLP has been serving clients with the highest degree of integrity.

If we can be of help in evaluating any aspect of your 401(k) plan, please let us know. We will provide complimentary consulting up front to determine if we can assist in improving any part of your plan.

Contact Us

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Alliances



ML&R Wealth Management LLC is a member of the BAM ALLIANCE, a community of more than 140 independent wealth management firms located throughout the U.S. representing more than \$26 billion of collective assets.



ML&R Wealth Management LLC 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.

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