

Getting to Know Netting & Pace, CPAs

You want value from those who serve you. That value is partly economic, of course, but is frequently intangible. You might measure intangible value by feelings of increased confidence, trust, and family security. We deliver those intangibles and more.

We hope the following dialogue will convince you that our value exceeds anyone's and that, ultimately, you will see that we are the right advisors for you – the ones you trust the most and in whom you have the most personal faith.

We *are* different, and I'd like to point out how.

Who are we?

We are CPAs who focus on family wealth management – a rare breed. Our wealth management team was born from our core CPA firm in 1988.

I'm a native San Antonian. My name, in German, means "bold counsel" which, providentially, is my profession. My wife and I have raised three children (and are enjoying two grandchildren). We have a cabin in Colorado where we gather in the family as often as possible.

What do we do?

We specialize in the long-term, prudent accumulation and preservation of wealth for about 60 families. We analyze, design, implement, manage, rebalance, discuss, and worry about your financial plan – so you don't have to. I represent you. I sit with you. If you suddenly weren't there one day, I'd sit with your family.

Why do we do what we do?

Done right, wealth management seeks to protect you and your family from the financial consequences of death, disability, or long-term care and from incomplete planning for college, retirement, or wealth transfer. We are fee-only (no commissions on anything) because we believe that fee-only wealth management assures you of independent and objective advice.

How do we do what we do?

We start by assessing where you are. From there we create your list of goals – what you would do if you could. We then ask, can you get there? If not, we propose trade-offs. Then we work up a comprehensive financial plan that includes at its core a professionally designed investment portfolio. When the plan's in place, I'm a kind of coach: I keep it running smoothly, keep everybody informed, and replace or repair parts of it as needed.

Whom have we done this for?

We find we have the best success with clients who:

1. Are in life-changing circumstances
2. Have sizeable retirement accounts
3. Grapple with income and estate tax issues
4. Have their wealth concentrated in very few positions
5. Are at the threshold of retirement, or
6. Are troubled by financial complexity

A client recently engaged us who was facing all of these conditions. He had worked for a large oil company for thirty years having amassed over \$2-million in that company's stock in his retirement plan. He was retiring and wanted to diversify his portfolio, reduce his income tax while doing so, simplify his life, and travel extensively.

Within a few weeks, we had developed a plan that achieved all his goals including saving him almost \$300,000 in income taxes in his year of retirement. He and his wife were so impressed with our work that, when they travel, they instruct their college-age daughter to call our office should she need anything.

What makes us different?

Three words: *intensive client care*. Your financial management is not just our job, it is our responsibility. We sell no products, are strictly fee-only, and are fiercely independent. We think holistically, addressing every aspect of your financial life so that our solutions work harmoniously in all areas.

Why should you do business with us?

As your financial advisors, we will care more about you, and be more devoted to your financial success, than anyone in the world. We can save you money, increase the chances of achieving your goals, reduce your stress level, provide clarity, and liberate you from time spent on managing investments.

Perhaps now you can see that our value stems from our CPA-based integrity, our unwavering commitment to our clients, and our passion for your success. As one client told us:

The financial water is deep. You're Noah. I'm ready to get on the ark.