



RG RHAME & GORRELL
WEALTH MANAGEMENT

A Sound Future Starts
with the *Right Financial
Strategy*

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Welcome to *Rhame & Gorrell Wealth Management*



Our team is deeply appreciative of the opportunity to introduce the capabilities of our firm and the services we provide to our highly valued clients. We understand that selecting an advisory team to entrust with your financial affairs can be a difficult decision, and we want to provide you with detailed information about our competencies and resources.

Financial Planning and Investment Methodology

As a potential client of Rhame & Gorrell, we believe it is incredibly important for you to understand how we approach the financial planning and portfolio management process. This section provides a broad overview of how we approach markets, taxes, retirement planning, and more.

Practice Areas

We want to walk you through some of the key components of the comprehensive financial planning you'll receive on an ongoing basis as a client of our firm. While thorough, this section doesn't cover every service we provide—so please don't hesitate to ask if you have questions about anything specific.

Company Directory and Short Bios

We believe that in any business, especially ours, it is important to put faces to names. Below, you'll find the names, titles, headshots, and brief bios of the 21 team members working on your behalf. For more details on each member of our team, please visit our website.

Fee Transparency

Our firm is proud to offer a transparent, universal fee structure, so you will always know exactly what you are paying.

Our Team



Jeffrey G. Rham, CFP®
FOUNDER & PRESIDENT



Kyle McClain, CFP®, CIMA®
PARTNER & SENIOR
WEALTH MANAGER



Roland Thornton, AIF®
CHIEF COMPLIANCE
OFFICER



David Hunter, CFA®
CHIEF INVESTMENT
OFFICER



Kyle Nickerson, CFP®, CIMA®
WEALTH MANAGER



**Brecklynn Williams,
CFP®, CIMA®**
WEALTH MANAGER



**Tyler Miller, CPA/PFS,
CFP®, CIMA®**
WEALTH MANAGER



**Clay Hostetter, CPA/PFS,
CFP®, CIMA®, FRCSM**
TAX PLANNING MANAGER



**Cydney P. Nash,
CFP®, CIMA®**
WEALTH MANAGER



**Tim Blanchard,
CFP®, MBA**
WEALTH MANAGER



Luke McClain, CFP®
DIRECTOR OF MARKETING



Julio Resendez
MEDIA DIRECTOR



Kim Ayala
CLIENT SERVICE
MANAGER



Melissa Rudell
CLIENT ENGAGEMENT
MANAGER



Will S. Warren
RELATIONSHIP MANAGER



Jack Freeman, CPA
TAX PLANNING
ASSOCIATE



Cory Moscoso
WEALTH MANAGEMENT
ASSOCIATE



Grace Patterson
WEALTH MANAGEMENT
ASSOCIATE



Garrett Steele
WEALTH MANAGEMENT
ASSOCIATE



Thomas Ward
CLIENT SERVICE
ASSOCIATE



Melissa Jacobs
CLIENT SERVICE
ASSOCIATE

Our Team:

A Closer Look



Jeffrey G. Rhame, CFP® – Graduated from Stephen F. Austin State University with a BBA in Accounting and completed his postgraduate education at the University of St. Thomas. He began his career in the financial services industry in 1994 and is a CERTIFIED FINANCIAL PLANNER™ (CFP®). Over the past 30 years, Jeff has received accolades from AdvisorHub, CityWire, Woodlands Online, and Five Star Wealth Manager, and has been featured in esteemed publications including *The Wall Street Journal*, *Texas Monthly*, and the *Houston Business Journal*.

Kyle McClain, CFP®, CIMA® – Graduated magna cum laude from the University of Alabama with a BBA in Finance and Economics and completed postgraduate education through Texas A&M and the Yale School of Management while earning his CERTIFIED FINANCIAL PLANNER™ (CFP®) and Certified Investment Management Analyst® (CIMA®) designations.

Roland Thornton, AIF® – Graduated from Sam Houston State University with a BBA in Marketing. He began his career in the financial services industry in 1997 and has earned the Accredited Investment Fiduciary® (AIF®) designation.

David Hunter, CFA® – Graduated cum laude from the University of Alabama with a double major in Finance and Economics and also holds a master's degree in Applied Economics. He has earned the prestigious Chartered Financial Analyst® (CFA®) designation.

Kyle Nickerson, CFP®, CIMA® – Graduated from Sam Houston State University with a BBA in Finance and Banking and Financial Institutions. Kyle began his career in the financial services industry in 2014 and completed postgraduate education through the College for Financial Planning and the Yale School of Management while earning his CERTIFIED FINANCIAL PLANNER™ (CFP®) and Certified Investment Management Analyst® (CIMA®) designations.

Brecklynn Williams, CFP®, CIMA® – Graduated from Sam Houston State University with a BBA in Accounting. She began her career in the financial services industry in 2007 and is a CERTIFIED FINANCIAL PLANNER® (CFP®) and Certified Investment Management Analyst® (CIMA®).

Tyler Miller, CPA/PFS, CFP®, CIMA® – Graduated summa cum laude from the University of the Incarnate Word in San Antonio with a degree in Finance and a concentration in Financial Planning. He completed a master's degree in Accounting and holds the Certified Public Accountant (CPA) license, CERTIFIED FINANCIAL PLANNER® (CFP®), Certified Investment Management Analyst® (CIMA®), and Personal Financial Specialist (PFS) designations.

Clay Hostetter, CPA/PFS, CFP®, CIMA®, FRCSM – Graduated from Baylor University with a BBA and a master's degree in Accounting. Clay is a Certified Public Accountant (CPA) and began his career as a tax preparer, working on everything from large corporate tax returns to small business and individual filings. He holds the CERTIFIED FINANCIAL PLANNER® (CFP®), Certified Investment Management Analyst® (CIMA®), Personal Financial Specialist (PFS), and Federal Retirement Consultant (FRCSM) designations.

Cydney P. Nash, CFP®, CIMA® – Graduated with First Class Honors from the University of Bradford in Accounting and Finance and completed postgraduate education through the University of Texas at Austin and the Yale School of Management while earning her CERTIFIED FINANCIAL PLANNER® (CFP®) and Certified Investment Management Analyst® (CIMA®) designations. She began her career in the financial services industry in 2012 and has also passed Level I of the Chartered Financial Analyst® (CFA®) designation.

Tim Blanchard, CFP®, MBA – Earned a Bachelor of Science in Business Management from Bloomsburg University in Pennsylvania and an MBA with a focus on Finance from the University of St. Thomas in Houston. He brings 24 years of financial planning experience, including 13 years at Charles Schwab, where he managed relationships with over 350 client households, provided tailored financial guidance through planning meetings and educational seminars, and taught aspiring CERTIFIED FINANCIAL PLANNER® professionals.

Our Team:

A Closer Look



Luke McClain, CFP® - Graduated from Texas A&M University with a degree in Finance and a minor in Financial Planning. He has passed both the CERTIFIED FINANCIAL PLANNER® (CFP®) and Certified Investment Management Analyst® (CIMA®) exams and is currently completing the final requirements for both designations.

Julio Resendez - Julio is a first-generation Texan, raised in The Woodlands where he established his business roots after college. A serial entrepreneur, he has successfully launched and exited several ventures across the web, film, software, and technology industries. In addition to his entrepreneurial work, Julio proudly serves as the Immediate Past Chair of the Montgomery County Hispanic Chamber.

Kim Ayala - Graduated magna cum laude from Sam Houston State University with a degree in Business Administration and a minor in Finance.

Melissa Rudell - A financial professional since 2017 with a Series 65 license, Melissa leverages her expertise in accounting along with 15 years of service in the U.S. Air National Guard's Command and Control.

Will S. Warren - With nearly two decades of experience in the financial services industry, Will brings a deep well of knowledge, a thoughtful approach to planning, and a steadfast commitment to helping clients achieve long-term success. A UC Irvine graduate and Leadership Montgomery County alum, Will combines analytical insight with a strong dedication to community service.

Jack Freeman, CPA - A Tulane graduate and former member of PwC's Federal Tax team, Jack brings expertise in finance, accounting, and tax strategies with a focus on helping families and individuals.

Cory Moscoso - Graduated from the University of Texas at Austin with a degree in Economics and Finance and is currently pursuing a data analytics certification from the McCombs School of Business.

Grace Patterson - Grace's roots in The Woodlands and background in hospitality, combined with her Economics degree from the University of Oklahoma, shape a thoughtful and client-centered approach that aligns closely with our firm's values.

Garrett Steele - A dedicated student at the University of Houston, Garrett is pursuing a finance degree with a focus on becoming a CERTIFIED FINANCIAL PLANNER® (CFP®).

Thomas Ward - Attends Sam Houston State University and is working toward his Bachelor of Business Administration degree in Finance.

Melissa Jacobs - Has a background in the client service and hospitality industry.

The RG Wealth:

Financial Planning Methodology

As your wealth grows over time, having a financial plan becomes essential to protecting and growing your assets. At Rhame & Gorrell, we follow a five-step planning process to craft a strategy tailored to your specific situation. Our goal is to help make your long-term objectives more attainable.



Phase 1: Introduction & Discovery

In the first phase of our financial planning process, our objective is to understand your unique goals and circumstances. We gather detailed information about your income, expenses, assets, liabilities, employer benefits, desired retirement lifestyle, risk tolerance, and more. We do this for two key reasons:

1. To create actionable insights based on accurate and comprehensive information.
2. To determine whether our core competencies align with your financial situation and planning needs

The RG Wealth:

Financial Planning Methodology



Phase 2: Strategic Planning

In this phase, our team of CERTIFIED FINANCIAL PLANNER® (CFP®) professionals reviews the information gathered to identify planning opportunities in areas such as tax strategy, employer benefit optimization, estate planning, and more.

At the same time, our investment committee includes professionals who hold advanced designations such as the Chartered Financial Analyst® (CFA®) and Certified Investment Management Analyst® (CIMA®). This team conducts a thorough analysis of your current portfolio to identify key risks and opportunities to consider going forward.

Phase 3: Proposal Review

After conducting a thorough analysis, we take the time to walk you through our conclusions and the reasoning behind them. This is where we highlight opportunities to improve the strengths of your current strategy and address any areas that may need adjustment. It is also your opportunity to engage our team as your outsourced personal CFO. With the RGWM team in your corner, you have dedicated experts continuously working on your behalf to help you achieve your goals.

Phase 4: Strategy Implementation

Once you decide to engage our services, we focus on implementing the proposed changes as smoothly and efficiently as possible. Our client service team ensures that your transition to Rhame & Gorrell is both seamless and convenient. We work diligently to provide clear and consistent updates throughout the process, including portfolio adjustments, asset transfers, benefit changes, and more.

Phase 5: Monitoring and Course Corrections

Our job doesn't end once the initial plan is implemented. Global markets, tax laws, and your financial situation are constantly evolving. Because of this, we continuously monitor client portfolios and financial plans to remain proactive in identifying necessary adjustments. With our team as your backstop, we track market movements and tax law changes so you can stay focused on your long-term goals.

Practice Areas

A Comprehensive Financial Plan



At Rhame & Gorrell Wealth Management, every client receives a comprehensive financial plan.

We deliver on that promise by advising across a wide range of retirement, tax, and estate planning strategies, including:

Personalized Asset Allocation

We build a portfolio that aligns with your financial plan and risk tolerance, ensuring your investments support both your short- and long-term goals.

Portfolio Assessment

We identify key risks within your current holdings and recommend strategies designed to mitigate those risks over time.

Tax Optimization Analysis

Our in-house CPAs work year-round to reduce your tax burden and structure your assets to limit future income and estate taxes.

Retirement Cash Flow Planning

Turning accumulated assets into consistent and reliable cash flow is central to our planning process. Strategic decisions—such as whether to withdraw from an IRA, Roth, or brokerage account—can significantly impact your lifetime tax liability.

Practice Areas

A Comprehensive Financial Plan



Employer Benefits

Our experienced advisors help you understand and maximize each benefit provided by your employer, including 401(k) plans, pensions, stock compensation, executive compensation, insurance benefits, and more.

Social Security Optimization

The timing of your Social Security benefits can significantly affect your total lifetime payout. We help you evaluate factors like longevity, family health history, tax implications, and spousal considerations to determine the most strategic time to begin benefits.

Estate Planning Analysis

We guide you in determining which estate planning documents are best suited to your family's needs, whether that involves a basic will and powers of attorney or a more complex trust structure.

Long-term Care Study

Nearly 70% of individuals will require some form of long-term care in their lifetime. With costs rising rapidly, we help you plan for potential needs through insurance analysis, asset allocation strategies, and long-term care funding solutions.

Roth IRA Analysis

Roth strategies can offer substantial long-term benefits, even for high earners. We evaluate a range of Roth options for each client, including direct contributions and both pre- and post-retirement conversions.

Practice Areas

A Comprehensive Financial Plan



Insurance Analysis

While many employers offer strong life and health insurance coverage, those benefits often end when you change jobs or retire. We partner with trusted providers to help ensure you maintain the protection you need for long-term peace of mind.

Annuity vs. Lump-Sum Analysis

If your employer offers a pension, choosing between annuity payments and a lump-sum payout can be complex. Interest rates, life expectancy, and other factors all play a role. We help you evaluate the pros and cons of each option to support an informed decision.

NUA Optimization Analysis

If you hold company stock within your 401(k), you may qualify for special tax treatment through Net Unrealized Appreciation (NUA). Before initiating a rollover, we evaluate whether utilizing NUA could lead to meaningful tax savings in retirement.

Monte-Carlo Evaluation

We use advanced scenario modeling tools to simulate thousands of potential market and economic outcomes. This analysis helps you understand the probability of success for your financial plan and equips you to make confident, informed decisions.

Rhame & Gorrell Wealth Management, LLC ("RGWM") is an SEC registered investment adviser with its principal place of business in the State of Texas. Registration as an investment adviser is not an endorsement by securities regulators and does not imply that RGWM has attained a certain level of skill, training, or ability. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. Past performance may not be indicative of future results and does not guarantee future positive returns. For additional information about RGWM, including fees and services, send for our Firm Disclosure Brochures as set forth on Form ADV Part 2A and Part 3 by contacting the Firm directly. You can also access our Firm Brochures at www.adviserinfo.sec.gov. Please read the disclosure brochures carefully before you invest or send money.

The RG Wealth:

Investment Philosophy



At Rhame & Gorrell Wealth Management, the core of our offering to clients has always been investment management. Given that this function is the centerpiece of our value proposition, we have designed a process that places an emphasis on both quantitative and qualitative analysis and takes into account the individualized nature of each client's risk appetite. We synthesize the demands of each client's risk tolerance with the economic assumptions projected within each family's financial plan to pursue ideal outcomes.

Portfolio Construction

The first step in our investment management process is to determine the appropriate overall asset allocation. This selection of "primary" asset classes (equities, fixed income, cash equivalents, and alternatives) and "secondary" asset classes (domestic versus international, small cap versus large cap, sector weightings, etc.) aims to balance risk and reward by apportioning a portfolio's investments according to an individual's goals, risk tolerance, and time horizon.

Strategic Asset Allocation

In the first phase of portfolio construction, our internal investment committee identifies the proportion of various asset classes that will make up the overall portfolios, also known as our "Strategic" asset allocation. The allocation of these asset classes that make up our overall portfolios include but are not limited to asset groups many are familiar with - such as equities, fixed income, cash equivalents, and alternatives. Each of these asset classes has its own risk and return profile, both on an individual basis and in how it interacts with other asset classes via correlation over time.

Our investment committee combines the available knowledge of how these asset classes have behaved throughout history with an assessment of current economic and market conditions to construct the broad structure of client portfolios and condense the "available universe" of asset classes determined by our team to be most appropriate for achieving financial plan goals. These historical data points and economic assumptions guide our projections of expected returns, volatility, and correlations among these asset classes to one another.

Once the expected characteristics of these asset classes are determined by the committee, the next step in this process involves the development of strategic allocations that can best position client portfolios towards their long-term goals. With the information previously described (expected return, risk, and correlations), model asset allocations are constructed across the risk spectrum utilizing various combinations of these asset classes. Models that are designed for an overall lower volatility profile and aiming for capital preservation may have a higher weighting towards asset classes that express these characteristics, such as fixed income, cash equivalents, and lower volatility alternative investments. On the other end of the risk scale, models aiming for higher returns with a long-term time horizon may maintain a higher weighting towards equities. Filling the gaps along the spectrum of risk tolerances will be combinations of these asset classes that are in accordance with each model's targeted risk tolerance, volatility, and expected returns.

Tactical Tilts

While our portfolios are designed to follow a long-term, risk tolerance-focused approach, our investment committee will at times seek to take advantage of price dislocation opportunities across asset classes in an attempt to add value to client portfolios. In the effort to produce outperformance, a "tactical shift" in the subcategories of our primary portfolio assets is the most often utilized method of implementation. Examples of this may include decisions around how the portfolios weigh small cap equities relative to large cap stocks, or what duration or credit quality level is targeted in the fixed income sleeve. A third example could be the decision to overweight one sector, such as technology, over another sector, such as consumer staples. The aim of these (most frequently) temporary, adjustments to portfolio models is not to materially alter the strategic asset allocation's level of risk, but to instead effectively express the economic and market outlook held by the investment committee during a specific market environment.

Investment Selection

Once the strategic allocation and tactical tilts are determined, the next step taken is the important and time intensive process of investment selection. As a fully independent fiduciary, Rhame & Gorrell is untethered to specific investment managers, nor beholden to a parent company that incentivizes certain types of investment asset sales. We are truly agnostic with respect to the type of investment products that make up our portfolios – seeking only optimal client investment outcomes is our only guiding principle.

The decision as to whether the investment selected is a mutual fund, ETF, or individual security comes down to a combination of criteria, including:

- The effectiveness of the investment in expressing the investment committee's market views
- Historical performance
- Investment expense
- Tax-efficiency
- The level of transparency and repeatability of the investment

In the case of funds (ETFs, mutual funds, etc.), one key decision made is whether passive or active management in the underlying investment is selected. The criteria driving this decision includes the investment committee's views on the "efficiency" of the market for the underlying asset class and the ability for active managers to add value in markets where inefficiency is perceived to exist. In markets viewed as efficient, the committee will be more inclined to select passive investments that provide exposure to the desired asset class while minimizing costs. Measures utilized in evaluating effectiveness of asset class exposure for passive investments include tracking error and correlation to the asset class, while expense ratios are assessed in evaluating costs.

When active management is warranted, a thorough and objective due diligence process defined by quantitative and qualitative analysis is employed. On the data driven side, investment managers are screened relative to their asset class universe that examines various quantitative criteria. Preference is given to potential investments that exhibit the strongest inclination towards high total returns relative to the investment's volatility and downside risk. The quantitative criteria given the most weight may also be influenced by the portfolio management objective desired. For example, higher historical returns and volatility may be the primary consideration in the search for a manager intended for long-term total return outperformance, while downside risk may be the primary criteria for an investment intended for low volatility or conservative exposure.

Also considered are the fund and managing firm's assets under management, management tenure, and the fund's date of inception. The importance of this second set of data points can provide information on the reliability of the performance data and the capacity of the strategy to sustain its historical performance.

As a final step in manager evaluation, qualitative examination of the fund's strategy, management team, investment philosophy, and consistency of process takes focus. This involves a combination of assessing third-party due diligence from reputable outside resources and multiple discussions with the fund's representatives and investment management teams. A thorough examination is conducted of the fund's explanatory documents such as fact sheets, manager commentaries, and prospectus. This deep dive into the minutiae of investment managers is imperative, as historical returns are not a guarantee of future performance, and a fund's strategy is only as reliable as the consistency of its processes.

Ongoing Evaluation

Our process does not end with the initial investment. Both our evaluation of portfolios and our client's risk profiles are dynamic and will change over time. The investments and asset allocation within client portfolios are frequently analyzed and scrutinized by the team making up our Investment Committee. Through our Advisors' communication with our clients, a robust understanding of our clients' needs, goals, and risk tolerances is in continual development. Whether it involves a recalibration of investment positions or simply a normalization of security weightings, client portfolios are rebalanced multiple times a year to ensure that they continue to perform as intended. Whenever these rebalances take place, the portfolios go through the same research and analysis described at portfolio initiation.

Just as we demand from the investment funds making up our client portfolios, we aim to provide the utmost transparency of both our process and market outlook to our clients.

The RG Wealth:

Investment Philosophy



Because of this, we have an ongoing newsletter in which we share our Investment Committee's market perspectives as well as adjustments made to portfolios. We are also open and pleased to answer any questions from our clients, even those that are simply interested in our process and thinking in general. It is our goal to be both good stewards of your wealth and a helpful source of information.

Important Disclosures:

Corporate benefits may change at any point in time. Be sure to consult with human resources and review Summary Plan Description(s) before implementing any strategy discussed herein.

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For additional information about RGWM, including fees and services, send for our Firm Disclosure Brochures as set forth on Form ADV Part 2A and Part 3 by contacting the Firm directly. You can also access our Firm Brochures at www.adviserinfo.sec.gov. Please read the disclosure brochures carefully before you invest or send money.

The RG Wealth:

Fee Schedule



Our fee for Wealth Management Services varies based on the amount of assets under management, according to the following schedule:

INVESTMENT AMOUNT	FEE RATE
Up to \$999,999	1.30%
\$1,000,000 – \$1,499,999	1.05%
\$1,500,000 – \$2,499,999	0.95%
\$2,500,000 – \$3,499,999	0.85%
\$3,500,000 – \$4,999,999	0.80%
\$5,000,000 – \$6,999,999	0.70%
\$7,000,000 – \$14,999,999	0.65%
\$15,000,000 +	0.55%

Once a new tier is reached, the entire portfolio balance (back to the first dollar) is charged at the new lower rate. This fee will be prorated and billed on a quarterly basis, in advance, based upon the market value of the assets on the last day of the previous billing period ("Billing Period") as valued by the custodian of your assets.

All assets are subject to a minimum quarterly Wealth Management Fee of \$1,000.

Please read our full Disclosure Brochure before investing.