

LINSCOMB  WILLIAMS



WEALTH MANAGEMENT SINCE 1971



TRUST **DEDICATION** **INTEGRITY** **RESPONSIBILITY**

Four Simple Words  Four Pillars for Success



Background and Philosophy

In 1971, our founder envisioned a wealth management firm that would put the needs of the client first. The guiding principle was his belief in delivering wealth management services in a mutually trusting environment aligned with the client's needs. The result? Linscomb & Williams today acts as a fiduciary to over 1,000 families. We offer our services in a manner that contrasts to many firms that seek to profit from product sales commissions, hidden fees or other conflicts of interests.

From these early beginnings, our firm has continued through financial market booms, busts and bubbles – all of which have strengthened our commitment to these founding principles. For more than forty years, we have served as a sounding board to families for everything financial – including investments, retirement, estate and tax planning, insurance and education funding. Today we continue to serve many of the families who were our initial client relationships from the early 1970s.



HAROLD WILLIAMS | CPA/PFS, CFP®

“The trust we gain from our relationships is the inspiration and incentive that compel us to do our very best with every element of our management process. Earning trust is primary; all else follows.”

Our fiduciary model requires that we act in the best interests of our clients,
with no hidden agenda or conflicts of interest.



With time will come change and the need to adjust your strategy. Together, we
collaborate to ensure that your strategy remains aligned with your objectives.



We help you navigate the best course, giving you peace of mind to pursue
your most important goals.



At Linscomb & Williams, we ask you to give us the time to understand you – your financial situation, your family goals and the things that cause you concern. Beyond advice, we desire to become a true partner in your success.

Our team consists of experienced professionals with strong backgrounds and expertise in financial services. Our professional staff of wealth advisors includes Chartered Financial Analysts (CFAs) and former practicing CPAs* and attorneys. Many are double-credentialed, also holding the CERTIFIED FINANCIAL PLANNER™ practitioner (CFP®) designation.

We work with you to identify key financial goals and map a course to reach those goals. Our team will evaluate all the important focus areas that matter to your family: Retirement Cash Flow Planning, Asset

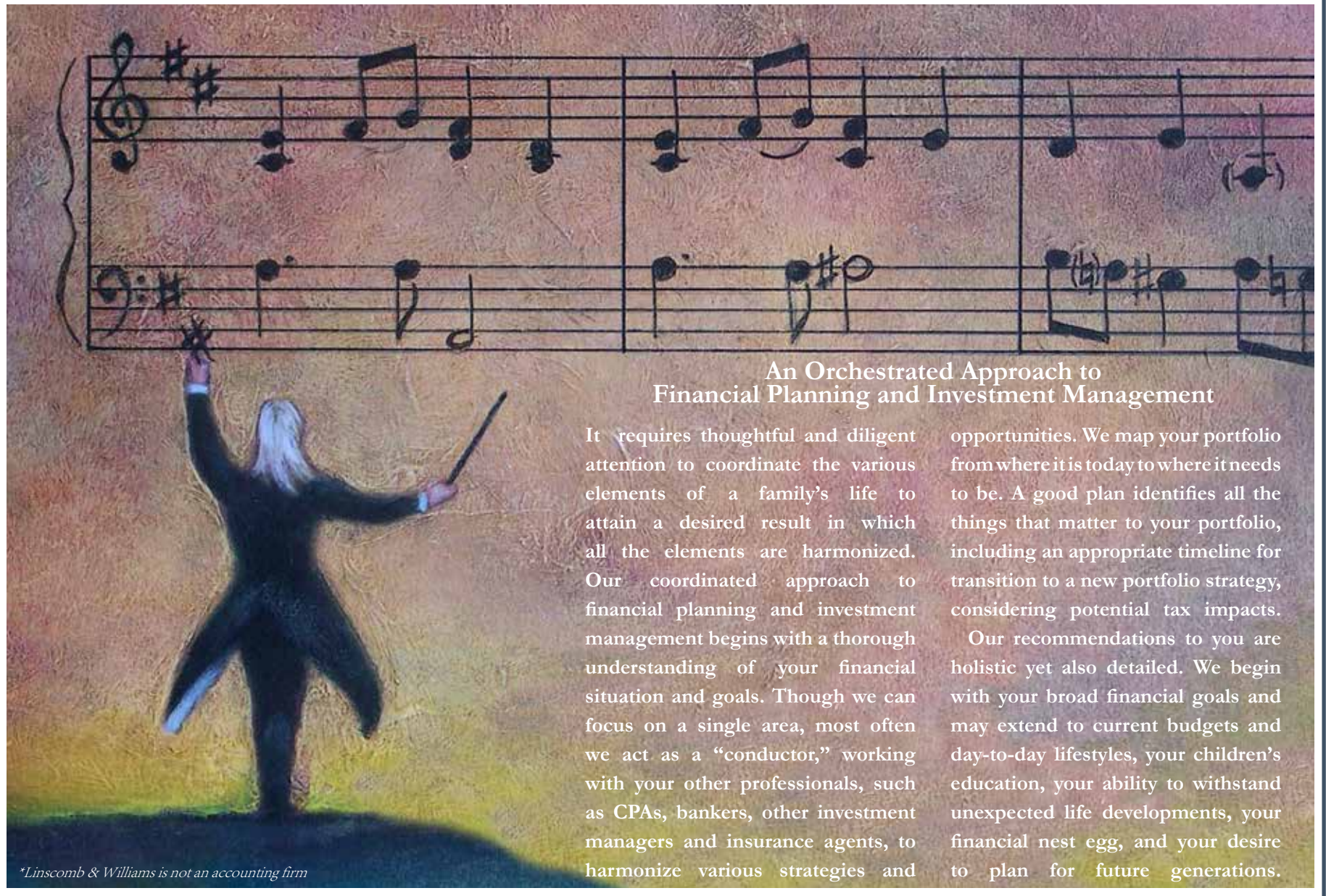
Allocation & Investment Policy, Risk Management, Education Funding, and Estate, Gift & Legacy Planning.

A specialized team of our Wealth Advisors continually follow the markets, adjusting and repositioning your investment assets as needed to implement your family's individual investment policy. For your safety and peace of mind, any managed assets are held with independent third-party custodial firms that provide online access to view your portfolio 24 hours a day. In addition to monthly statements, you will receive quarterly portfolio reviews to supplement personal meetings with your Wealth Advisor.



WALTER CHRISTOPHERSON | JD, CPA/PFS, CFP®

“Our clients depend on our integrity and our reputation for expert management of their financial affairs. For our part, we make it our foremost fiduciary duty to be exceptionally responsive and responsible to their needs and goals.”



An Orchestrated Approach to Financial Planning and Investment Management

It requires thoughtful and diligent attention to coordinate the various elements of a family's life to attain a desired result in which all the elements are harmonized. Our coordinated approach to financial planning and investment management begins with a thorough understanding of your financial situation and goals. Though we can focus on a single area, most often we act as a "conductor," working with your other professionals, such as CPAs, bankers, other investment managers and insurance agents, to harmonize various strategies and

opportunities. We map your portfolio from where it is today to where it needs to be. A good plan identifies all the things that matter to your portfolio, including an appropriate timeline for transition to a new portfolio strategy, considering potential tax impacts.

Our recommendations to you are holistic yet also detailed. We begin with your broad financial goals and may extend to current budgets and day-to-day lifestyles, your children's education, your ability to withstand unexpected life developments, your financial nest egg, and your desire to plan for future generations.

Benefits of Linscomb & Williams' Integrated Approach

- ↓ Confidence in comprehensive, unbiased advice offered in a fiduciary model
- ↓ The comfort of knowing your strategy is tailored to your family's goals and employs well-aligned investment strategies
- ↓ Appropriate risk mitigation through intelligent diversification and active risk management
- ↓ The peace of mind from consistent monitoring and capable oversight of your portfolio
- ↓ Freedom from the burdens of personal portfolio management – analyzing trends, evaluating investment research, and managing trading
- ↓ The ready availability of a professional financial partner who works hand in hand with your CPA and attorney to help you navigate any financial course
- ↓ The assurance that your family is protected with a wealth management succession plan

Investment Management

As part of our comprehensive wealth management service, we deliver investment planning and implementation for individual and business clients, including:

- Understanding Your Objectives and Concerns
- Customizing a Recommended Portfolio to Your Individual Needs
- Defining Portfolio Management Parameters in a Written Investment Policy Statement
- Selecting Appropriate Investments from a Non-Proprietary Universe
- Periodically Reviewing and Monitoring Your Portfolio for Risk Management
- Providing Comprehensive Quarterly Reports and Market Updates
- Attentive Servicing of Your Individual Financial Needs

Financial Services for Businesses

Planning for business owners, executives and employees

- Financial Counseling for Employees
- Financial Planning for Executives
- Financial Workshops for Employees

Personal Financial Planning

Comprehensive review and coordination of a client's financial situation and objectives, which may include some or all of the following:

- Asset Preservation/Protection
- Employee Benefits
- Estate Planning
- Investment Policy and Asset Allocation
- Retirement Planning
- Risk Management and Insurance
- Tax Planning

Planning for Special Situations

Financial planning tailored to specific situations:

- Charitable Giving
- Loss of Spouse
- Divorce
- Executive Benefits/Stock Options
- Inheritance
- Legal Settlements
- Long-Term Care
- Retirement Plan Distributions
- Wealth Transfer

Education Funding

- Education Trusts
- Coverdell Education Accounts
- UGMAs
- Prepaid Tuition Plans
- Section 529 Accounts

LINSOMB  WILLIAMS

We invite you to discuss your financial situation with us at a confidential introductory meeting. There is no charge or obligation for this meeting, and many have found it to be an excellent opportunity to hear a “second opinion” regarding their financial needs and objectives.

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