

What Makes Us Different?

Normal

- Average 1.3% per year fees¹
- No formal commitment to regular communication
- 200-300 clients per advisor²
- “Suitability” standard
- Does newsletters, mass emails, birthday cards, Christmas cards as “client communication”
- No formal service commitment
- Client has to find a third party electronic vault
- Little or sporadic CPA interaction
- Fees are upfront, charges before the work is completed
- Tries to do multiple services instead of mastering one (mortgage, credit cards, business loans, taxes, insurance policies)
- Does not make, store, or share notes from each client meeting
- Transaction costs are extra
- “Cookie cutter” portfolios for clients to fit into
- Principal/ Managing Director is not a Certified Financial Planner
- Principal/ Managing Director is not involved or is removed from investment selection

MWM

- Maximum 1.0% per year fees
- Every Client, Every Month™
- Around 100 clients per advisor
- “Fiduciary” standard
- Mass communication does not substitute for meaningful monthly contact
- Commits to weekly updates during transfers and at least one formal Annual Review
- Part of service
- Formal commitment to CPA involvement
- Charges “in arrears” meaning after the work is done
- Registered Investment Advisor (focused!)
- Always creates, shares, and stores notes from every client meeting
- Transaction costs included in overall fee (“True” 1%)
- Individual portfolio design
- Certified Financial Planner
- Leads investment selection

¹ Wall Street Journal's *Rates Vary Widely As More Advisers Use Fees*

² WealthManagement.com's *Coverage of RIAs*

Our Team

Manske Wealth Management helps clients successfully meet their lifelong objectives and effortlessly control their assets by offering meaningful communication to **Every Client**, Every Month™. We excel where clients receive life insurance, lawsuit/divorce settlements, payments from an IPO, consolidations at retirement, inheritance, sale of a business, and 401K rollovers due to job changes.

Total Assets Under Management: almost \$300 million

Client to Advisor Ratio: approx. 37 to 1

Total employees: Less than 12

Leaders within the firm

Zachary Welborn, CFP®, Senior Financial Advisor

401(k) plans

We work directly with business owners and their HR teams to create Owner-Only 401k plans, SEP plans, defined benefit plans, and large, multi-platform 401(k) plans. We're often selected by clients to provide better service on existing company retirement plans.

Sam Ali, CRPC®, CFS®, Financial Advisor

Careerists in Oil & Gas

We offer specialized guidance to long-term employees in Oil & Gas. When these careerists retire or change firms, we help with navigating that transition, often uncovering strategic advantages like getting the lowest possible tax treatment on their company stock.

Elijah Lopez, CRPC®, CFS®, Financial Advisor

Single Stock Management

We create personalized 10(b)5-1 plans for Section 16 insiders so they may buy or sell their illiquid asset at an opportune time. In addition to coaching clients on how to address the media about a transaction, our team finalizes all the resulting notifications, public/SEC communications, and regulatory filings that follow each transaction.

Jordan Fandry, Investment Associate

Consultants

We focus on solutions within the complex compliance requirements of the upper echelons of professional consulting (such as KPMG, Ernst & Young, and PWC) to ensure a more sophisticated and personalized investment approach.

Capabilities & Methodology

Manske Wealth Management is a fully-staffed, investment-focused, wealth management firm. What we *don't* do defines us as well as what we regularly offer. We do not force clients into “cookie-cutter” portfolios based on how they feel about risk. Our sole offering is risk management and individual portfolio design for institutions and individuals. What sets our team apart from the rest of Wall Street is our systemic dedication to staying in touch with our clients, their Boards, Investment Committees, and other advisors.

After immediately hiring us in The First Meeting (Day 1), you could expect us to accomplish the following in less than eight weeks during which we'd offer ***weekly contact by phone and/or email***:

- Collect the various data, forms, and feedback we'd need to operationally begin our commitment
- We'd assist with using online access, the secure vault, and paper/electronic reporting
- We'd create a financial model to use as a baseline for future meetings/discussions
- Analyze and quality control documents and specific client/account information
- Verify all investment information and ensure the custodian receives your new account documents
- If necessary, we'd assist with setting up automatic money transfers, checks, ATM cards, etc
- We'd set up a second meeting to go over how to proceed investment-wise

After approving the investment plan in The Second Meeting (Day 60), you could expect us to accomplish the following over the next twelve months during which we'd offer ***monthly contact by phone and/or email***:

- Coordination with the client's tax advisor on the following schedule:
 - Q1 – provide tax documents
 - Q2 – service check-in
 - Q3 – provide financial reporting for CPA's records and CPA's feedback
 - Q4 – provide tax loss harvesting report and discuss gains prior to year-end
- Conduct an Annual Review covering the following:
 - Going over recent statements
 - Providing analysis on current and past diversification and performance
 - Offering projections of future cash flows
 - Revisit the financial model and client objectives
 - Discuss rebalance of portfolio with current goals
 - Formal solicitation for feedback on the evaluation of our services

In the first twelve months working together, clients can expect we'd have met with them three or four times as outlined above. During the first eight weeks, our communication would be weekly and then monthly thereafter. After the first year, clients can expect at least one meeting per year along with our monthly contact in accordance with our mantra, **Every Client, Every Month™**.

Fees

In our relationship with our clients, an annual one percent fee or less is associated with the engagement and includes the following:

- Weekly updates via email/phone during initial transfer-in of monies
- Face-to-face annual review to ensure we're on track for the goals that are of importance to the client
- Monthly communication in keeping with our mantra, **Every Client, Every Month™**
- All paperwork and/or mailing costs
- Ensuring all investments are properly held in client accounts
- Certifying all client accounts are properly titled
- Reviewing and correcting beneficiaries and/or account transfer instructions
- Assisting with accuracy of cost basis in client accounts
- Offer use of an individualized secure electronic vault for document and data sharing
- Online access through two separate portals
- Any assistance with all online tools
- All periodic reporting
- Research reports, portfolio design, and investment analysis
- All trading costs, all phone conversations, any additional meetings
- Providing meeting minutes for all get-togethers along with courtesy copies to interested parties
- Monthly reporting to client and all interested parties such as CPA or attorney
- Appropriate online access to all interested parties
- Guidance on portfolio and plan revisions
- Financial education when/if warranted or requested

In an effort to minimize fees, we often use stocks, bonds, REITS, etc. that have no internal investment expenses. For holdings with such expenses, we seek to minimize that cost by using no load, institutional grade funds and ETFs. We charge quarterly, in arrears, on or about the 15th of January, April, July, and October. All transaction costs are included in our annual fee so Manske Wealth Management actually keeps less than 1% from our clients in order to ensure a true maximum fee for our services at 1% a year.

Document Checklist

Please be sure to use this checklist and gather all applicable items. Many of our clients have greatly benefited from having these documents to assist our discussion, as it ranges from general ideas to their specific questions and situations.

Bring With You:

- ☐ Current federal and state tax return
- ☐ Most recent bank account statements
- ☐ Most recent employee benefit statement
- ☐ Most recent mortgage statements
- ☐ Most recent auto/home insurance policies
- ☐ Most recent mutual fund statements
- ☐ Any current Certificate of Deposits
- ☐ All life/disability insurance policies
- ☐ Trust and Will documents
- ☐ All IRA or pension account statements
- ☐ Most recent brokerage account statements
- ☐ All annuity contracts and policies
- ☐ Any unit investment trust statements
- ☐ List of all common stocks personally held
- ☐ List of all municipal bonds personally held
- ☐ List of all U.S. Treasuries personally held

Possible Questions:

- ☐ Retirement planning, IRA's/Roth IRAs, 401(K)s
- ☐ Controlled & restricted stock sales & lending
- ☐ Employee Stock Option Plans (ESOP)
- ☐ Estate planning services
- ☐ How rebalancing increases return
- ☐ How dollar cost averaging lowers risk
- ☐ Lowering the cost of your current loans
- ☐ Trust services
- ☐ Business insurance, succession planning
- ☐ College planning services
- ☐ Long-term health care, insurance needs
- ☐ Equities, preferred stock
- ☐ Corporate bonds, tax-free bonds
- ☐ Tax-deferred annuities
- ☐ Mortgages and credit management
- ☐ Home equity credit lines
- ☐ U.S. Treasuries

Annual Review Checklist

We meet with our clients at least once a year for a formal Annual Review. During this time, the financial advisor re-evaluates the client's current financial situation to see how it aligns with their short-term and long-term goals. For your convenience, we've provided a fairly standard list below which we customize to each individual's particular needs.

Pre-meeting Work:

- ☐ Confirm appointment and assist with directions
- ☐ Update specific database items
- ☐ Print Client Information Sheet
- ☐ Print all client communication notes
- ☐ Print previous meeting minutes
- ☐ Print list of current beneficiaries
- ☐ Provide documents for administrative updates
- ☐ All account statements printed and stapled
- ☐ Print 2 copies of Portfolio Diversification Report
- ☐ Print Client Investment Review Report
- ☐ Print projected cash flows for all investments
- ☐ Provide past financial modeling
- ☐ Include external research report(s)
- ☐ Analyze recent account activity
- ☐ Prepare handout folder
- ☐ Provide relevant Morningstar research
- ☐ Prepare institutional account forms

Meeting Agenda:

- ☐ Review all client data fields
- ☐ Our number in your cell phone?
- ☐ What is your next big event?
- ☐ Review account beneficiaries
- ☐ Go over latest statement(s)
- ☐ Request 401(k) statement(s)
- ☐ Viewing accounts online and paperless delivery
- ☐ Mortgage
- ☐ Long term care
- ☐ Business valuation
- ☐ Employee benefits
- ☐ Electronic funds transfer service
- ☐ Signature documents
- ☐ Discuss investment changes
- ☐ Discuss CPA involvement
- ☐ Are you satisfied? Any improvements?

Sam Ali, CRPC®, CFS®

1010 N. San Jacinto, Suite 200, Houston, Texas 77002

Phone: 713-581-1998

sali@manskewealth.com

Since 2012: Manske Wealth Management

Manske Wealth Management offers investment advice and financial planning with a primary focus on monthly client communication. The firm's accomplishments include:

- 2009-2018 Named Five Star Wealth manager by Texas Monthly Magazine
- 2018 Named the Ninth Largest Registered Investment Advisory firm in Houston by Financial Advisor Magazine
- 2017 Selected as one of The Best Places to Work in 2017 by Houstonia Magazine
- 2014 Named "Most Client Focused Wealth Manager – Texas" by Wealth & Finance International Magazine
- 2013 Named one of 61 Top Wealth managers in the Houston Business Journal

Financial Advisor

He leads the firm's effort providing specialized guidance to long-term employees at Chevron and Schlumberger. When these careerists retire or change firms, I help them navigate that transition, often uncovering strategic advantages that most investment advisors are unaware of, like getting the lowest possible tax treatment on their company stock. His accomplishments include:

- Nominated for Forbes 2018 Top-1000 Next Gen Wealth Advisors award
- Received Five Star Wealth Manager award in July 2018 where less than 8% of candidates were selected
- Quoted by Forbes in December 2017 giving him the opportunity to provide insight on investment ideas for the new year
- Published in U.S. News & World Report in November 2016 for providing insightful comments about navigating the stock market
- Recognized in the Wall Street Journal in July 2014 for the most accurate financial modeling in a nation-wide WSJ "stock forecast" problem
- Member of Manske Wealth Management Investment Committee
- Completed Rice University's CFP® Certification Education Program
- Achieved the Chartered Retirement Planning Counselor designation (CRPC®) via the College for Financial Planning
- Earned the Certified Fund Specialist designation (CFS®) via the Institute of Business and Finance
- Keynote Speaker at many events to include:
 - Winner's Circle networking group in the Galleria attended by 30+ business professionals
 - Galleria Tennis and Athletic Club breakfast event with 35+ professionals in attendance
 - Toastmasters International Competition attended by 100+ speakers
 - Lake Houston Area Chamber event attended by 50+ local business owners

Organizations

- ❖ Current Member, Business Network International
- ❖ Current Member, Lake Houston Area Chamber
- ❖ Member, Network of Arab-American Professionals Houston
- ❖ Past Member, Toastmasters International

Personal & Odd Facts

- Native Houstonian married to Maysa and together they raise their son Ahmad near Lake Houston
- Has an extreme fear of heights, yet he loved his skydiving and zip lining adventures
- Raising his son to become the Houston Rockets #2 sports fan (after himself)
- Banana pudding or bread pudding? I'll take both!
- Ask about his 21-day, 5-country travel extravaganza!
- Occasionally suffers from Peakiness withdrawals

Education: University of Houston

B.S. Economics

Favorite Quote

"Work is love made visible. And if you can't work with love, but only with distaste, it is better that you should leave your work and sit at the gate of the temple and take alms of the people who work with joy" – Khalil Gibran

Elijah J. Lopez, CFS®, CRPC®

1010 North San Jacinto
Houston, Texas, 77002

713-581-1994
Fax: 713-481-5564

elopez@manskewealth.com
www.manskewealth.com

Financial Advisor– Member of a disciplined and well-credentialed team providing sophisticated wealth management solutions and individualized investment advice.

- Main point of contact at Manske Wealth Management for concentrated positions and 10(b)5-1 plans

Awards:

- Collaborated on award-winning project related to the future of oil and OPEC

Publications:

- Cited by Kayleigh Kulp in "5 Undervalued Tech Stocks to Consider" in August 2018
- Quoted by Jeff Brown in "What Is a Required Minimum Distribution?" in November 2017
- Cited by Brian O'Connell in "Why Diversifying Your 401(k) Is Crucial" in January 2017
- Co-Published in Texas Home and Garden in January 2016

Certifications:

- Qualified Chartered Retirement Planning Counselor (CRPC®)
- Holds a Certified Fund Specialist designation from the Institute of Business and Finance (CFS®)
- Bloomberg Certified as well as the highly rare certification in Bloomberg Markets Concepts

Accolades:

- Manages the personal funds and retirement plans for many financial insiders (foreign ambassadors, professional bankers, CPAs)
- Member of the Manske Wealth Management Investment Committee
- Assisted in managing over \$1 million of the St. Mary's University of San Antonio endowment fund according to the Socially Responsible Investment Guideline set forth by the United States Conference of Catholic Bishops
- Asked to speak at events hosted by:
 - Boeing REACH Organization in conjunction with NASA
 - University of Houston
 - FEMA

St. Mary's University of San Antonio

- B.B.A. in Finance and Risk Management
- B.A. in Theology
 - Created St. Mary's annual music festival Rattler Fest
 - Lambda Chi Alpha fraternity

Personal & Odd Facts

- Married to Reanna in 2017 and together they raise their 80+ pound pitbull named Andy
- Member of St. Michael's Catholic Church in the Galleria/Uptown area
- Member of The Memorial Chapter of BNI meeting in the Galleria area at Maggiano's
- Founder of the Business and Brews networking group
- Enjoys volunteering at the Houston Food Bank and Loaves and Fish soup kitchen
- Brews beer regularly and always has something new fermenting in the kitchen
- Enjoys live music, cycling, and cooking all sorts of food
- Appreciates Texas culture and will occasionally Two-Step the night away
- Passionate Houston sports fan who, after living in San Antonio, also roots for the Spurs

Favorite Quote

"Everybody's got a plan until they get hit in the mouth." –Mike Tyson

Zachary H. Welborn, CFP®, CRPC®, CFS®
1010 N. San Jacinto, Suite 200, Houston, Texas 77002
O: (713) 581-1994 D: (713) 581-1982
zwelborn@manskewealth.com

Manske Wealth Management

Manske Wealth Management offers investment advice and financial planning with a primary focus on monthly client communication. The firm's accomplishments include:

- 2018 Recognized as the ninth largest Registered Investment Advisory firm in Houston by Financial Advisor Magazine
- 2009-2018 Named Five Star Wealth manager by Texas Monthly Magazine
- 2017 Selected as one of The Best Places to Work in 2017 by Houstonia Magazine
- 2014 Named "Most Client Focused Wealth Manager – Texas" by Wealth & Finance International Magazine

Senior Financial Advisor

He leads the Institutional Investments team at Manske Wealth Management where he offers individual portfolio design for institutions and individuals. Creates clear path for clients to reach their financial goals by diligently working to minimize taxes, increase net worth over time, and provide a secure retirement.

His accomplishments include:

- Currently in good standing with the board as a CERTIFIED FINANCIAL PLANNER™
- Serves as a CFP Board Mentor offering advice and support to aspiring CFP® professionals
- Keynote Speaker at many events to include:
 - First Colony networking group attended by 30+ business professionals
 - Business Networking International breakfast event with 35+ professionals in attendance
 - Sugar Creek Country Club breakfast event attended by 50+ local business owners
- Featured in Forbes in August 2018 – "The Retirement Planning Challenges In Age-Gap Relationships"
- Published in Reader's Digest in July 2018 – "Retirement Mistakes That Will Ruin Your Retirement"
- Received Five Star Wealth Manager award in April 2018
- Awarded 2018 Business Networking International Member of Excellence
- Published in Blerrp in March 2018 – "20 Networking Tips to Help You Make Valuable Business Connections"
- Highlighted by Houstonia Magazine in December 2017
- Featured in Advisor News in September 2017 – "Should Advisors Bite on Bitcoin?"
- Quoted in Reader's Digest in July 2017 – "15 Money Management Tips Every Recent Grad Should Memorize"
- Published in U.S. News & World Report in November 2016 – "5 Ways to Cut 401(k) Fees Down to Size"
- Completed Rice University's CFP® Certification Education Program
- Earned Chartered Retirement Planning Counselor (CRPC®) designation via College for Financial Planning
- Achieved Certified Funds Specialist (CFS®) designation via Institute of Business & Finance

Organizations

- President – Business Network International (current)
- Membership Committee - Business Network International (past)
- Club Representative - Toastmasters International (past)
- Founding Member - Employer Advantage Alliance (past)

Personal & Odd Facts

- He loves traveling, cooking, hunting and fishing
- Someday he hopes to compete in the World Competition BBQ Circuit
- Founding member of The Red Drum Burns saltwater fishing tournament team
- Helped raise money for wounded veterans through TX Coastal Fishers of Men's Annual Fish & Fellowship Tournament
- Ask him about his most recent elk hunt in Colorado where he packed 25 miles into the Weminuche Wilderness on "muleback" and camped on the Continental Divide
- Has won several 1st and 2nd place belt buckles competing in the Houston Livestock Show and Rodeo

Education

Rice University, Susanne M. Glasscock School of Continuing Studies
CERTIFIED FINANCIAL PLANNER™ Certification Education Program

University of Houston, C.T. Bauer College of Business
Bachelor of Business Administration, Finance & Financial Services

Favorite Quote

"The harder you work, the luckier you get" – Gary Player

CHRISTOPHER R. MANSKE, CFP®

1010 North San Jacinto, Suite 200
Houston, TX 77002

713-581-1994
Fax: 713-481-5564

cmanske@manskewealth.com
www.manskewealth.com

December 2000 to present: Leads a disciplined and well-credentialed team providing sophisticated wealth management and individualized investment advice.

- Qualified Certified Financial Planner (CFP®)
- Published in the Wall Street Journal in April 2001 and in Facets Journal in May 2003
- Praised by Research Magazine in May 2002 and in ML Advisor Magazine twice (2005 and 2007)
- Praised in Houston Business Journal as one of city's top wealth management firms in 2013
- Listed as 9th largest investment firms in Houston in Financial Advisor Magazine in 2018
- Included in the Houston Business Journal's formal list of Largest 25 Investment Firms in Houston in 2018
- Praised in Texas Monthly magazine as a Five Star Wealth Manager for over 10 years in a row- less than 20 other advisors in the greater Houston area can say the same
- Served as Treasurer, Windchase Board of Directors, Jan 2002 – Jan 2003
- Served as Financial Service Provider to the Univ. of Texas Employee Assistance Program, Jan 2003 – Jan 2005
- Selected by many financial insiders (hedge fund analysts, wall street managers, retired brokers, insurance agency owners, and CPAs) to manage their personal funds and retirement plans
- Guest Speaker at many events to include:
 - First Tuesday in December Talk, The Briar Club, 100 attendees
 - Rotary Club Bellaire/SW Houston, Braeburn Country Club, 25 attendees
 - Critical Care Conference, HESS Club, 220 attendees
 - Institute of Plastic Surgeons Houston Area, Scurlock Tower, 35 attendees
 - Society of Women Engineers Houston Area, HESS Club, 25 attendees
 - Institute of Electrical and Electronics Engineers, HESS Club, 20 attendees
 - Alvin Community College Staff and Faculty, ACC Campus, 65 attendees
 - Military Officers Association of America, South Shore Harbor Resort, 75 attendees

January 2004 – March 2005: Rice University

- Certified Financial Planners Curriculum, overall GPA 3.5
- Completed two-year program in fourteen months

July 1995 – December 2000: U.S. Army Officer

- Achieved rank of Captain; served with the Special Troops Battalion, V Corps

1991-1995: United States Military Academy at West Point

- B.S. Computer Science Engineering with a Field of Study in Foreign Languages; achieved Dean's List last two years

Present Day

- Life Member, The Houston Livestock Show & Rodeo and the Gulf Coast Chapter of Mensa
- Member, The Greenway Chapter of BNI meeting at The Briar Club in River Oaks area
- Author, The Prepared Investor: How the Next Crisis Will Affect Your Financial Independence
- Founding member, Industry Masters Forum – a business group of community leaders

Personal & Odd Facts

- Married Jessica in 2001 and helps raise four daughters in Katy, Texas
- Helped found the Winner's Circle BNI group in 2003 and served as their first President
- Passionate about travel, investments, exercise and reading/writing
- Helped raise over \$250,000 for charity with his triathlon team
- Climbed and reached the peak of Mt. Kilimanjaro in Africa and ran with the bulls in Pamplona, Spain
- Lived on a 44' Owens Tahitian motorboat in San Diego, California
- Enjoyed adventure races like 70.3 Ironman, Rock N Roll Marathon, Tough Mudder, & 200 mile Wild West Relay in Colorado
- Did the Mt. Nimbus Via Ferrata trek in the Colombia Mountains in Canada
- Participated in a military flight club logging over 25 hours flight time in Cessna-type aircraft
- Participated in the Central Germany Skydiver's Club with seventeen jumps – 12 free fall
- Lived with a Polish, Mexican, Spanish, and Czechoslovakian family in each respective country

Favorite Quote

"Don't let what you want right this minute keep you from what you really want."

The Manske Manifesto

I am, first and foremost, a father and a husband. Alongside my spouse, I raise our children to be humble, productive citizens who think big and can fail without slowing. I expect future generations to show stoicism and perseverance through adversity, as well as an ability to think for themselves that is honed by often challenging conventional wisdom and those in power. I believe that power should be decentralized, where those wielding it must remain closely accountable to the people they serve. I see an important role for the federal government, but I support a framework within which citizens from smaller political entities—states, counties, and cities—can determine the majority of the laws that will govern them. I like transparency in government, particularly financial transparency, and I prefer the U.S. government was less generous to the rest of the world in favor of our individual citizens giving overseas where they feel called to do so. I believe America requires an excellent military machine to come to the nation's defense and I expect every American to pay some percentage of their annual income in taxes. At all levels of government, citizens should remove politicians from office when they spend or commit funds that do not yet exist because debt is to be avoided and municipal/federal budgets should never be larger than the annual tax revenue supporting them. When Americans protect themselves by raising the price of imports, we pay more for these goods than actually necessary and I believe it encourages the USA to perform at a lower level because we don't have to compete as strongly in the global market. I support a United States that welcomes immigrants and refugees to apply for entry and ultimately earn citizenship.

I believe in a United States that sets the highest standard for honesty and wish that the "American stereotype" was someone with an extremely low tolerance for lying, cheating, and stealing. I feel strongly that our country is a place where charitable pursuits should be encouraged and that local powers should feed the community's hungry; the immediate community should care for its sick; and neighbors should shelter the nearby homeless. All American citizens deserve equality and fairness before the law and people who choose to serve in a branch of government should behave with dignity and compassion. In particular, those who police us and represent us should be trustworthy neighbors who execute their duties with diligence while adhering to the laws which they create and enforce. I encourage individual responsibility and a personal awareness that we each alone must answer for our choices because one of our greatest strengths shall always be our ability to accept that good choices occasionally lead to unforeseen and negative consequences. While I reject discrimination based on race, gender, creed, ethnicity or sexual orientation, I also remember that, because our nation is a unique melting pot of cultures and ideas, each of us is an ambassador for our community and that when we behave poorly, we negatively impact both our own reputation and that of our wider social circle.

I am deeply committed to research and the scientific method. I believe that genuine scientific discovery is something to strive for and that it flourishes only in an atmosphere of dispassionate, open-minded inquiry, with research evaluated according to neutral, evidence-based criteria. I oppose politicized science, in which researchers cannot study certain subjects—or even ask certain questions—for fear of career-ending backlash and persecution. I strongly support the freedom of the press and am convinced that an unfettered journalistic voice is a mandatory component of a free society. Intellectual diversity and vigorous, reasoned debate have been fundamental to America's success, making us the freest, most prosperous and most innovative society in human history. We must permit ourselves and others to question the status quo and, with reason and dignity, welcome the unknown or unfamiliar with rational logic. Whether we are students or professors, Democrats or Republicans, environmentalists or captains of industry... whether we're speakers or audience members, bloggers or commenters, black males, gamblers, Hispanic females, church-goers, trendsetters, couch potatoes, artists, or accountants... whether our labels fit us or not, *our kindness to others and excellent work ethic are the most important pillars of the edifice that is the United States of America.*



“Five Questions For Your Financial Advisor”

Author: Thais Amaral Tellawi

Features: Jordan Fandry

Published: July 27th, 2017

Excerpt: From time-to-time, the AT Law Blog will be spotlighting posts that we think are relevant to our readers that come from other professionals we know and trust. This one comes from Christopher R. Manske, CFP®, who leads a disciplined and well-credentialed team providing sophisticated wealth management and individualized investment advice. His co-author, Jordan Fandry, was a participant in a leadership seminar sponsored by Manske Wealth Management before beginning her career with the firm.



As Published In **Forbes**

"The Retirement Planning Challenges In Age-Gap Relationships"

Author: Megan Gorman

Features: Zachary Welborn, CRPC®, CFS®

Published: August 17th, 2018

Excerpt: Financial advisor, Zach Welborn of Manske Wealth Management points out that [...] "If the couple bases their entire asset allocation on the older partner with a shorter time horizon, the surviving partner may have missed out on additional growth and earnings due to a more conservative allocation," says Zachary Welborn, a financial advisor with Manske Wealth in Houston, Texas. "Investing in a way that suits both partners' goals and time horizons is imperative."



As Published In



“Why Diversifying Your 401(k) Is Crucial”

Author: Brian O’Connell

Features: Elijah Lopez, CRPC®, CFS®

Published: January 16, 2017

Excerpt: A primary tenet of retirement investing is that diversifying your 401(k) is important because it protects you against market downturns.

"The sequence of your returns can be the difference between a successful portfolio and an unsuccessful portfolio," states Elijah Lopez, a money manager at Manske Wealth Management in Houston. "Many times, when individuals are selecting 401(k) investments they are too focused on return without considering the risk. The benefit of a well-diversified 401(k) is that while you will not receive optimum gains, you will also not be severely damaged if one sector of the market performs poorly."

If an investor's 401(k) makes up all or a big portion of their investment portfolio, diversification is especially important.



As Published In



“How to Bear Down in a Declining Stock Market?”

Author: Brian O’Connell

Features: Sam Ali, CRPC®, CFS®

Published: November 28th 2016

Excerpt: "Lock in profits," says Sam Ali, a money manager with Manske Wealth Management in Houston. "The average retail investor is typically buying during market euphoria. For example, they see an article headline that states Dow Jones hits all-time high of 19,000 and they respond by making stock purchases. I try to educate my clients that this is an opportunity to lock in gains that we've achieved in 2016, and take advantage of purchases after the pullback. Always be thinking buy low and sell high."

For the ultimate heads-up, hire a financial advisor that places an emphasis on client communication, Ali says. "At our firm, the mantra is 'every client, every month.'" We pride ourselves on monthly client communication so that we're keeping our clients and their other advisors informed. During that monthly communication, we're talking to clients about our expectation that we'll see a market pullback so that they are not caught by surprise."



As Published In **Reader's** digest

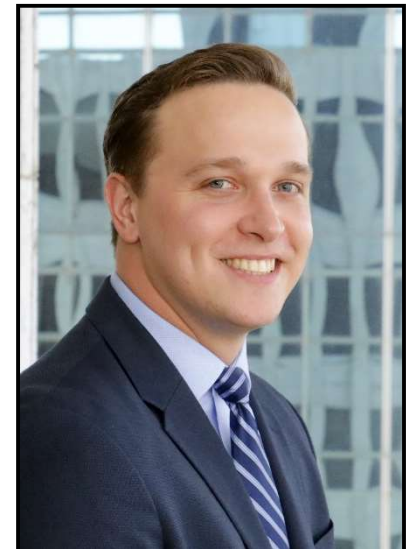
“15 Retirement Mistakes That Will Ruin Your Retirement”

Author: Sheryl Nance-Nash

Features: Zachary Welborn, CRPC®, CFS®

Published: June 28th, 2018

Excerpt: Financial advisor, Zach Welborn of Manske Wealth Management points out that [...] “It’s important not to take on too much risk when retirement is just a couple of years away. Losing a big chunk of your net worth right before retirement could be a detriment to your plan,” warns Zachary Welborn, a financial advisor with Manske Wealth Management. Unlike in your 30s, you won’t have a lot of time to make up the losses. You’ll need many types of investments—and the right mix of them—to achieve your goals. Says Welborn, “Having the proper asset allocation can reduce the overall risk of your portfolio leading up to retirement. Furthermore, having a focus on fixed income and value-oriented equities will help supplement other sources of income such as social security and pensions.”



As Published In



“5 Undervalued Tech Stocks to Consider”

Author: Kayleigh Kulp

Features: Elijah Lopez, CRPC®, CFS®

Published: August 14, 2018

Excerpt: Broadcom (AVGO). Digital semiconductor leader Broadcom has recently fallen out of favor with Wall Street, which makes it a great value buy, says Elijah Lopez, a financial advisor at Manske Wealth Management in Houston, Texas. "While recent mergers and acquisitions activity has worried investors, Broadcom's expertise in the semiconductor space should continue to fuel the growth that has helped them more than double their profits since 2015."

Broadcom's partnerships with Samsung and Apple (AAPL) and recent acquisition of CA Technologies (CA) should boost continued growth, Lopez says. Broadcom's P/E ratio is low at 8.18. It also pays a regular dividend.



As Published In **Reader's** digest

“15 Money Management Tips Every Recent Grad Should Memorize”

Author: Lauren Cahn

Features: Zachary Welborn, CRPC®, CFS®

Published: July 4th, 2017

Excerpt: Financial advisor, Zach Welborn of Manske Wealth Management points out that [...] “For some young people, paying down student debt as soon as possible and getting out from under the monthly payments can relieve a lot of stress and give them piece of mind.” Welborn suggests, as a rule of thumb, “if you're paying more than 4 percent in interest, you should pay down as soon as possible.” However, that won't necessarily be the right option “if the money that you would otherwise use to pay down the debt could be invested somewhere like a company retirement plan.” The right decision will take into account both emotional factors, interest rates and other uses to which the money could be put.



As Published In **THE WALL STREET JOURNAL.**

“Test Your Prediction Skills”

Author: Contest

Features: Sam Ali, CRPC®, CFS® - Contest Winner

Published: July 3rd, 2014

Excerpt: Congratulations to Sam Ali of Houston, who used his own technical analysis strategy to win a nationwide stock analysis contest involving Barclays. It is a real honor for Manske Wealth Management to have a First Place national winner on the team.



As Published In



“5 Ways to Cut 401(k) Fees Down to Size”

Author: Brian O'Connell

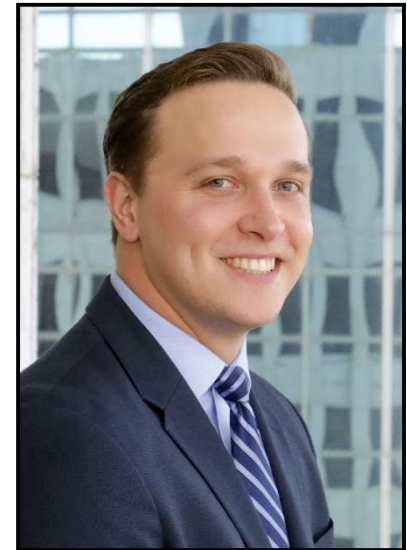
Features: Zachary Welborn, CRPC®, CFS®

Published: December 19th, 2016

Excerpt: Zachary Welborn, a money manager with Manske Wealth Management in Houston, says retirement savers should check with their employers and ask if there is a "fee conscious" investment advisor attached to their 401(k) retirement plan.

"A 3(21) fiduciary investment advisor can offer a number of solutions to lower the overall fees related to offering and participating in a 401(k) plan," Welborn says. "The investment advisor should be reviewing the plan's investment lineup at least quarterly. While the average expense ratio for an equity fund is around 1.25 percent, any advisor that has done their due diligence should have no problem finding funds that can achieve the same goal for a lower fee."

Use index funds. Welborn says index funds are a "great way" for employees to capture a large piece of the market without having to pay steep costs. "Fees as low as 0.2 percent and 0.5 percent are normal (as opposed to the 1.25 to 2 percent for many funds)," he says. "The management fees at the fund company level are significantly lower as tracking an index requires far less management and resources."



As Published In



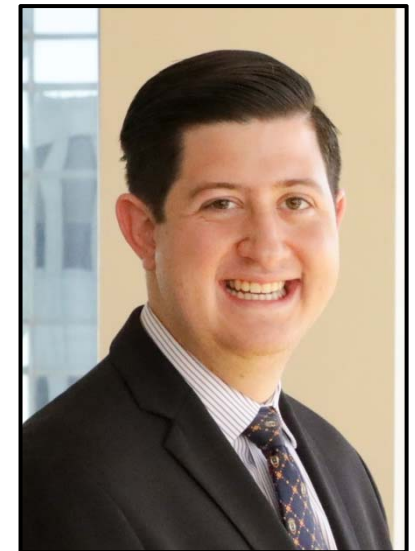
“Should My Investment Advisor Have a CFA or a CFP?”

Author: Christopher Manske, CFP®

Research and Fact-Checking: Elijah Lopez, CRPC®, CFS®

Published: January 6th, 2016

Excerpt: The training to earn the CFP involves solving individual, real-life financial problems and examining how to directly assist people with the accomplishment of their personal goals. The career options for a CFP professional are very specific because a CFP is uniquely prepared for a lifetime of client service in accordance with very rigorous, board-enforced, standards involving everything from investment analysis to ethics. The CFP test has a 61.5% pass rate and all together the multi-part CFP exam focuses on 8 different domains [...] it is easy to see how this certification, along with the CFP Board’s focus on maintaining competence and enforcing high standards, helps create top-quality, personal financial planners.



As Published In

AdvisorNEWS

Serving financial growth.

“Should Advisors Bite on Bitcoin?”

Author: Brian O'Connell

Features: Zachary Welborn, CRPC®, CFS®

Published: September 15th, 2017

Excerpt: “With all of the hype surrounding cryptocurrencies at the moment, it's certainly a hot topic in the investing world right now,” said Zachary Welborn, an investment advisor with Manske Wealth Management in Houston.

Over the last several weeks, Welborn said he’s had a “number of clients” reach out wanting to get in on the Bitcoin action. Bitcoin has roughly tripled in price from the spring 2017. Still, most advisors are unmoved. “We don't invest in cryptocurrencies for a number of reasons,” he said. “The most obvious reason, though, would be the uncertainty and the extreme volatility associated with trading digital currencies, which may already be in a bubble.”

One problem with new or unfamiliar investment vehicles like Bitcoin is that the average retail investor “doesn't really understand how it works or how to correctly value it,” Welborn explained.



As Published In **Forbes**

“Financial Advisors: 5 Best Stock Investing Ideas For 2018”

Author: Ky Trang Ho

Features: Sam Ali, CRPC®, CFS®

Published: December 3rd, 2017

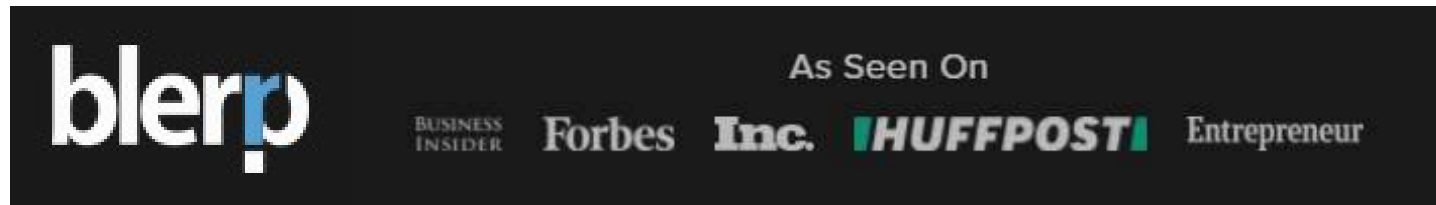
Excerpt: “An investment in McKesson Corporation provides exposure to a dominant player in the healthcare industry with revenues exceeding \$150 billion in 2017 and a market capitalization of over \$30 billion,” said Sam Ali, CRPC®, CFS®. He’s a financial advisor at Manske Wealth Management in Houston, overseeing \$205 million in assets. “As pharmaceutical spending continues to rapidly increase, McKesson is poised to take advantage of the additional spending.”

“In 2016, McKesson was trading at 16 times earnings compared to 20 times earnings for the S&P 500,” said Ali. “In the current market environment, considering company valuations and looking for a relative discount may help to minimize downside market risk.”

Ali added: “It is important for investors to consider that profit margins in the pharmaceutical space are limited due to the competitive industry. Additional pricing pressure may negatively impact company profits moving forward.”



As Published In



“20 Networking Tips to Help You Make Valuable Business Connections”

Author: Jonathan Long

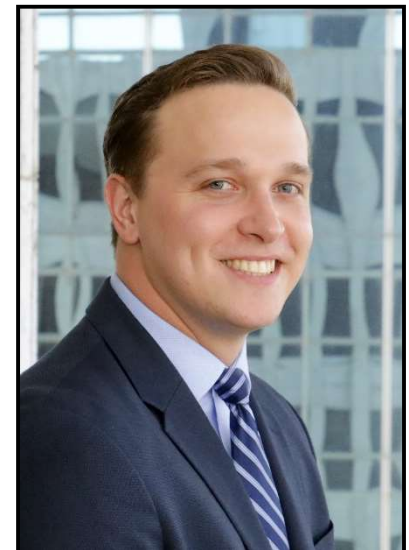
Features: Zachary Welborn, CRPC®, CFS®

Published: March 10th, 2018

Excerpt: Always have a specific goal in mind. So many times, I’ve see people aimlessly wandering around at a networking event and that’s probably not the best use of their time. Before I go into any networking engagement, I set goals based on what I’m hoping to accomplish that day. Go into each event with a specific person or industry in mind.

For me, CPAs are great referral sources, so I would ask the first 10 people I meet for an introduction to a CPA they recommend. Another goal could be to collect 20 business cards and then leave. The goal of a networking event isn’t to get to know people, it’s to find new contacts that you might like to add to your own network.

Each time you get a new card, you should write down a quick note about that person or the brief conversation you had on the back of the card. Using that information, you now have a great reason to follow up with the people that you think you will benefit from getting to know more at a later date.



As Published In



“What Is a Required Minimum Distribution?”

Author: Jeff Brown

Features: Elijah Lopez, CRPC®, CFS®

Published: November 28th 2017

Excerpt: While many investors complain they'd rather leave their money in these accounts to grow, Elijah Lopez, financial advisor with Manske Wealth Management in Houston, says investors should not bemoan the requirement given the big gains many have enjoyed from the long bull market for stocks, and the danger of a pullback lurking around the corner.

"With valuations at a high, I am comfortable with locking in gains for clients," he says. "This strategy is especially advantageous for people who reinvest their required minimum distribution into their brokerage account because they have extra cash to put to work in the event of a market pullback."

[Required Minimum Distributions] from low-yielding investments in a tax-favored account like an individual retirement account or 401(k) can be put into more generous income-producing investments in taxable accounts, Lopez says.

