# DAVIS DESHOTELS GROUP WEALTH MANAGEMENT

Merrill Lynch
Wealth Management®
Bank of America Corporation

# BEYOND WEALTH MANAGEMENT

"Our goal is to continually enhance the financial well-being of clients, allowing them to focus on what is most important in their lives. As strategic partners, we effectively deliver one source planning and investment solutions to help meet their lifetime goals and objectives. This is accomplished by integrating our many years of experience, our relationship building process, and commitment to service excellence."

Michael E. Davis, CRPC®
Founding Member, Davis Deshotels Group
Senior Vice President - Wealth Management
Wealth Management Advisor

## A CLIENT-CENTRIC PRACTICE

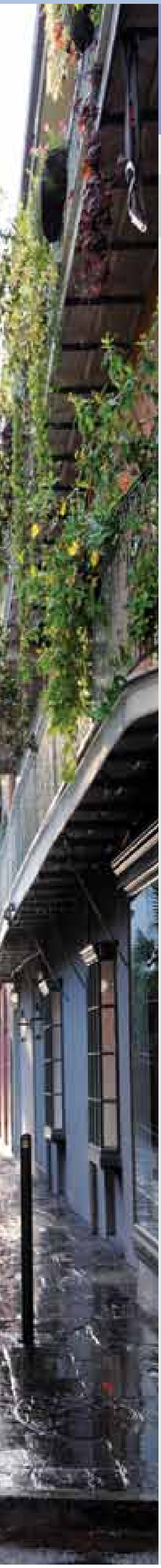
Our practice was built for you, with you, and will always be about delivering exceptional service while addressing your specific wealth management needs.

We have decades of experience effectively delivering one source planning and investment solutions to assist retirees, business owners, and professionals. Our broad range of solutions includes retirement and financial planning, wealth management, investment management, liability management and banking solutions.

While clients have at their disposal the full complement of our vast resources, we customize the service we provide based on your specific needs. Every member of our team will contribute their expertise to help achieve your desired goals and objectives.

We have assembled a team with over 50 years of experience building client relationships based on trust. We take the time to get to know you, your family, your business. We listen to understand your individual circumstance and coupled with our vast knowledge, provide an exceptional framework for achieving the best possible results.

Our relationships have been built by providing prompt, courteous, attentive and knowledgeable service. In everything we do, our priority is to make your life easier.



## OUR PROCESS

### Learning what is important to you

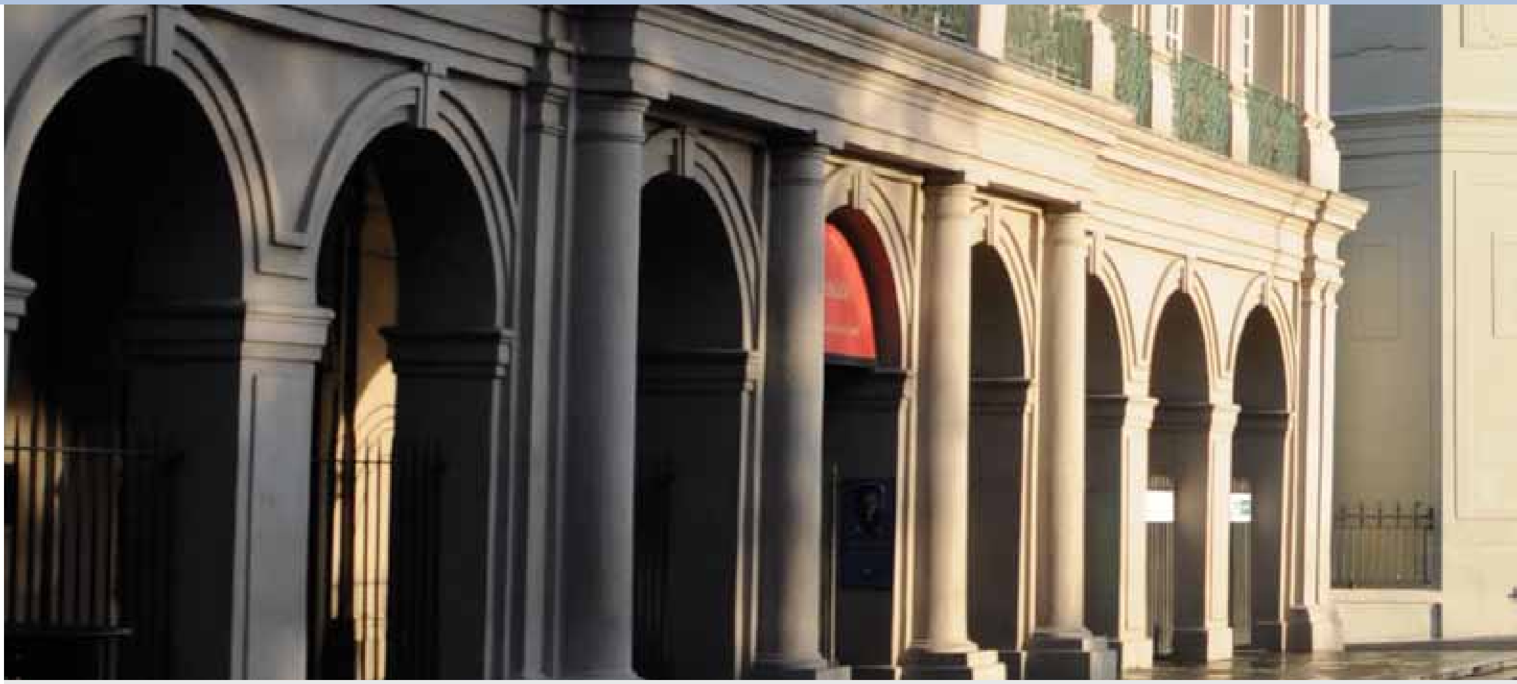
Understanding. This is truly the cornerstone of our process. Before we can begin to make a recommendation for you, we must understand not just your goals and objectives, but who you are. We seek to understand what yesterday looked like, where you are today and what you envision for tomorrow. We need to know about your priorities, your passions, your comfort zone, your concerns. Only then will we begin to consider the next step in the financial planning process.

Once we have an understanding of your individual circumstances, we will begin the process of defining your goals and objectives in a clear, concise framework.  We work to establish and maintain a long-term investment program based on your specific financial situation, goals and objectives, stage in life, risk tolerance and liquidity needs.

A successful investment program includes appropriate asset allocation among stocks, bonds and cash, proper diversification of asset classes and periodic portfolio reviews to evaluate performance and monitor progress to goals.

“There can be no guidance without **understanding**”

- Michael E. Davis



## CUSTOMIZED TO MEET YOUR MOST IMPORTANT OBJECTIVES

Clients are provided individualized service and recommendations tailored for their specific goals and objectives.

**Wealth Accumulation and Preservation:** Our team will consider and refine several strategies designed to help you prudently grow and preserve your wealth. Some clients require multiple portfolios. For example, investing for retirement income and funding college education require different strategies and tactical approaches. We customize each program in accordance with the client’s unique goals and objectives.

When the focus is multigenerational, we work with clients to meet specific financial goals while maintaining the integrity of their overall strategy for the family’s long-term financial objectives.

**Income Planning:** Through the financial planning process we will help you transition from wealth accumulation to an income distribution phase. Within established guidelines, we seek the potential for upside gains and strive to offset the impact of potentially negative market conditions.

**Retirement Planning:** Retirement planning has changed. Increased life expectancies mean your assets will need to last longer than ever before. Your family's financial future may depend not just on how well you manage your assets today, but how well they are preserved in the future.

The Davis Deshotels Group has decades of experience in retirement planning. We are here to help you understand when and where your money is coming from, where it is going and, most importantly, how to maintain a suitable level of income.

**Estate Planning:** We can access the considerable resources of Merrill Lynch to assist you in developing a well-coordinated wealth transfer strategy that is financially efficient, durable and up-to-date. As part of your overall estate planning strategy, we will work with your other trusted advisors to form strategies to reduce your estate tax liability, design trusts to preserve and facilitate the transfer of wealth and implement insurance strategies and philanthropic solutions.

**Business Solutions:** Leveraging our vast resources will provide strategic guidance on corporate cash management, retirement plans and more.

## THE DAVIS DESHOTELS TEAM

**Our philosophy is to invest substantially in developing a multi-talented team. Each team member is selected to provide a unique perspective of wealth management and is dedicated to a particular aspect or aspects of a client's financial well-being.**

### MICHAEL E. DAVIS, CRPC®

***Senior Vice President - Wealth Management, Wealth Management Advisor***

Michael works with individuals and families to provide broad based advice and solutions. He is a strategic partner in navigating their financial lives as they pursue their lifetime goals and objectives. As Senior Vice President of Wealth Management, he can develop a disciplined financial and investment strategy designed to produce desired results. He holds the Chartered Retirement Planning Counselor (CRPC®) designation, which helps him address clients' pre- and post-retirement needs.

Michael joined Merrill Lynch in 1986 after a successful career in banking and commercial lending. A graduate of the University of New Orleans, Michael received his Bachelor's degree in Business Management with a concentration in Finance. Michael shares his many years of experience by teaching best practices to financial advisors both nationally and locally. He is also a valued consultant on many advisory boards and committees within the firm.

As a native New Orleanian, Michael is an active community member and serves on the Advisory Board of the Bayou District Foundation, working to implement an innovative community redevelopment model for New Orleans. He also volunteers with Goodwill Industries, Habitat for Humanity and is actively involved in the Rotary Club of Metairie. Michael has been married for over 30 years and has three beautiful daughters and two adorable grandchildren. Beyond work and family, his passions include travel and golf.

## NICOLE J. DESHOTELS, CRPC®, CSNA

### *Financial Advisor*

Nicole assists individuals and families with investment strategies and retirement planning solutions. Nicole first joined Merrill Lynch in 2003. In 2005, she took on the role of Complex Client Relationship Manager supporting multiple offices within the tri-state area. After four years serving as a Complex Manager supporting hundreds of advisors, Nicole partnered with Michael Davis to form the Davis Deshotels Group. She holds the Certified Special Needs Advisor (CSNA) designation and the Chartered Retirement Planning Counselor (CRPC®) designation, which helps her address clients' pre- and post-retirement needs.

Nicole graduated from the University of Louisiana at Lafayette, where she received her Bachelor's degree in Finance and a Master of Business Administration. As a resident of New Orleans, Nicole is a member of The Women's Exchange Mentoring Program and works with Habitat for Humanity supporting the rebuilding efforts of the Gulf Coast region. Away from the office, Nicole enjoys spending time with her family.

## JUDITH E. THORNE

### *Client Associate*

Judith is most often the first point of contact for the Davis Deshotels Group. With a deep understanding of a client's needs, Judith takes pride in delivering an exceptional service experience. She works closely with clients to address administrative requests and issues, provides banking solutions, and has extensive experience with estate administration and trust accounts. Judith joined Merrill Lynch in 1998 after graduating from Loyola University in New Orleans with a Bachelor's degree in Accounting. Judith is involved with Girl Scouts of America and spends time away from the office focused on family. She resides in New Orleans with her husband and two children.

# BROAD RANGE OF SERVICES

The Davis Deshotels Group has access to a vast array of financial services as detailed below. We work with specialists from Merrill Lynch and Bank of America to provide you with strategic guidance to help you better organize and control virtually every aspect of your financial life.

## ADVICE AND PLANNING

- COMPREHENSIVE FINANCIAL PLANNING
- EDUCATION PLANNING
- INDUSTRY-LEADING RESEARCH
- TAX MANAGEMENT STRATEGIES
- WEALTH MANAGEMENT PROCESS

## RETIREMENT

- MANAGING INCOME IN RETIREMENT
- MANAGING JOB TRANSITION
- PLANNING FOR RETIREMENT

## BEYOND BANKING

- EVERYDAY CASH MANAGEMENT
- SAVINGS PRODUCTS

## CREDIT AND LENDING

- CREDIT CARDS
- RESIDENTIAL LENDING
- HOME EQUITY FINANCING
- SECURITIES-BASED FINANCING

## ESTATE PLANNING SERVICES

- CHARITABLE GIVING
- INSURANCE
- PRIVATE FAMILY FOUNDATIONS
- TRUSTS

## INVESTMENTS

- ALTERNATIVE INVESTMENTS
- CONCENTRATED STOCK SERVICES
- EQUITY AND FIXED-INCOME STRATEGIES
- MANAGED ACCOUNT PROGRAMS

## SOLUTIONS FOR BUSINESS

- CASH MANAGEMENT
- FINANCING
- RETIREMENT STRATEGIES
- SUCCESSION PLANNING

## TRACKING PROGRESS

- ASSET INFORMATION AND MEASUREMENT
- CLIENT REVIEW
- MYMERRILL.COM™
- STATEMENTS


## DAVIS DESHOTELS GROUP

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**WEALTH MANAGEMENT**

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Neither Merrill Lynch nor its Financial Advisors provide tax, accounting or legal advice. Clients should review any planned financial transactions or arrangements that may have tax, accounting or legal implications with their tax and legal professionals.

The Merrill Lynch Wealth Management process is used to refer to the broad range of brokerage, investment advisory (including financial planning), banking, trust, mortgage, and other financial services and products offered by Merrill Lynch. The nature and degree of advice and assistance provided, the fees charged, and client rights and Merrill Lynch's obligations will differ among these services.

Securities and Insurance Products:

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| Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value |
| Are Not Deposits | Are Not Insured by Any Federal Government Agency | Are Not a Condition to Any Banking Service or Activity |

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