

**RMD** | R.M.DAVIS  
PRIVATE WEALTH MANAGEMENT

# FROM OUR FOUNDER

When I founded R. M. Davis, Inc. in 1978, my objective was to provide investment counsel and financial planning services to individuals who lived in or had a connection to Maine. My overarching goal was to offer my clients straightforward answers and uncomplicated solutions – what I would want to receive if I were someone who had a reasonable amount of wealth and the normal challenges that are attendant to it.

I wanted my clients to be able to deal directly with practitioners in my firm who would respond to questions with professional advice and appropriate guidance. My clients would never have to deal with salespeople, nor would they ever be sold a product or service by us that involved a commission. All advice would be unbiased and timely. Further, my company would be staffed by highly educated people who shared my vision and passion for helping clients of means optimize and leverage opportunities to manage their wealth. In other words, the firm would aim to assist these clients in being good stewards of their financial resources.

An important goal of the firm was to work with different generations of clients within family units, assisting with intergenerational wealth transfer decisions including estate planning, gifting, education funding and trustee responsibilities. In this regard, my objective was to become a trusted confidante who would collaborate with families and their other advisors to define and implement solutions to important financial challenges.

Ultimately, the keys to success or failure would be integrity and trust. These values could only be earned over time, but they could be lost at a moment's notice. Therefore, it was critical that the representatives of R. M. Davis have sound codes of ethics and a fundamental belief that their own personal interests would be subservient to those of the firm's clients. After all was said and done, it was the firm's reputation that would differentiate it from all other providers of financial services and become the hallmark of its success or failure.

After many years now, I can still look back and say, yes, we have been true to our goals and to our principles.

Please visit our website at [www.rmdavis.com](http://www.rmdavis.com) for a comprehensive look at our offering.

Thank you for considering our services.

Sincerely,

Robert M. Davis  
Chief Executive Officer

# OUR FIRM

R. M. Davis offers you full service Private Wealth Management which includes investment management, financial counsel, trustee services, and personal affairs management.

Founded in 1978, with offices in Portland, Maine and Portsmouth, New Hampshire, we provide independent financial advice and a wide range of problem-solving services to clients throughout New England and across the country.

Our clients include affluent individuals and families and select organizations whose philosophies and objectives are compatible with our services.

Our mission is to build a long-term relationship with you as your trusted advisor.



*Experience Financial Peace of Mind*

# INVESTMENTS

## **Our Investment Principles**

The principles which formed our investment decisions at the firm's founding in 1978, and continue to guide us as we manage your assets today, include:

- an independent and rigorous investment research process
- active and disciplined management of your individual portfolio
- commitment to high quality, publicly traded companies with track records of creating shareholder value
- active dialogue with you in the form of economic and capital market commentary, portfolio activity updates, and face-to-face meetings



*Exploration, Discovery, Opportunity*

# FINANCIAL COUNSEL

You should look to us to help you build a road map to improve your odds of achieving your life objectives. Let us worry for you.

To help you plan for your future, your portfolio management team will integrate investment management with ongoing financial advice and counsel. Since life doesn't travel in a straight line, priorities change, vulnerabilities and opportunities arise. We will regularly review your circumstances.

You will be guided by us every step along the way as you implement your plan, and we will keep you on track in an ever-changing world.



*Helping You with the Business of Your Life*

# CLIENT EXPERIENCE



## **Our Service Principles**

As a client, you will experience the service centric culture of R. M. Davis. Our maxim is to treat you as we would wish to be treated. The key elements are:

- personal service (“we make house calls”)
- real time communication and support with real people
- timely and accurate responses
- clear, actionable advice, delivered proactively

## **Your Team**

As a client, you will benefit from your own personal team of results-driven individuals; hard-working people who will work continuously to ensure your needs are met, your questions are answered, and your concerns are addressed promptly and with the utmost consideration.

You will work directly with the individuals responsible for managing and administering your portfolio. You will also be supported by the depth of our entire firm – professionals in wealth management, investment research, trust services, and operations – who work behind-the-scenes on your behalf. Your R. M. Davis team will work in collaboration with your other advisors, such as accountants and lawyers, to put in sync a thorough plan for your future.

Our people are empathic listeners and solutions-focused to bring you a collaborative and proactive working relationship.

*Trust, Teamwork & Results*

# OUR FINANCIAL COUNSEL INCLUDES

## Financial Forecasting

When will I be able to retire? Will I outlive my money? Should I pay off my mortgage? To help you prepare for your future, we will develop detailed financial plans and projections to illustrate future asset utilization. Through this process, you will better understand the actions that are necessary to achieve and maintain the lifestyle to which you aspire.

## Retirement Planning

During your working years, we will help you plan for your retirement by recommending the funding of retirement vehicles such as corporate 401(k) plans, IRAs, SEPs, SIMPLE plans and tax sheltered annuities. As you near retirement, we will guide you on a wide range of issues that include IRA rollover options and retirement plan distributions.

## Education Planning

You may wish to aid financially in the education of your children or grandchildren. We will counsel you on education funding options, including restricted savings accounts and trusts, 529 college savings plans, Uniform Transfers to Minors accounts, and direct payments of tuition.

## Insurance Analysis

Insurance can be misunderstood. We will provide you with objective advice on a variety of insurance products including medical, life, disability, homeowners and auto, as well as long term care and annuities. After a careful review of your current coverage, we will make specific recommendations and help you implement them with your insurance providers.

## Gift Planning and Philanthropy

We will discuss with you the advantages and disadvantages of common and/or specialized family and charitable giving devices – including various types of gifts, trusts, conservation easements, and community or private foundations.

## Estate Planning

In an environment of rapidly changing tax laws, individual estate plans are frequently neglected and out-of-date. You will benefit from our expertise as we guide you through the complex area of estate planning. After identifying your estate planning needs, we will work with you and your attorney to develop a strategy which will help ensure that your objectives are met.

## Social Security and Medicare Analysis

Should I start taking Social Security at an earlier age? Should my spouse take Social Security now? Do I have the proper Medigap insurance? We help clients discover the best combination of private and federally assisted coverage including Medicare Parts A & B, Medigap, and Medicare Part D prescription drug options. At the appropriate time, we can also help you with decisions regarding assisted living and retirement community offerings.

# ADDITIONAL SERVICES

*Some clients have more comprehensive needs that may extend beyond the components of our Full Service.*

## Special Service Portfolio Management

This service is ideal for somewhat smaller accounts that are related to Full Service accounts. Examples include educational accounts for children and grandchildren, individual IRA accounts, and accounts for your adult children and other family members.

## Comprehensive Financial Planning

This offering is suited for clients whose financial circumstances demand an immediate and thorough review. We develop an in-depth picture of your current financial affairs including a complete analysis of all existing documents and instruments. You help us to develop a prioritized list of objectives, and our wealth management professionals help you develop an action plan to achieve your goals. Then, we work with you and your other advisors to implement the elements of your plan.

## Personal Affairs Management

If you find it increasingly difficult to organize and deal with either your personal and household affairs or those of a family member, we offer a solution. Our bonded Personal Affairs Management staff will visit you at your home on a regular schedule to review your bills, prepare checks for your signature, balance your checkbook, reconcile bank and credit card statements, manage your insurance claims and paperwork, develop budgets and accurate record keeping, and compile your income tax records.

## Professional Trustee Services

Often, an extension of our long term and deep relationship with clients and their families results in our being asked to serve as personal trustee to plan for and execute intergenerational transfers of their wealth. The officers at R. M. Davis will serve as trustee or co-trustee for different kinds of trusts including revocable living trusts, testamentary trusts, charitable remainder trusts, and irrevocable life insurance trusts. Our Professional Trustee Services include assisting with the preparation of trust tax returns, providing trust accounting reports, and delivering annual accountings to beneficiaries.

# FEE SCHEDULE

## **Full Service Annual Management Fee**

(Minimum Portfolio Size - \$300,000)

1.8% of the first \$200,000  
of market value

0.8% of the next \$800,000 of  
portfolio market value or  
portion thereof

0.5% of the next \$4,000,000  
of portfolio market value or  
portion thereof

0.25% of the market value  
in excess of \$5,000,000

Multiple portfolios for members of  
the same family or organizations  
and other directly related  
portfolios may qualify for fee  
adjustments depending on  
specific circumstances.

Charitable organizations may  
qualify for a 20% discount of  
the Full Service fee and Fixed  
Income Service fee.

## **Special Service Annual Management Fee**

0.50% of the portfolio  
market value

## **Fixed Income Service Annual Management Fee**

0.4% of the first \$500,000 of  
the portfolio market value

0.2% of the portfolio market  
value in excess of \$500,000

## **Additional Services Fees**

Comprehensive Financial  
Planning \$3,000 one time fee.  
Annual reviews offered at no  
additional charge.

Personal Affairs Management  
\$5,000 per year in addition to the  
Full Service management fee

Professional Trustee Services  
0.20% of the value of trust assets  
in addition to the Full Service  
management fee, or \$250 per  
year for serving as trustee of an  
irrevocable life insurance trust

**RMD** | R.M.DAVIS  
PRIVATE WEALTH MANAGEMENT

24 City Center | One Harbour Place, Suite 390  
Portland, ME 04101 | Portsmouth, NH 03801  
207.774.0022 | 603.373.8911

[www.rmdavis.com](http://www.rmdavis.com)