ROPES WEALTH ADVISORS

Ropes Wealth Advisors

NAVIGATING TODAY'S COMPLEX and ever-shifting investment, estate planning, and tax world is a challenge even for those who have had tremendous success in other walks of life. We at Ropes Wealth Advisors bring experience, knowledge, and coordinated services to guide you in meeting your overall wealth management objectives. Our mission is to preserve and enhance the wealth and legacy of you and your family.

- **INTEGRATED PERSPECTIVE** Each area of your financial life is part of a larger whole. At Ropes Wealth Advisors, we manage your investments and financial planning in close coordination with your legal and tax advisors as they assist you with gift and estate planning, prepare tax returns, consult on philanthropic transfers, and provide trustee and other fiduciary services.

- **UNCOMPROMISING INTEGRITY** The firm's heritage of fiduciary responsibility, sound judgment, and trust empowers us to deliver truly objective advice. We sell no products; our investment solutions come from an open architecture platform.

- **EFFECTIVE STEWARDSHIP** Beginning with a discovery process to gain an understanding of your situation, motivations, and objectives, we work with you to map the steps designed to meet financial goals and adapt to ongoing challenges.

- **GENERATIONAL CONTINUITY** We believe multigenerational wealth management is best achieved by multigenerational teams and training. We match the needs of your family over the long term by developing a collaborative team of professional advisors, attracting new talent to the group and providing continuous service and succession.

- **SUSTAINABLE INVESTMENT RESULTS** We look to serve you over many years, transcending discrete calendar quarters. We seek investments that build long-term value, but maintain the flexibility to make tactical decisions—not simply for capital appreciation, but also to protect assets in adverse market environments.

- **COMMUNICATION AND EDUCATION** Clear reports, regular communications, and ongoing educational opportunities enable you to make well-informed decisions about your wealth.

OUR APPROACH

BUILD

Our investment process begins with listening to your objectives, values, concerns, and preferences. We then work with you to select a long-term strategy and asset allocation that best aligns your return objectives with your ability and willingness to take risk. We develop an investment plan that provides the balance and diversification essential to build consistent returns, and customize the investments in your portfolio to meet your requirements.

MANAGE

We help you make sense of the wide array of investment choices by selecting appropriate fixed income, equity, and alternative investments for your portfolio based on fundamental analysis. We provide unbiased advice and select investments for you from a broad universe of choices. We employ both active and index styles of investing as appropriate throughout our portfolio construction, in pursuit of the best after-tax, after-fee results for you.

PRESERVE

Our investment philosophy integrates the core investment principles of portfolio diversification, risk management, and disciplined long-term investing. Our goal is to keep your investments and investment plan on track even during periods of market turbulence. Since costs and taxes can dramatically reduce returns, we seek to minimize them by thoughtfully managing turnover, trading costs, and tax impact. We review your portfolio regularly and rebalance so that your investments stay aligned with your stated objectives.

It takes a strategy to make the most of what wealth can bring to your life. Not just any strategy, however—*your* strategy.

FINANCIAL PLANNING IN WEALTH MANAGEMENT

Each of our clients comes to us with a different story and different goals. To help you realize those goals, we offer financial planning services that address all aspects of your financial life, including:

- **Cash flow and budgeting analysis**
- **Retirement planning**
- **Advice on corporate benefits programs**
- **Insurance analysis and advice**
- **Education planning and funding**
- **Family and charitable gift planning**

We implement your financial plan by assisting you with asset allocation, as well as those additional services—from mortgage refinancing to long-term care planning—that your situation requires.

Ropes Wealth Advisors

Ropes Wealth Advisors was created from a culture and tradition of fiduciary service that Ropes & Gray partners have embodied as trustees, executors, and personal representatives for clients and their families since the firm's founding. As a registered investment adviser, Ropes Wealth Advisors strives to provide the kind of advice and quality investment management and financial planning services upon which Ropes & Gray and others can rely.

You should expect research-driven and results-oriented professionals of integrity on your team. We have the expertise and ability to understand your objectives and concerns, respond to market fluctuations, modify risk exposures, and identify evolving investment opportunities with the goals of capital preservation and growth of your financial assets. We are proud to have attracted a multidisciplinary team of individuals who are committed to your success.

Ropes Wealth team has 18 dedicated professionals with expertise in investments, financial planning, client service and investment operations, technology, and reporting.

We welcome the opportunity to introduce our services and encourage you to contact these key team members for more information.

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