A broad range of capabilities designed to build and enrich your financial life.

ADVICE AND GUIDANCE

- Goals-based wealth management process[1]
- Education funding strategies[1] ▪ Extensive global research[1]
- Tax minimization strategies[1] ▪ Investment personality assessment[1]

RETIREMENT

- Managing income in retirement[1] ▪ Managing 401(k) during job transition[1]
- Planning for retirement[1] ▪ Health care expense planning[1]
- Retirement income planning[1]

BANKING

- Everyday cash management[2] ▪ Savings products[2]

SOLUTIONS FOR BUSINESS

- Liquidity and cash management[2] ▪ Commercial loan financing[2]
- Retirement solutions[1] ▪ Succession planning[1]

TRACKING PROGRESS

- Asset information and measurement[1] ▪ Client review[1]
- MyMerrill.com®[1] ▪ Statements[1] ▪ Wealth Outlook[1]

CREDIT AND LENDING

- Credit cards[2] ▪ Home financing[2] ▪ Home equity financing[2]
- Securities-based lending[2]

ESTATE GUIDANCE SERVICES

- Charitable giving[2] ▪ Insurance and annuities[1]
- Private family foundations[2] ▪ Trusts[2] ▪ Donor-advised funds[2]

INVESTMENTS

- Alternative investments[1] ▪ Concentrated stock services[1]
- Equity and fixed-income strategies[1] ▪ Managed account programs[1]
- Market-linked investments[1] ▪ Unit investment trusts[1] ▪ Closed-end funds[1]

[1]Investment products are offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.
[2]Banking products are offered by Bank of America, N.A.

Call or E-Mail Us for Further Information.

Eckhardt, Finberg, Latawiec and Associates

Wealth Management

5065 Westheimer ▪ Suite 1200 ▪ Houston, TX 77056
Phone: 713.840.4820

Investing involves risk. There is always the potential of losing money when you invest in securities.

Merrill Lynch offers a broad range of brokerage, investment advisory (including financial planning) and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select.

Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Merrill Lynch
Bank of America Corporation

L-01-17

AR9YDGTM 01/2017

Eckhardt, Finberg, Latawiec and Associates

Wealth Management

Merrill Lynch
Bank of America Corporation

Strategic Wealth Management

A full range of integrated financial services and strategies

Eckhardt, Finberg, Latawiec and Associates serves a select group of individuals, families and businesses, helping them pursue a wide range of business and personal wealth management goals. Combined, our team of professionals has 103 years of financial services experience. We are dedicated to understanding each client's needs, circumstances and investment objectives. By listening closely, we can carefully customize goals-based strategies for each client. Offering insightful advice and guidance for every stage of a client's financial life, we are deeply committed to helping clients understand where they are today and helping them pursue their goals for tomorrow.

To address individual needs effectively, we've structured our service model to combine the close, personal attention of a small group with the diversity of Merrill Lynch investments and access to Bank of America banking. Each member of our team seeks to deliver unparalleled service through consistent contact and rapid responses to time-sensitive needs. We strive to build long-term client relationships based on transparency, mutual trust and continuing communication. Throughout each relationship, we help clients monitor their wealth management strategy and realign it as the clients' circumstances change.

Whether you are still accumulating wealth or concerned about making it last through retirement, we can recommend strategies tailored to individual liquidity needs, time horizon, risk tolerance and investment objectives. Our team is committed to offering you dynamic wealth management—now and in the years to come.

Our Professionals

George S. Eckhardt

FIRST VICE PRESIDENT–WEALTH MANAGEMENT
WEALTH MANAGEMENT ADVISOR
PORTFOLIO MANAGER

George joined Merrill Lynch in 1972. George is a qualified portfolio manager who, in addition to providing traditional advice and guidance, can help clients pursue their objectives by building and managing his own personalized or defined strategies. When servicing clients through the firm's Investment Advisory Program, a portfolio manager may manage his strategies on a discretionary basis. George served in Vietnam as a Regular Army Captain of Field Artillery. He and his wife, Cathy, live in Sugar Land, Texas.

Hal M. Finberg

SENIOR VICE PRESIDENT–WEALTH MANAGEMENT
WEALTH MANAGEMENT ADVISOR
PORTFOLIO MANAGER

Hal joined Merrill Lynch in 1999. Hal is a qualified portfolio manager who, in addition to providing traditional advice and guidance, can help clients pursue their objectives by building and managing his own personalized or defined strategies. When servicing clients through the firm's Investment Advisory Program, a portfolio manager may manage his strategies on a discretionary basis. He and his wife, Jenifer, live in Missouri City, Texas.

Mark Latawiec, CRPC®

SENIOR VICE PRESIDENT–WEALTH MANAGEMENT
WEALTH MANAGEMENT ADVISOR
PORTFOLIO MANAGER

Mark joined Merrill Lynch in 1998. Mark is a qualified portfolio manager who, in addition to providing traditional advice and guidance, can help clients pursue their objectives by building and managing his own personalized or defined strategies. When servicing clients through the firm's Investment Advisory Program, a portfolio manager may manage his strategies on a discretionary basis. He holds the Chartered Retirement Planning Counselor℠ (CRPC®) designation. Mark and his wife, Cathy, live in Spring, Texas, with their children, Tad, Nick and Holland.

Rosemary L. Guillotte, CFP®

WEALTH MANAGEMENT ADVISOR

Rose joined Merrill Lynch in 1997 after graduating from the University of Houston with a bachelor's degree in business administration. She helps clients create customized wealth management strategies targeted to their goals and priorities. She is a CERTIFIED FINANCIAL PLANNER™ professional. She and her husband, Brandon, live in Houston, Texas, with their two sons, Ritchie and Dillon.

Jeffrey J. O'Brien, CRPC®

FINANCIAL ADVISOR

Jeff joined Merrill Lynch in 2012 and holds the Chartered Retirement Planning Counselor℠ (CRPC®) designation. An Eagle Scout, Jeff previously worked as a district executive for the Sam Houston Area Council of the Boy Scouts of America. His energy and passion for providing a premier level of customer service is rooted in his desire to help clients simplify their financial affairs, manage their risk and maximize the quality of their lives.

Pablo Munoz, CRPC®

FINANCIAL ADVISOR

Pablo joined Merrill Lynch in 2012. He holds the designation of Chartered Retirement Planning Counselor℠ (CRPC®). He believes that preparation for your business, retirement and personal estate planning issues requires knowledge and experience about how these areas are related. Through proactive communication and coordinated advice, he utilizes a goal-based wealth management approach to develop strategies for the clients he serves. He is a graduate of the University of Houston and is fluent in Spanish.

Carole Sego

CLIENT ASSOCIATE

Carole joined Merrill Lynch in 1981. She and her husband, Charles, live in Houston, Texas.

Anna V. Grinvalds

CLIENT ASSOCIATE

Ritchie C. Nuncio

CLIENT ASSOCIATE