



Serving as The Pecos Valley's trusted financial guide

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At O&I Wealth Management, we proudly serve business owners and energy industry professionals in the Pecos Valley and beyond.

Securities and Advisory Services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC

About William Aaron Irving



- Aaron is a trusted **LPL Financial Advisor** dedicated to his clients and the communities he serves. Aaron has great passion as a financial guide and hopes to make a positive impact in helping people make sound financial decisions to enjoy a full life.
- Registered Investment Advisor Representative with LPL Financial and a CERTIFIED FINANCIAL PLANNER™ practitioner.
- Business Management degree from Oklahoma State University
- Prior to becoming a financial advisor, Aaron spent 20 years in management roles with Walmart Stores, Inc.

Meet Your Team



Mindy Hines

Office Manager

- Mindy joined O&I Wealth in October 2018 after retiring from a 32-year career with Walmart.
- Mindy works as our Office Manager in the Carlsbad office. Her role includes communication with our clients to regularly check in and respond to service needs.
- Mindy has been married to her husband Tom for over 30 years, and they enjoy spending time with their two daughters, grandchildren, and great grandchildren in the Carlsbad area. Mindy is an avid traveler and has visited 18 different countries



Mel Mendoza

Client Relationship Manager

- Mel joined O&I Wealth in May 2016 after previously serving as a Manager with Wells Fargo.
- As the Client Relationship Manager, based in our Artesia office, Mel maintains our client information and mailing lists. She checks in with clients regularly and strives to fulfill their needs.
- Mel is an advocate for random acts of kindness. She founded “A Servants Heart,” whose intent is to spread kindness one act at a time throughout the community.

Honest & Professional Financial Services



Investments & Wealth Management

- Basic investment information
- Taxable investments
- Traditional or Roth IRA investments
- 401(k), 403 (b), TSA or 457 plan
- 529 college savings plan
- Uniform Transfers to Minors Act (UTMA) accounts
- LPL Financial Representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial



Planning

- Basic financial education
- Retirement planning
- Education planning
- Estate planning guidance
- Future goal planning
- Business succession planning
- Comprehensive financial planning

Honest & Professional Financial Services



Insurance

- Annuities
- Personal Life Insurance
- Business Key-Man Life Insurance
- Business Buy/Sell & Cross Purchase Insurance
- Long-Term Care Insurance
- Disability Insurance



Hourly Consulting

- Employee 401(k) Account Consultation
- Budgeting
- Debt Management Consultation

Honest & Professional Financial Services



Relationships Available

- Hourly Consulting
- Brokerage
- Advisory Investment Management
- Path to FIRST Program
((\$100k - \$399k Investable Assets))
- FIRST Program
((\$400k - \$5 million Investable Assets))
- FIRST Private Client
(>\$5 million Investable Assets)



High Net Worth Options

(investable assets > \$5 million)

- Private Equity
- LPL Financial Representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial.
- OI First Program with LPL Private Client access
- Family meeting facilitation

O&I FIRST Process

Business owners and professionals who have at least \$400K of investable assets and are committed to being engaged in a planning and advisory relationship are ideal clients for the FIRST Process

The most important part of a building is its foundation. The same goes for your financial future. A Foundational Plan becomes your solid and secure financial foundation



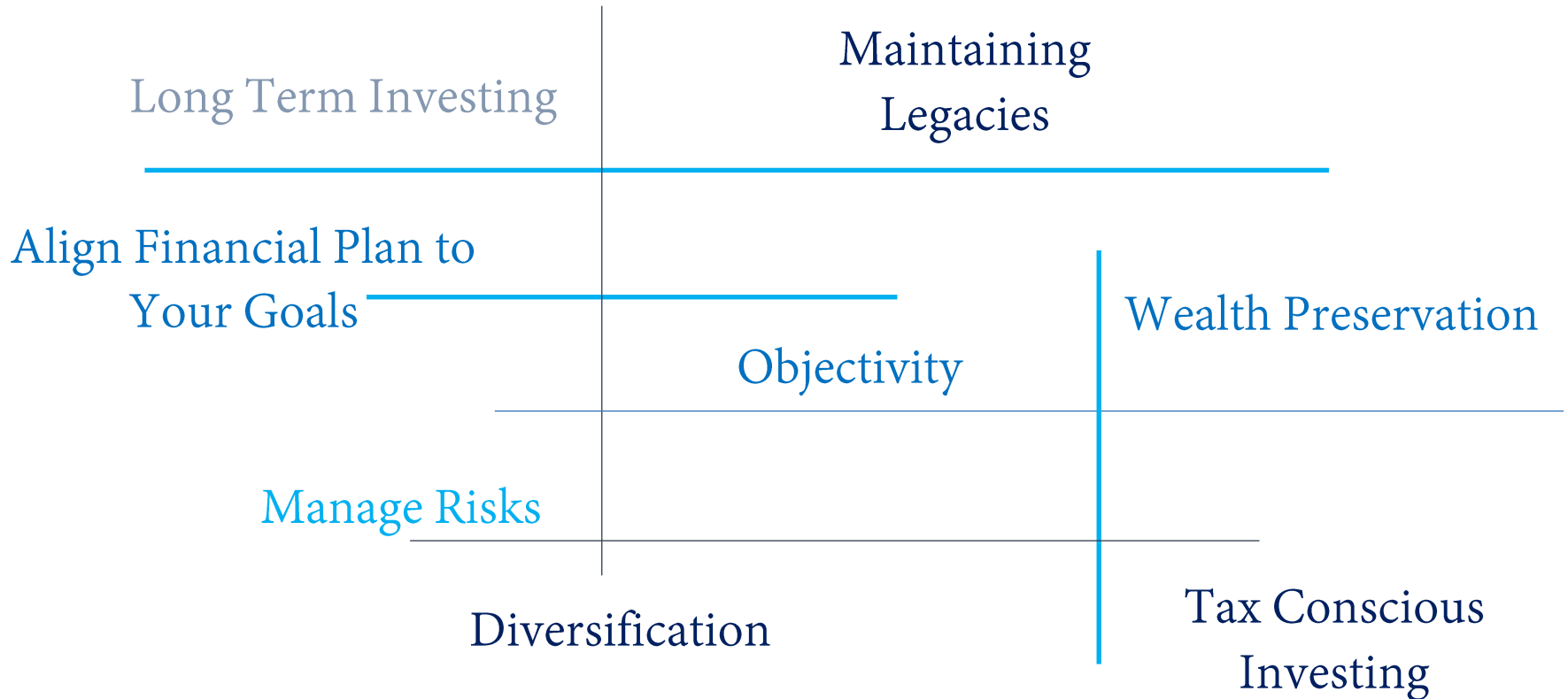
Whether your goal is a traditional retirement, disappearing to an Island in the Pacific, or enjoying a new career, we will work with you to help bring it to life.

Investing your money based on your particular situation aligns your investments with your Foundational Plan.

For a business owner, succession may mean planning for eventual sale or transfer of the business in a way that aligns with your goals. Succession can also include legacy planning to prepare your heirs for a future inheritance..

Determining your risk tolerance and time horizon are critical to establishing a plan that works toward achieving your goals.

Our Guiding Principles



Financial Planning Roadmap

1



Listen & Understand

- Listen to and understand your situation
- Determine your goals, needs and preferences
- Gather statements
- Understand your risk tolerance
- Open dialogues with your accountant and attorney, if appropriate

2



Create Strategy

- Propose a financial plan
- Design an investment strategy and portfolio to achieve your goals
- Establish an implementation schedule
- Working together—schedule next steps and reviews

3



Action

- Initiate the financial plan
- Phase in the investment recommendations
- Initiate transfers
- Review forthcoming client statements
- Enroll in online access

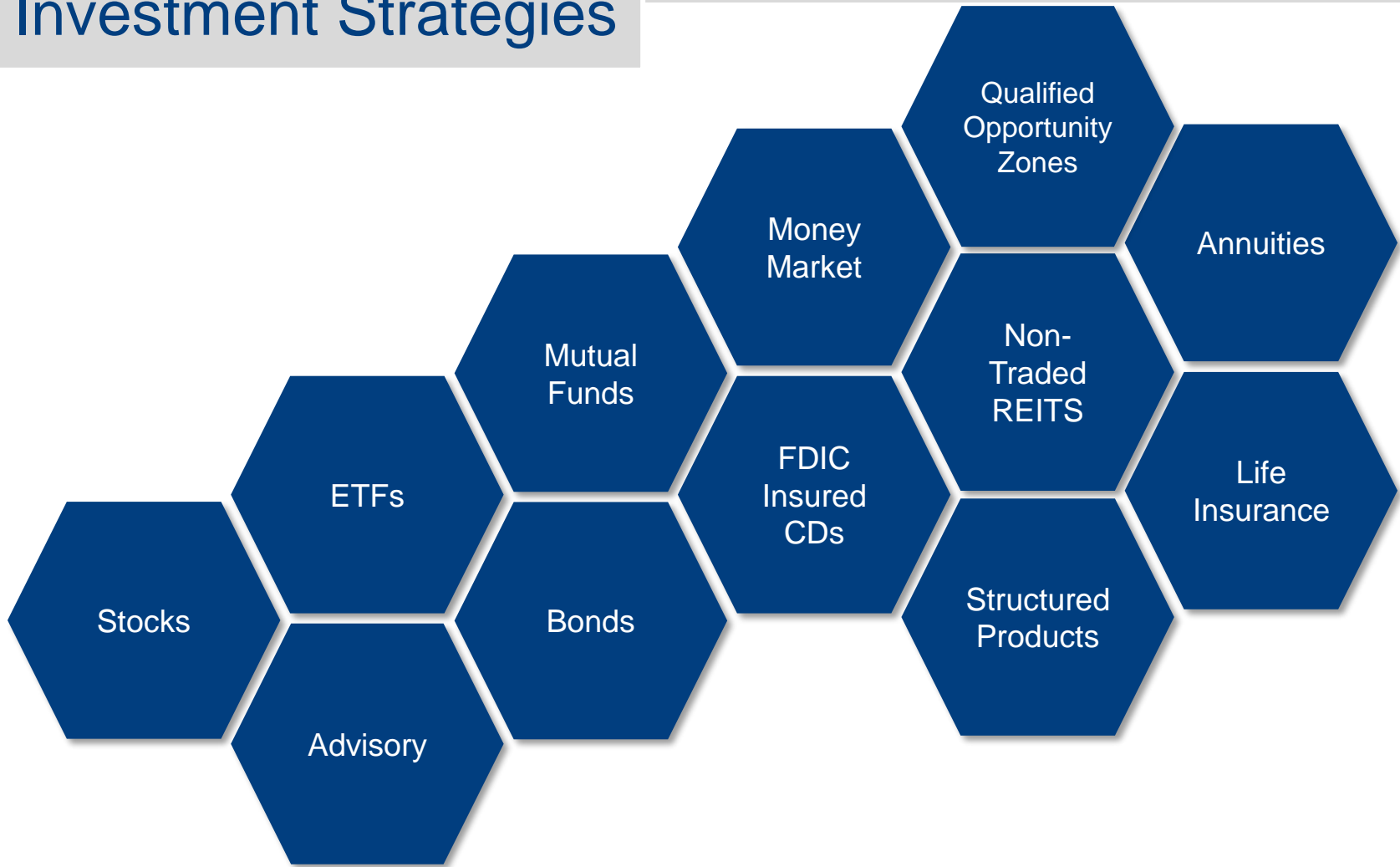
4



Monitor & Adjust

- Meet on a regular basis to discuss life changes
- Navigate opportunities and risks related to changes in the markets and your portfolio
- Monitor progress according to your plan
- Adjust your plan and investments when needed

Investment Strategies



Acting in your best interest is my fiduciary responsibility!

Client Story: How to Retire



Background

- Clients were hoping to retire within 5 years
- Clients had multiple retirement and other investment accounts with numerous different firms
- Total investment portfolio of \$2.7 million
- Approximately 40% of investments were in one concentrated stock position with portfolio risk far in excess of clients' risk tolerance and investment objective
- Clients were unsure of how they were invested and if they were on track to meet their retirement needs
- Upon retirement, client would receive additional assets from a deferred compensation plan that would significantly impact their tax situation



Actions Taken

- Worked with clients to identify and consolidate investment accounts so they could be tracked more easily
- Created a plan to reduce concentrated positions and diversify portfolio properly while maintaining total number of investments at a manageable level and minimizing taxes
- Created a glide path to retirement with several touch points along the way to measure progress and adjust as needed.
- Ensured beneficiaries and transfer on death instructions were in place to mitigate estate issues in the event of their deaths.
- Managed clients' assets in-line with their investment objective and goals.



Results

- Clients transferred seamlessly into retirement with a sustainable income level that meets their needs and preserves their legacy for the future
- Clients' portfolios have performed well allowing them to take extra distributions that helped pay for grandkids education as well to enjoy new found interests in their retirement
- Clients have a better understanding of their portfolio holdings and how they align with their needs
- Clients have been able to enjoy retirement instead of stressing over their finances

This is a hypothetical example and is not representative of any specific situation. Your results will vary. Securities and Advisory Services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC

Technology



Staying Connected!

- In Person
- Phone
- Email
- Video Conference



Account Access

- 24/7 Account Access
- Real Time Portfolio Updates
- Paperless Account Statements



zoom



riskalyze

ScheduleOnce