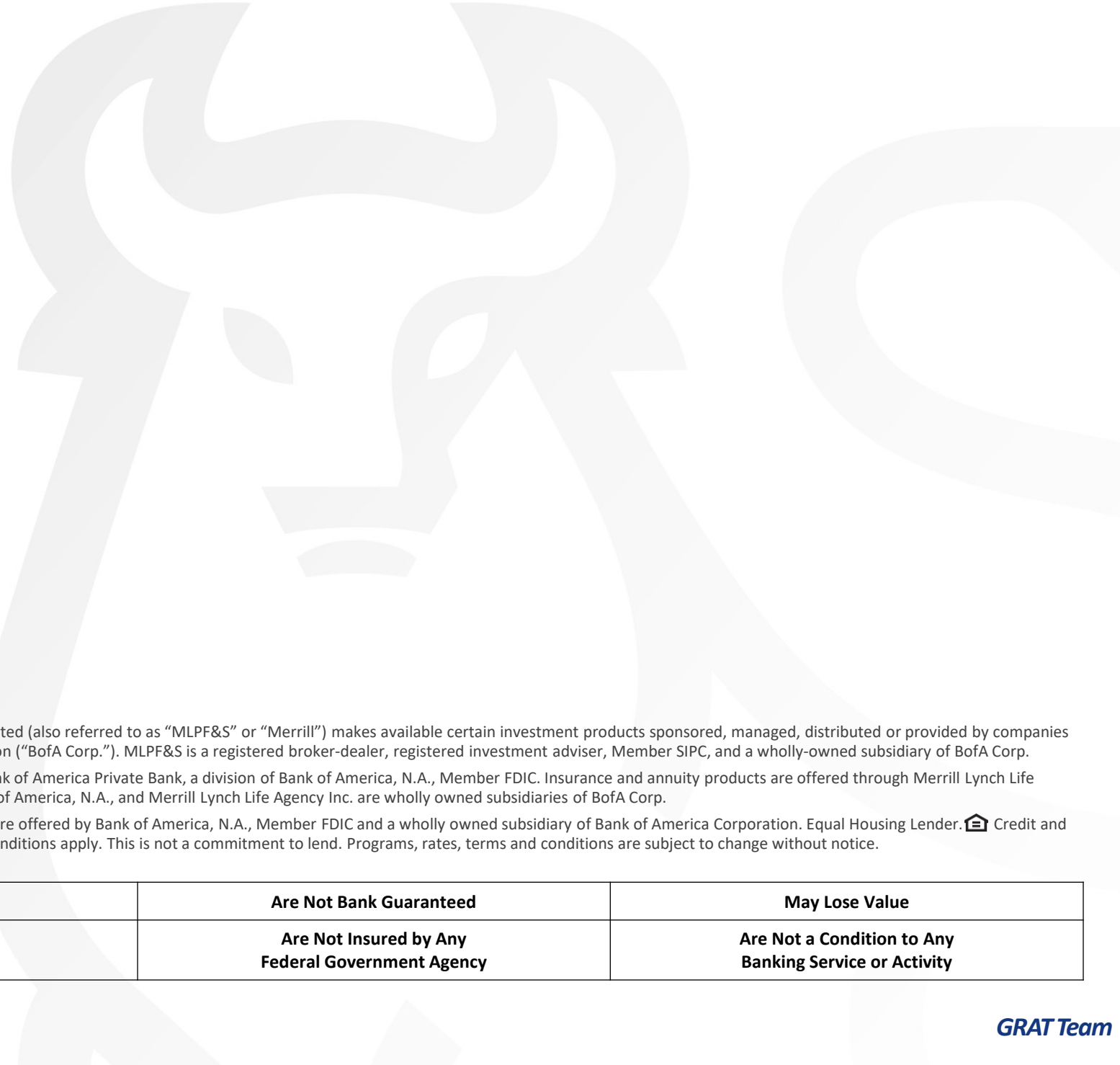




## Gelb Retirement & Advisory Team (GRAT)


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<b>Are Not Deposits</b>	<b>Are Not Insured by Any Federal Government Agency</b>	<b>Are Not a Condition to Any Banking Service or Activity</b>

# GRAT National Recognition

## ***Jordan Gelb was named to:***

- *Forbes “Best-in-State Wealth Advisors” List, 2018-2025.  
Published annually Jan-April. Rankings based on data as of June 30 of prior year.*

## ***The GRAT Team was named to:***

- *Forbes “Best-in-State Wealth Management Teams” List, 2023-2025.  
Published annually January. Rankings based on data as of March 31 of prior year.*

What would you like the power to do?



# Who We Are



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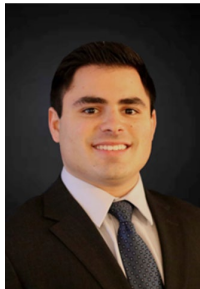
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# Additional Advisor Resources

***GRAT, when appropriate, works with other advisors and teams in these regions:***

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***In Missouri:***



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# Solutions Designed with You in Mind



<sup>1</sup>Banking, mortgage and home equity products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

<sup>2</sup>Investment products are available from Merrill Lynch, Pierce, Fenner & Smith Incorporated.

<sup>3</sup>Insurance and annuity products are offered through Merrill Lynch Life Agency, Inc., a licensed insurance agency and wholly owned subsidiary of BofA Corp.

<sup>4</sup>Capability offered by Bank of America, NA.

# Broad spectrum of services

## Bringing it all together

- Financial statement reporting
- Online account access, bill pay and funds transfer<sup>1</sup>
- Lifestyle & concierge services<sup>2</sup>

## Investing towards your goals

- Core equity & fixed income portfolios<sup>2</sup>
- Private placements
- Hedge funds
- Alternative investments
- Concentrated stock

## Passing on wealth efficiently

- Personal trust services<sup>1</sup>
- Life insurance trusts
- Estate settlement and administration<sup>1</sup>
- Family wealth education<sup>2</sup>

## Tax minimization strategies

- Insurance planning & services<sup>3</sup>
- Tax loss harvesting strategies<sup>2</sup>
- Philanthropic giving<sup>1</sup>
- Income deferral strategies<sup>1</sup>



## Supporting corporate executives

- Securities based lending<sup>1</sup>
- Restricted position lending<sup>1</sup>
- 10b5-1 programs<sup>1</sup>
- Business financing<sup>1</sup>

## Leaving a philanthropic legacy

- Donor advised funds<sup>1</sup>
- Charitable planning<sup>1</sup>
- Charitable Trusts: CLT & CRT<sup>1</sup>
- Private Foundations<sup>1</sup>

## Accessing cash when you need it from Bank of America<sup>1</sup>

- Major asset financing
- Home financing solutions
- Loan-based diversification strategies
- Credit Cards

## Navigating risk

- Portfolio risk management strategies<sup>2</sup>
- Property & Casualty insurance reviews<sup>3</sup>
- Life insurance trusts<sup>3</sup>
- Wealth replacement trusts<sup>1</sup>



**Family**



**Health**



**Home**



**Work**



**Leisure**



**Giving**



**Finances**

<sup>1</sup> Capability offered by Bank of America, N.A.

<sup>2</sup> Capability offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

<sup>3</sup> Capability offered by Merrill Lynch Life Agency.

# Additional Team Resources



## Global Investments

- **Guido Graff** | Director | Capital Markets Specialist | Merrill Investor Solutions Group
- **Bryant Wolfson** | Vice President | Alternative Investments Regional Specialist | Managed Solutions Group

## Wealth Structuring

- **Heather Tahmooressi** | Senior Vice President | Senior Trust Officer | Bank of America Private Bank
- **Tyler Di Mattia** | Vice President | Trust Specialist | Bank of America Corporation
- **Jermaine Gomes** | Vice President | Retirement Specialist | Bank of America Corporation

## Cash Management & Lending

- **Julie Novitskiy** | Assistant Vice President | Wealth Management Banking Specialist | Merrill
- **Casey Glisson** | Vice President | Wealth Management Lending Officer | Bank of America, N.A. | NMLS# 1077099
- **David Neumann** | Director | Senior Structured Credit Executive | Bank of America, N.A.

## Business-Related Services

- **Ted DeGaetano** | Director | Employee Benefits Specialist | Bank of America Corporation
- **Brian Lighty** | Vice President | Employee Benefits Specialist | Bank of America Corporation

<sup>1</sup> Capability offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

<sup>2</sup> Capability offered by Bank of America, N.A.

<sup>3</sup> Securities-based lending: Margin lending is offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated; the Loan Management Account® is offered by Bank of America, N.A.

<sup>4</sup> Capability offered by Merrill Lynch Life Agency, Inc.

<sup>5</sup> Capability offered by BofA Securities, Inc., a registered broker-dealer and wholly owned subsidiary of Bank of America Corporation.



# Global Investments Capabilities



## UHNW Investment Strategies<sup>1</sup>

- Ultra-High-Net-Worth Solutions
- Market-Linked Investments
- Ultra-High-Net-Worth Managed Solutions
- Block Trading
- Municipal Bonds and Portfolios
- Specialty Asset Management (SAM)<sup>2</sup>

## Alternative Investment Strategies<sup>1</sup>

- Credit-Oriented Strategies
- Diversifying Strategies
- Equity & Growth-Oriented Strategies
- Multi-Strategy

## UHNW Investment Advice & Guidance<sup>1</sup>

- CIO Consulting Services Team
- BofA Global Research

## Risk Management Strategies<sup>1</sup>

- Professionally Managed Equity Overlay Strategies
- Concentrated Stock Strategies
- In-Demand Securities Program
- Exchange Funds
- OTC Equity Derivative Strategies
- Interest Rate Hedging
- Foreign Exchange

<sup>1</sup> Capability offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

<sup>2</sup> Capability offered by Bank of America, N.A., and its bank affiliates.

# Business-Related Services Capabilities



## Retirement & Benefit Plan Services<sup>1,2</sup>

- Defined Benefit Plans<sup>2</sup>
- Defined Contribution Plans<sup>1</sup>
- Nonqualified Deferred Compensation Plans<sup>1</sup>
- Equity Compensation Plans<sup>1</sup>
- Institutional Trust Services for Defined Benefit Plans or Pooled DC Plans<sup>1, 2</sup>
- Rollover IRAs<sup>1, 2</sup>

## Global Commercial Banking<sup>5</sup>

- Loans and Lines of Credit
- Treasury Management
- Global Card Services
- Merchant Services
- Currency, Interest Rate and Commodity Risk Management
- Private Sales Referral Network (PSRN)

## Global Banking & Markets<sup>5</sup>

- Public Debt/Equity Offerings
- Private Placements
- Mergers and Acquisitions
- Initial Public Offerings
- Prime Brokerage Services<sup>1</sup>
- Sales, Trading and Research
- Risk Management Tools

## Executive Services<sup>1</sup>

- Officer & Director Equity Services<sup>1</sup>
- 10b5-1 Trading Plans<sup>1</sup>

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# Wealth Structuring Capabilities



## Philanthropic Strategies<sup>2</sup>

- Charitable Trusts
- Private Philanthropic Solutions
- Private & Family Foundation
- Donor-Advised Funds
- Institutional Philanthropic Services

## Trust<sup>2</sup> & Estate<sup>2</sup> and Insurance<sup>1,4</sup> Strategies

- Delaware Trust Solutions
- Managed Agency Service (Agent for Trustee)<sup>2</sup>
- Estate Settlement Services
- Individual Retirement Account (IRA) Strategies

## Financial Education & Thought Leadership<sup>1,2</sup>

- Center for Family Wealth Dynamics and Governance™
- UHNW Strategic Wealth Advisory Group
- Financial Boot Camps
- Next Gen Resources

## Family Office Services<sup>1</sup>

- Asset Acquisition/Disposition Consulting
- Financial and Consolidated Reporting
- Household Accounting Services
- Risk Management and Insurance
- Tax Administration Services

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<sup>4</sup> Capability Offered by Merrill Lynch Life Agency.

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