



ML&R WEALTH MANAGEMENT

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. With over half of \$1 billion in assets under management, we provide wealth management services for a limited number of high net worth individuals, trusts, nonprofits and retirement plans. Our approach to investing is systematic and based on academic research focused on asset allocation and cost minimization.

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. We focus on the following key areas for our clients:

- Growth and preservation of wealth
- Mitigation of taxes
- Wealth transfer (providing for the financial future of heirs)
- Wealth protection (from litigation, catastrophic loss, etc.)
- Charitable giving

We meet regularly with our clients to proactively make any adjustments to their financial plans and maintain the investment portfolio. At no cost or obligation, we would be happy to visit with you to discuss your goals and provide you a second opinion on your personal financial strategy.

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. Maxwell Locke & Ritter LLP has been awarded one of Central Texas' Best Places to Work by the Austin Business Journal, the Ethics in Business Award by the Samaritan Counseling Center and a Best of the Best Accounting Firms by INSIDE Public Accounting.

Our Advisors

Steve Harvey

sharvey@mlrpc.com

512-370-3236

Stuart Vick Smith

ssmith@mlrpc.com

512-370-3229

Fred Frey

ffrey@mlrpc.com

512-370-3251

Vanessa McElwrath

vmcelwrath@mlrpc.com

512-275-2716

Lathrop Smith

lsmith@mlrpc.com

512-275-2715

Sam Bryant

sbryant@mlrpc.com

512-370-3208

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.

Comprehensive Financial Analysis

We work to bring and maintain order and direction to your personal finances offering a high degree of personalized and professional service.

Cash Flow Planning & Management

- Retirement planning
- Home financing analysis
- College expense planning
- Current cash and liquidity management

Risk Management

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

Estate Planning

- Gift and asset transfer
- Trusts

A Systematic, Structured Approach

Our core investment beliefs are based on decades of financial research conducted by Eugene Fama and Kenneth French at the University of Chicago.

Academic research has shown that risk and return are related. Over 96% of a portfolio's return can be explained by its asset allocation and exposure to risk premiums. Diversification helps reduce uncompensated risks.

Investment grade bonds are used to mitigate portfolio risk and to generate a predictable stream of fixed income. In general, our total portfolio approach looks to equities to generate higher expected returns and uses fixed income to dampen volatility.

We focus on factors that can be controlled such as keeping costs low, minimizing taxes and asset allocation. Since asset allocation is a critical driver of the portfolio's returns, we systematically monitor and rebalance the portfolio. We do not speculate with our client's money. We implement a systematic, structured approach to investing customized to the specific needs and risk tolerance of each client.

Independent Registered Investment Advisors

We are financial advisors that bring discipline and clarity to the investment process, helping you reach your financial goals. We are an independent, fee-only advisor and have a fiduciary duty to our clients. As a fiduciary, we must disclose any conflicts of interest and we put the interests of our clients first.

Fees, based on the value of investments we manage, are our only source of income. We do not receive commissions, 12b-1 charges, or other revenue from third parties that could create conflicts of interest with our clients.

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.