

Trusted Financial Advisory & Wealth Management Services



At Geisbauer Wealth Management we are a comprehensive “**independent**” wealth planning firm helping individuals and families in Southern California. We are committed to implementing strategies designed with the goal of protecting and advancing your wealth. We always put the interests of our clients first and strive to be your most trusted advisor by giving you personalized service backed by our professional knowledge, integrity and ethics. We offer comprehensive planning and monitoring in the following areas:

- Investment Portfolio Management
- Wealth Planning
- Risk Management
- Estate Planning
- Tax Planning

Why Geisbauer Wealth?

At Geisbauer Wealth Management, we understand that you want to be ABSOLUTELY certain before you hire a financial advisor to assist you with your wealth management and retirement planning. As an independent wealth planning firm, we understand this. We are committed to earning your trust and confidence. We want you to be 100% satisfied with our financial guidance.

In learning more about our investment approach, you will discover we are quite different from the investment approach many companies in the “financial planning” industry employ.

Our investment approach utilizes passive and active investment vehicles together to pursue lower risks, lower investment costs and consistent, competitive returns for you without bias. Our primary means of pursuing this strategy is to participate in the upside potential afforded by bull markets while attempting to mitigate risks in bear markets.

We realize there are a lot of choices when looking for a financial advisor, but not all advisors invest in independent research. Independent research forms the backbone of our macro-driven, global, tactical asset allocation strategies. This independent approach allows us to potentially earn you more consistent, competitive returns.

At Geisbauer Wealth Management, the equation is simple - it's about earning your business, your satisfaction, and ultimately your trust. Perhaps this is why many of our clients refer their family and friends to us. We welcome you to consider Geisbauer Wealth Management for your wealth management and retirement planning needs. **EXPERIENCE THE DIFFERENCE FOR YOURSELF!**

What Makes Us Different

At Geisbauer Wealth Management, we help take the mystery out of investing. The fundamental tenet of our Investing Philosophy is to always put our clients' interests first, period! Being truly independent allows us to provide financial guidance with no conflicts of interest. Our uncompromising commitment to **OBJECTIVITY, HONESTY** and **INTEGRITY** is what sets us apart in today's “Wealth Planning” industry.

Our Methodology:

The number and diversity of investment choices available today are simply staggering. The days of simply buying and holding a portfolio of stocks and bonds are long gone. Now, you must choose from dozens of asset classes with broad diversification designed with the goal of helping protect your portfolio against today's extreme market volatility.

Traditionally, consumers have been primarily invested in retail investments sold to them by stockbrokers, paying commissions on every transaction.

Today, thanks to our **Strategic Asset Management (SAM)** Platform, you can participate in many of the same investments as institutional investors, pension funds and endowments.

Investment Strategies based on Decades of Meticulous Academic Research Conducted by Financial Scholars:

Harry Markowitz, William Sharpe, Eugene Fama, Kenneth French, Gary Brinson, Roger Ibbotson, Richard Thaler -- these and other well known academics have, over the past 60 years, discovered and established a variety of strategies designed with the goal of effectively managing money:

- Develop highly diversified portfolios.
- Hold those investments for very long periods.
- Strategically rebalance as needed.

Our Strategic Asset Management Platform gives you access to many of the same investment options available to institutional investors:

- A truly long-term investment approach.
- Asset allocation models featuring as many as 19 separate asset classes and market sectors based on your specific goals and objectives.
- Security selection that is market-based, not manager-based.
- Daily rebalancing review.
- No commissions or trading expenses. Instead, just one fee that is fully disclosed and completely transparent.
* Nominal transaction costs will occur.

Just like institutional investors, our investment methodology is backed by decades of academic research. We believe this approach offers the smartest approach to investing.

Our Unique Features

At Geisbauer Wealth, we strive to pursue lower risks, **lower investment costs and consistent, competitive returns** for our clients. We attempt to pursue this through a variety of investment features that could be of great benefit to you:

Extensive Diversification:

The foundation of our investment process involves spreading your investments across several assets classes. Your portfolio may include, but is not limited to, active managers, stocks, bonds, passive investments, alternative investment strategies, cash equivalents or a combination of these vehicles.

Each portfolio individually seeks to provide an optimal blend of investments tailored to your personal goals, time horizon and risk tolerance. This approach helps us manage risks as part of our global, tactical investment strategy.

*There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk. Asset Allocation does not ensure a profit or protect against a loss. No strategy assures success or protects against loss.

Independent Research:

You are supported by LPL Financial Research, one of the largest independent research organizations in the industry. With access to timely, detailed information, computer - modeling tools and market intelligence, we are able to make informed decisions on your behalf.

Institutional Managers:

You'll have access to institutional investments that may not be available through certain brokerage firms or wealth planners. These investments are used by large institutional investors, which put you alongside many of the nation's most respected organizations. We also use passive investments, which like institutional investments, generally have lower fees. **These savings translate into more of your money working for you.**



Ongoing Management and Rebalancing:

Portfolio Rebalancing is a critical component of the strategic asset management's process and essential to the long-term goals of your portfolio. Once the portfolio has been built and implemented, it is continuously tested and monitored to ensure that it remains true to the original goals.

That is why every client's model is examined on a daily basis to identify opportunities for rebalancing. This helps manage your risks and your performance.

Easy-to-Read Statements:

You'll receive monthly statements showing you the status of your account. You can also view your account 24/7 via our secure website.

No Commission - Just One Flat Fee:

Unlike retail investments, which charge the same annual management fee to all investors, no matter how much you invest, we base your fee on the value of your account. The more you invest, and the higher your account value grows, the lower your rate. This could save you money in the long-run.

Account Protection:

The LPL Financial SIPC membership provides account protection up to a maximum of \$500,000 per customer, of which \$250,000 may be in cash. For an explanatory brochure, please visit www.sipc.org. Additionally, through London Insurers, LPL Financial accounts have additional securities protection to cover the net equity of customer accounts up to an overall aggregate firm limit of \$575,000,000, subject to conditions and limitations.

The account protection applies when an SIPC member firm fails financially and is unable to meet its obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments. This extensive coverage reflects a strong commitment to serving your investments needs.



Tim W. Geisbauer is a registered principal with and securities and advisory services offered through LPL Financial, a registered investment advisor, member FINRA/SIPC.

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