



**Helping you Build, Protect,
and Manage your Wealth**



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Brady Family Wealth ("BFW") Overview*

\$334 Million

Assets Under Management

\$3.3 Million

Average Household Size

60% Female : 40% Male

Client Demographics

102

Client Households Served

88 Years

Combined Years of Industry Experience

\$825,000

Average account size

Professional Designations

Chartered Financial Analysts (2)

CERTIFIED FINANCIAL PLANNERS™ (2)

Chartered Retirement
Planning Counselors (2)

**as of March 31st, 2024*



Is BFW Right for Me?

Click the Photo to Learn How We're Different!



We are the firm you need if you are looking for:

- Help prioritizing what's important and make better informed decisions to build, protect, and manage your wealth.
- Dividend growth investing oriented towards long-term wealth building.
- Research-based security selection.
- Full transparency about what your portfolio contains and why.
- Custom-tailored portfolio and client experience.
- Direct line of communication with business owners.
- Acting as a fiduciary with the strictest level of confidentiality. Please review our ADV*.

[*https://adviserinfo.sec.gov/firm/summary/315635](https://adviserinfo.sec.gov/firm/summary/315635)

Click our pictures to learn more!



The Team



TOM BRADY, CFA®, CFP®

FOUNDER AND CHIEF EXECUTIVE OFFICER

314-919-9151 | tom@bradyfamilywealth.com

Tom helps clients make informed decisions on their financial situation.

Professional Credentials

- Chartered Financial Analyst (CFA®)
- CERTIFIED FINANCIAL PLANNER™



ANDREW BRADY, CFA®

CO-FOUNDER AND CHIEF INVESTMENT OFFICER

314-919-9152 | andrew@bradyfamilywealth.com

Andrew helps clients with investment recommendations and aligning their portfolio with their goals.

Professional Credentials

- Chartered Financial Analyst (CFA®)



MICHAEL BRADY, CFP®, CRPC®

SENIOR WEALTH ADVISOR

314-779-4727 | michael@bradyfamilywealth.com

Michael helps clients with planning for expected and unexpected major life events.

Professional Credentials

- CERTIFIED FINANCIAL PLANNER™
- Chartered Retirement Planning Counselor®

Click our pictures to learn more!



The Team



SHARON SCHAMEL

**SENIOR CLIENT
RELATIONSHIP MANAGER**

314-919-9150 | sharon@bradyfamilywealth.com

Sharon helps clients with their day-to-day administrative and operational needs.



RACHEL GILMORE, CRPC®

**SENIOR CLIENT
RELATIONSHIP MANAGER**

515-473-8317 | rachel@bradyfamilywealth.com

Rachel helps clients with their day-to-day administrative and operational needs.

Professional Credentials

- Chartered Retirement Planning Counselor (CRPC®)

Why Professional Certifications Matter

“Anyone can call himself or herself a ‘financial advisor’. You want an advisor who at least is subject to professional standards and maintains a level of financial education to meet those standards. These include CFP, CFA, ChFC and CPA. While certification does not guarantee competence, a professional designation does indicate at least a standard of education and accountability.”

- Ed Slott’s Retirement Decisions Guide

The logo for the CFP Board, featuring the text "CFP BOARD" in a bold, black, sans-serif font inside a white rectangular box with a black border, all set against a yellow background.

- Retirement Planning
- Income Planning
- Asset Location
- Cash Flow Analysis
- Estate Planning and Wealth Transfer
- Employee Benefits
- Planning for Education Expenses
- Code of Ethics



CFA Institute

- Asset Allocation
- Portfolio Management
- Security Analysis
- Economics
- Performance Reporting
- Code of Ethics



BRADY
FAMILY WEALTH

| Brady Family Wealth | bradyfamilywealth.com

Check out our client testimonial video!



Client Testimonials



“Your approach is steady and earnest and inspires confidence. Mike and I are proud to be clients and even prouder to call you friend. Keep up the great work!”

- Marla F, Retired Chief Financial Officer

“Stay the course my friend, we trust you!”

- Ray B. Retired Risk Management Vice President

“We feel very fortunate to have your team backing us with your Financial Expertise and Genuine Care.”

- Jean H, Business Owner

“As one of your clients, I want to extend my heartfelt thanks for the support and guidance you have provided in managing my investments. Your focus on being a trustworthy partner and helping me achieve my life goals has always been evident in our interactions and the strategies you’ve implemented on my behalf.”

- Mark A, Financial Services Executive

“Thanks to you for all you’ve done to help us! We’ve appreciated the partnership we’ve established with Brady Family Wealth and all of the invaluable guidance received.”

- Gary K, PhD and Chemist

“You are forever in my mind because of your courtesy, professionalism and kindness in helping Marilyn.”

- Kelly A, Financial Services Executive



The names of persons mentioned, Marla F, Ray B, Jean H, Mark, and Gary K, are not being compensated for sharing their opinion and experience with our firm. The following name, Kelly A, is not a client of the firm and is not being compensated for sharing their opinion and experience with the firm. Any compensation creates a conflict of interest and the comments made by Marla F, Ray B, Jean H, Mark, Gary K, and Kelly A may not be representative of any other person’s experience with our firm.



Your Multi-Decade Wealth Management Transitions

While everyone's financial situation is unique and different, we have observed similar themes and planning needs among our clients over their lifespan.

Here is a review of how your wealth management needs may evolve over time:

50s

- Retirement "catch up" contributions
- Spousal IRA assessment
- Educational planning
- Early retirement assessment
- Review insurance coverage and beneficiaries
- Penalty-free IRA withdrawal possibilities
- Remaining pre-retirement planning
- Mortgage reassessments
- Tax planning strategies
- Potential Roth conversion
- Investment Review
- Tax Planning Strategies

60s

- Retirement income draw-down strategies
- Social Security benefit analysis
- Post-retirement health care costs analysis
- Estate planning adjustments
- Medicare sign up
- Post-retirement cost of living review
- Establishment of post-retirement goals
- Wealth protection strategies
- Asset allocation re-positioning
- Charitable gifting/funding analysis
- Beneficiary reviews
- Investment Review
- Tax Planning Strategies

70s

- Optimize Social Security benefits
- Required minimum distributions (RMDs)
- Health care costs review
- Grandchildren's educational funding
- Wealth distribution strategies
- Updated cost of living review
- Extended family relationship development
- Consolidation of accounts
- Estate plan review and adjustments
- Remaining re-positioning of assets
- Gifting strategies
- Beneficiary reviews
- Investment Review
- Tax Planning Strategies

80s/90s

- Remaining wealth distribution strategies
- Required minimum distributions (RMDs)
- Beneficiary reviews
- Pre-probate/executor of estate review
- Remaining details of trusts, wills and gifting
- Extended life, cost of living analysis
- Remaining reduction of taxable assets
- Full investment review with family
- Gifting strategies
- Beneficiary reviews
- Investment Review
- Tax Planning Strategies
- Healthcare Planning

Benefits of a Written Financial Plan

1. Helps you articulate your goals and dreams more clearly.
2. Improves your motivation and discipline to do what's needed to achieve success.
3. Allows you to take advantage of changes in tax laws, government programs, market changes, etc.
4. Improves your decision-making as an investor.
5. Increases your sense of financial control and peace of mind.

How Well Do You Know Your Key Numbers?

1. Net Worth (Current and Projected)
2. Current Asset Allocation
3. Tax Allocation Summary (Taxable vs. Tax Deferred vs. Tax Free Account Values)
4. Concentrated Portfolio Positions
5. Social Security Benefits (annual benefit, year to start collecting, etc.)
6. Estimated Tax Payments (Federal, State, Other)
7. Projected Annual Effective Tax Rate
8. Projected Annual Cash Flows (Surplus? Deficit?)
9. Projected Annual IRA Distributions
10. Probability of Success (Monte Carlo)

Investment Approach

We seek to invest in companies that consistently grow dividends over time.

Investor Benefits:

Income Growth | Inflation Hedge | Total Return

Investment Considerations:

- No expense ratios when you own individual stocks.*
- Direct access to Chief Investment Officer.

Growth of \$10,000 based on returns of S&P 500 stocks by dividend policy (2004-2023)

- Dividend growers and initiators _____ \$44,300
- All dividend-paying stocks _____ \$38,500
- S&P 500 geometric equal-weighted total return - \$32,800
- Non dividend-paying stocks _____ \$23,700
- Dividend payers with no change in dividends — \$23,200
- Dividend cutters and eliminators _____ \$2,400

Source: Wells Fargo Investment Institute report, Concepts and Holdings, dated March 6, 2024

*They are subject to a management fee.

Commitment to Education

BFW hosts webinars on a variety of wealth management topics. In 2024, we are partnering with some of the industry's top thought leaders, including: BlackRock, American Funds, the Retirement Learning Center, Dr. Marc Milstein, and Corgenius CEO Amy Florian.

BFW 2024 Webinar Series

Jan.	Feb.	March
Social Security (BlackRock)	Elections and Investing (American Funds)	Estate Planning and How to Avoid Making Mistakes (Saint Louis Estate Planning, LLC)
April	May	June
How to Stay Safe from Cyber Crime and Identity Theft (Retired FBI Agent Jeff Lanza)	How to Invest during a US Presidential Election Year (American Funds)	Retirement Challenges of High Achievers & Workaholics (Next Chapter Advisors)
July	Aug.	Sept.
Age Proof Your Brain (Dr. Marc Milstein)	How to Handle Dementia with Clients and Loved Ones (Corgenius CEO Amy Florian)	How Your 401k Works and Avoiding Mistakes (Retirement Learning Center)
Oct.	Nov.	Dec.
Promoting Financial Literacy for Children. Speaker TBD	Understanding Medicare (BlackRock)	Retirement Challenges Women Face (Next Chapter Advisors)

BRADY FAMILY WEALTH

How to Stay Safe from Cyber Crime and Identity Theft
Webinar with Jeff Lanza, former FBI Agent

Jeff Lanza - Former FBI Agent

APRIL 24TH | 11 AM CST
Sign up using the link in the caption.

BRADY FAMILY WEALTH

How to Invest during a US Election Year
Webinar Sponsored by American Funds

Kevin Carevix - Wealth Management Consultant at Capital Group

MAY 14TH | 4 PM CST
Sign up using the link in the caption.

BRADY FAMILY WEALTH

Retirement Challenges of High Achievers & Workaholics
Webinar Sponsored By Next Chapter Lifestyle Advisors

NEXT CHAPTER LIFESTYLE ADVISORS

Next Chapter Advisors

JUNE 25TH | 2 PM CST
Sign up using the link in the caption.

Contact Information



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We welcome the opportunity to earn your family's trust. Please feel free to contact us for a complimentary and confidential meeting.

LET'S TALK

All investments involve risk and unless otherwise stated, are not guaranteed. Investment Advisory Services offered through Brady Family Wealth, LLC is an Investment Advisor registered with the U.S. Securities & Exchange Commission. Registration does not imply a certain level of skill or training. The information provided is believed to be from reliable sources, but no liability is accepted for any inaccuracies. This is for information purposes and should not be construed as an investment recommendation. Past performance is no guarantee of future performance. The tax and estate planning information offered by the advisor is general in nature. It is provided for informational purposes only and should not be construed as legal or tax advice. Always consult an attorney or tax professional regarding your specific legal or tax situation.



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