MILLER GESKO

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MILLER GESKO

Guide The Journey

Overview

Miller Gesko is a truly unique wealth management company. As a multi-family, private office it offers an extraordinary expertise in building wealth and orchestrating the diverse, and ever changing needs of entire families. This is easily the most difficult of all financial advisory services, and one that few consultants are capable of providing. While managing family wealth is the most complex and challenging aspect of financial advisory, our asset allocation services, excellent financial products, expert counseling and other services are also utilized by many wealthy individuals and non-taxable entities.

In 1969 Miller Gesko was a small private office set up to oversee the business interests of a single family. As word of their special expertise began to circulate, other clients starting seeking their help. The founders realized they had a unique service, an excellent model, and an opportunity to put them to wider use.

> *"Miller Gesko gives me the peace of mind to know that my family will be taken care of, if I am no longerr able to."*

Over the years, the company expanded with an office in Sarasota, Florida to better service the growing number of clients migrating south. It also created strategic alliances to develop synergistic relationships that are reflected in an expanded menu of products and services. Today the firm provides guidance and counsel to scores of multi-generational families, individuals, and non-taxable entities across the country. Asset values range from $2 million to over $50 million.

Legacy Management

The terms financial planning and wealth management encompass a wide array of services. However, most wealth managers and financial planners offer a very narrow range of these services, usually confined to the management of stock, bond and mutual fund portfolios.

By comparison, Miller Gesko offers Legacy Management, a full-featured, turnkey menu of services that includes retirement planning, business exit strategies, estate planning, tax planning, health care, long term care and life insurance administration, liability control, education financing, charitable gifting, and more. And it has been providing these services for forty years.

Individuals who inherit or create wealth have an opportunity to produce a financial legacy for their descendants. In depth professional planning and management of this process by a team of experienced professionals can be the difference between squandering that wealth, or nurturing and growing it to provide for the needs of generations of extended families.

This planning and oversight process is very complex, requiring meetings and communications with clients, their children and grandchildren, their attorneys, accountants, insurance agents and other advisors. It requires education and understanding of the plan by all involved individuals in order for it to succeed.

> *"The individual staff members involved with my account solved critical matters that went way beyond the scope of financial advice."*

Policies and Practices

Miller Gesko carefully considers investment opportunities and implements them as part of each client's objective and guidelines. Current standard asset allocation is a mix of Cash Equivalents, Fixed Income, Equities, and Alternative investments, with the latter category being utilized to reduce risk and volatility. The weighting of each category depends on risk tolerances, goals, age and special needs. And each equity portfolio incorporates several low correlation, risk reduction strategies.

The firm's research employs both proprietary and generally available research tools. And while it currently maintains relationships with certain Wall Street firms, each is judged independently and objectively.

A team of experienced investment research/ management executives are located in Buffalo and Sarasota. and the Investment Committee meets weekly.

Miller Gesko's investment philosophy follows a long term diversified asset strategy. Its clients' accounts have consistently outperformed the commonly-used S&P 500 benchmark, in both bull and bear markets.

Our Services

Implementing a sound, long-term investment strategy is a dynamic process. The professionals at Miller Gesko meticulously choose the best and most prudent instruments to protect your investments and maximize your return. Your entire investment portfolio is constantly monitored and evaluated against changing markets and anticipated events that influence investment instruments.

These are services for a typical investment account: Miller Gesko will structure, monitor and review investment holdings, making recommendations in accordance with a mutually agreed upon understanding of investment objectives: capital preservation, income and capital growth.
On an ongoing basis, the advisors at Miller Gesko will assist in the creation and administration of financial plans and estate plans developed in conjunction with attorneys, accountants, insurance consultants or other professionals.

A long-range plan may include:

- Valuation of Assets & Liabilities
- Statement of Goals and Objectives
- Factors of Family Dynamics
- Future Generational Needs
- Programmed Gifting: Charitable/Generational
- Insurance Planning & Administration
- IRA's, 401K's, 529, etc.
- Tax Deferred Strategies
- Trust Administration
- Powers Of Attorney

For a nominal fee, they will supervise the preparation of your individual income tax returns, including quarterly estimates. If you wish to continue with your current accounting firm, Miller Gesko will prepare a year-end tax summary.