



Miller Gesko

Wealth can light fires that warm generations to come. It can provide security and comfort, and offer the freedom to sit back and wonder “what if?” To thrive, it must be nurtured and cultivated. That is the mission of Miller Gesko.

In 1969 the company was a small private office set up to look after the business interests of a single family. Today with offices in Buffalo, New York and Sarasota, Florida, Miller Gesko provides guidance to scores of families, individuals, and non-taxable entities in twelve States. We offer sound investment advice and excellent financial products and services. We are meticulous about choosing the best and most prudent instruments to maximize our clients’ investments and are vigilant in the stewardship of their money.

What makes Miller Gesko different from other firms is the belief that the achievement of true wealth is a journey. To guide our clients on that journey, we get to know them, we learn what’s important to them, and then we help them develop a map showing precisely where they want to go. Together we will discover the possibilities and help them settle on a safe, secure, and meaningful destination. A destination that will build a secure future and ensure their own unique vision of a good life.



Miller Gesko Investments- Policies and Practices

- ▼ Seven experienced investment research/management persons are located in Buffalo, Sarasota, and Rochester. Operations are centralized in Buffalo, NY.
- ▼ Miller Gesko carefully considers investment opportunities and implements them as part of each client's objective and guidelines.
- ▼ Miller Gesko's investment philosophy follows a long term, diversified asset strategy. Miller Gesko accounts have consistently outperformed the commonly used S&P 500 benchmark, in both bull and bear markets.
- ▼ Current standard asset allocation is a mix of Cash Equivalents, Fixed Income, Equities, and Alternative Investments. This latter category reduces risk and volatility.
- ▼ Miller Gesko research employs both proprietary and generally available research tools. While we currently maintain relationships with certain Wall Street Firms, they are judged independently and objectively.
- ▼ Equity portfolio incorporates several low correlation, risk reduction strategies .
- ▼ Miller Gesko Investment Committee meets weekly.
- ▼ Weighting depends on risk tolerances, goals, age, special needs, or interests.



Legacy Management

- ▼ Wealth management was born in response to the increasingly complicated world of personal finances.
- ▼ There is more to financial security than just managing money.
- ▼ Retirement planning, estate planning, tax planning, life insurance, health care, long term care, liability control, education funding, special needs, charitable gifting.
- ▼ Miller Gesko has been helping our clients manage all these areas since our inception more than 35 years ago.
- ▼ Wealth brings responsibility.
- ▼ A person who inherits or has created new wealth for himself and his family has the opportunity but not necessarily the responsibility to create a financial legacy for his descendants.
- ▼ Understanding all of the factors is key to the successful creation and implementation of a person's legacy.
- ▼ We have meetings and communications with not only the clients themselves, but with the other involved parties.
- ▼ We meet with their children, their grandchildren, their attorney, their accountant, their insurance agent or any other advisor.
- ▼ We coordinate the education of all involved parties as to the nature of the plan and to the steps necessary for success.



Client Services

- ▼ Valuation of Assets & Liabilities
- ▼ Goals and Objectives
- ▼ Family Dynamics
- ▼ Generational Needs
- ▼ Programmed Gifting:
 - Charitable/Generational
- ▼ Insurance Planning and Administration
- ▼ IRA's, 401(k)
- ▼ College funding, trusts, 529 plans, etc.
- ▼ Tax Deferred Strategies
- ▼ Trust Administration
- ▼ Power Of Attorney
- ▼ Income Tax Return
- ▼ Will Analysis
- ▼ Consult with other advisors



Some Client Service Examples

- ▼ Discovered a client's tax liability from their rental property
- ▼ Met with a client's 30-year-old daughter to formulate a plan to live within her income and eliminate \$30,000 credit card debt
- ▼ Received a call at 9:30 p.m. on a Friday night regarding an emergency medical situation for a client's daughter. Needed payment arrangements made for treatment facility in California. Discussed options. Contacted the facility on Saturday and confirmed payment arrangements. \$30,000 payment made Monday morning.
- ▼ Received a call on a Saturday. Client was putting bid on new house and needed payment arrangements made immediately to eliminate a bidding war. Transmitted financial capability letter and arranged for deposit Monday morning.
- ▼ Analyzed a clients' health care premiums. Arranged a meeting with insurance company representative. Reduced their premium from \$21,000 annually to \$4,000 annually.
- ▼ Sat in on meetings with a client's insurance agent and assisted client's analysis and purchase of long-term care policy.

We even do the small things!

- ▼ Checked on client's property while out of town.
- ▼ Helped a client test drive and analyze a water-ski boat he wanted to purchase.
- ▼ Helped an out of state client find a local lab for post surgical blood work while he was visiting Buffalo.