



A LETTER TO OUR CLIENTS

We are all naturally drawn to things that are urgent, but rarely important. In order to enjoy the people and things you love the most, you must remove unnecessary stress from your life. At RSF Wealth Management, we work to help you develop a bigger vision so you can focus on what is important but not always urgent. This allows you to be the best version of yourself - as a spouse, parent, sibling, son or daughter, business owner - whatever it may be to you. Nobody will care more about your financial well-being than us unless they have your last name.

Ultimately, all people will suffer one of two pains - the pain of discipline or the pain of regret. We are able to be your pain of discipline. The pain of regret weighs a lot more, and by the time you get there, it is too late and you cannot turn back time. Without a vision and plan, there is no way to define what a good job looks like.

As a firm, we believe in a goal-focused and planning-driven approach. Through an in-depth discussion about what is most important to you, we tie the vision to an actionable plan we help you execute. We believe an actionable plan that works is infinitely better than a plan that never gets started.

Given our in-depth knowledge of your vision, we create a goal-focused plan with an emphasis on the highest probability of success and the least amount of risk. We start by giving you a snapshot of your current trajectory, and then spend time identifying customized recommendations and an action plan to change your trajectory to be in line with your vision.

The number one reason financial plans fail is a lack of action. At RSF Wealth Management, there is a clear call to action. For us, it is important that you are not acting alone. We grow alongside you keeping you accountable and honest with yourself. This is the practical way we are able to decrease your stress around money. Our clients consistently say they are more confident with us walking with them.



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OUR TEAM



Keith Rollins and Chad Smith

RSF Founding Partners

With a shared commitment to service excellence and strategic planning for their clients, Keith Rollins and Chad Smith merged their individual businesses on January 13th, 2019, founding RSF Wealth Management.

They share strong values of family, faith and philanthropy and have served the Houston area and beyond in wealth management for a combined thirty plus years.

Keith Rollins and Chad Smith recognized by Forbes on the 2023 list of [SHOOK Best-In-State Top Financial Security Professionals](#)

FORBES BEST-IN-STATE TOP FINANCIAL SECURITY PROFESSIONALS LIST (JULY 2023), RESEARCH AND RANKING PROVIDED BY SHOOK RESEARCH, LLC. BASED UPON DATA AS OF 12/31/2022. FORBES BEST-IN-STATE TOP FINANCIAL SECURITY PROFESSIONALS LIST (JULY 2022), BASED UPON DATA AS OF DECEMBER 31ST OF THE PRECEDING YEAR. RESEARCH AND RANKING PROVIDED BY SHOOK RESEARCH. NORTHWESTERN MUTUAL (NM) AND ITS ADVISORS DO NOT PAY FOR PLACEMENT ON 3RD PARTY RATING OR RANKING LISTS. NM AND ITS ADVISORS DO, HOWEVER, PAY MARKETING FEES TO THESE ORGANIZATIONS TO PROMOTE THE RATING OR RANKING(S). RANKINGS AND RECOGNITIONS ARE NO GUARANTEE OF FUTURE INVESTMENT SUCCESS.

OUR TEAM



KEITH ROLLINS, CLTC®

Partner & Private Wealth Advisor

keith.rollins@nm.com

Just like every well-functioning football team relies on the experienced decision-making and careful precision of a quarterback to score that winning touchdown in the final seconds of a game, our clients at RSF Wealth Management depend on Keith Rollins and the RSF team to provide analytical, comprehensive strategies and insightful expertise that will help them achieve and maintain financial success - no matter what unique scenario life throws their way.

As Co-Founder and Partner of RSF Wealth Management, Keith's mission is to educate and inspire you to achieve a predictable lifetime of financial freedom. Together with the RSF team, he cultivates client relationships that are communicative, pragmatic and inspire motivated action, working to outline efficient strategies that make sense and are compatible with clients' visions for their financial futures.

As a family man, Keith understands the core conviction to protect and provide for those whom his clients care about most. As a business owner, he knows the challenges entrepreneurs face in developing their idea from paper to practice, and the steps they should take in-between that will ensure long-term viability. As a colorectal cancer survivor, he understands the importance of leveraging products that protect and provide peace of mind during uncertain times.

Whatever their chapter in life, he strives to give his clients the knowledge and confidence that his experiential hindsight can serve as a crucial foresight for their long-term financial security.

KEITH'S MOTTO:

“Consider it pure joy, my brothers and sisters, whenever you face trials of many kinds, because you know that the testing of your faith produces perseverance.”

- James 1: 2-3

OUR TEAM



CHAD SMITH, CFP®

Partner & Private Wealth Advisor

chad.s.smith@nm.com

From a young age, Chad Smith knew he wanted to combine his natural talent for financial analysis with his passion for helping others. After graduating with a degree in economics from Texas A&M University, he began vetting and interviewing with nearly every major financial institution. He knew he had found his place when he discovered Northwestern Mutual. The firm's rare blend of best-in-class solutions and sharp, purpose-oriented people drew him in more than a decade ago and has kept him here ever since.

At the start of his career, he was lucky enough to find a mentor and friend in Keith Rollins. A few years later, they recognized they could serve their clients better as a team. Now, through RSF Wealth Management, a Northwestern Mutual Private Client Group firm, they are united in their commitment to providing comprehensive financial planning for clients in and beyond the Greater Houston area.

Chad and Keith's approach is both personal and analytical in nature. They know that every client has unique dreams and ambitions for the future, so they seek to understand those and craft a solutions-based plan to achieve them. Whether their clients are business owners, entrepreneurs, or high net worth individuals, their focus is building holistic financial plans with an emphasis on tax, estate, and wealth strategies.

CHAD'S MOTTO:

"If you want to go fast, go alone, if you want to go far, go together."

- African Proverb

OUR TEAM



JILL GAITZ, M.B.A.

Chief Operating Officer

jill.gaitz@nm.com

Jill Gaitz joined our firm in September of 2021 as Director of Operations. She holds the Series 7 and 66 security registrations, and the Texas Life and Health Insurance license. Jill works to ensure our firm operates at peak performance, allowing our clients to experience an extraordinary concierge level of care and service.

Prior to joining RSF Wealth Management, Jill spent seven years with a firm in financial operational management, and holds her Master of Business Administration Degree (M.B.A.) from The College of Saint Rose in Albany NY.

Jill resides in Houston, Texas with her husband Jason and their two children, Abigail and Connor. She enjoys traveling, fine art, water activities, biking, running, and spending time with family.

JILL'S MOTTO:

“Life is no ‘brief candle’ for me. It is a sort of splendid torch which I have got hold of for the moment, and I want to make it burn as brightly as possible before handing it on to future generations.”

– George Bernard Shaw

OUR TEAM



CHRIS CARROLL

**Director of Investment Services &
Associate Wealth Management Advisor**

chris.carroll@nm.com

Chris Carroll has been with Northwestern Mutual since 2007. Chris is our Director of Investment Services & Associate Wealth Management Advisor and holds the Series 6, 63 and 7 security registrations, and the Texas and Arkansas life and health insurance licenses. He regularly meets with select clients, and manages our Investment Department, ensuring that our clients receive excellent service in all phases of the financial security process.

Prior to joining Northwestern Mutual, Chris spent several years in marketing communications for a global oilfield services firm. He is a graduate of Texas A&M University and holds a master's degree from Louisiana State University. Chris and his wife Kristine have two children.

CHRIS'S MOTTO:

"People forget how to be grateful unless they learn how to be humble."

- G.K. Chesterton

OUR TEAM



JENNIFER SCHILLER

Director of Insurance Operations

jennifer.schiller@nm.com

Jennifer Schiller is our Director of Insurance Services. She has been with Northwestern Mutual since October of 2015 and made an immediate impact on our team's success when she came. Jennifer works with us in the areas of new insurance business coordination and policy owner services. Her thoughtful, friendly and helpful demeanor makes her well qualified to handle your service needs.

Jennifer grew up in the northwest suburbs of Chicago, Illinois and attended Millikin University. She is an avid Blackhawks fan and in her free time enjoys playing the guitar, singing and attending concerts.

For any client related services, existing or new, please reach out to Jennifer and she will be happy to help in every way that she can.

JENNIFER'S MOTTO:

"Our visit to this planet is short, so we should use our time meaningfully, which we can do by helping others wherever possible."

- Dalai Lama

OUR TEAM



GREG BERGERON

Financial Planning Analyst

Greg.Bergeron@nm.com

Greg Bergeron joined RSF Wealth Management in June 2023 as Financial Planning Analyst. Greg is a native Houstonian who earned a Finance degree from Texas A&M in 2006, and graduated from the Southwest Graduate School of Banking at SMU in June 2021. He has worked in the commercial banking industry since 2009 and ascended to the role of VP of Commercial Lending at Green Bank before spending 3 years at Envoy Mortgage as a residential mortgage loan originator prior to joining RSF.

Greg is a proud Aggie that enjoys spending Fall Saturdays at Kyle Field. He also volunteers with the Directions & Assistance Committee of the HLS&R, is involved with Cru Houston, and enjoys spending time out in the country on weekends. Greg is an active member of Grace Bible Church.

GREG'S MOTTO:

“Well, hope is an anchor and love is a ship. Time is the ocean and life is a trip.”

– George Strait

OUR TEAM



KENDALL ROLLINS MAHAN

Director of Business Development - Marketing

kendall.mahan@nm.com

Kendall Mahan has been with our team since May 2020. Kendall is our Director of Business Development-Marketing and holds the Series 6 security registration and the Texas life and health insurance license. She regularly meets with select clients and drives RSF's multigenerational wealth planning. Kendall also oversees our marketing department and programs which include 12 marketing events per year, RSF's online presence, our multi-platform social media campaigns, and so much more.

A native Houstonian, Kendall is passionate about sports, fashion, working out and spending quality time with friends and family. She loves to challenge herself and work hard to achieve her goals. She graduated from the University of Mary Hardin-Baylor in May 2020 with a degree in Business Management. She was a member of the women's basketball team there, helping to lead her team to win the American Southwest Conference Championship in her final season. She is married to her husband, Jace.

KENDALL'S MOTTO:

"I have fought the good fight, I have finished the race, I have kept the faith."

- 2 Timothy 4:7

OUR TEAM



MADDIE CLARK

Business Development & Marketing Assistant

maddie.clark@nm.com

Maddie Clark joined our firm, RSF Wealth Management, in June of 2023 as the Business Development and Marketing Assistant. Maddie works to pinpoint our firm's potential clients and maintain our presence in the marketplace. Maddie graduated from the University of Alabama in 2022 with a degree in Kinesiology.

Maddie is passionate about life and enjoys spending quality time with her friends, family, and husband. She loves to stay active, watch sports, go shopping, and find the best local bite to eat in town. With a competitive drive, Maddie likes to excel in her goals. She loves to explore Houston with her husband, Carey. Most weekends you will find Maddie either hosting a sports watch party or attending a sporting event!

MADDIE'S MOTTO:

"Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths."

- Proverbs 3:5-6

OUR TEAM



SARAH ROLLINS

Project Manager

sarah.rollins@nm.com

Sarah Rollins is our Project Manager. She has been with RSF Wealth Management since inception, and has cared for our clients and team in many different ways. She has overseen our office operations, human resources, and creative marketing initiatives. Currently, she provides large project management and marketing support. Prior to joining Northwestern Mutual and RSF Wealth Management, Sarah was a Small Business Sales Representative for Humana.

Sarah and Keith Rollins have celebrated over 25 years together, and have two children, Kendall and Reece. Sarah is active with several charities and non-profits associated with pediatric cancer fundraising and scholarship donations. She enjoys interior decorating, nutrition, working out, fashion and traveling.

SARAH'S MOTTO:

“For I know the plans I have for you,” declares the Lord, “plans to prosper you and not to harm you, plans to give you hope and a future.”

- Jeremiah 29:11

OUR CORE VALUES



FAMILY

By delivering the same service and expertise we would for our own families, we enjoy the reward that comes from meaningful client relationships.



MUTUAL RESPECT

We are ladies and gentlemen, serving ladies and gentlemen. We believe successful client advisor relationships only happen when both parties feel heard and respected.



LIFETIME LEARNING

We are dedicated to continuous improvement in our technical expertise to make sure our clients are receiving industry leading strategies.



TRANSPARENCY

We believe everyone has a right to know the cost associated with planning and what they are receiving in exchange for that. We promise to always tell our clients what they need to hear, even if sometimes it's not what they want to hear.



EXCELLENCE

While nobody's perfect, it sure is fun striving to be. From us as a team, you can expect our best effort at every interaction.

OUR PHILOSOPHY



OUR MISSION

To educate and inspire YOU to achieve a predictable lifetime of financial freedom

OUR PLANNING PHILOSOPHY - WE BELIEVE

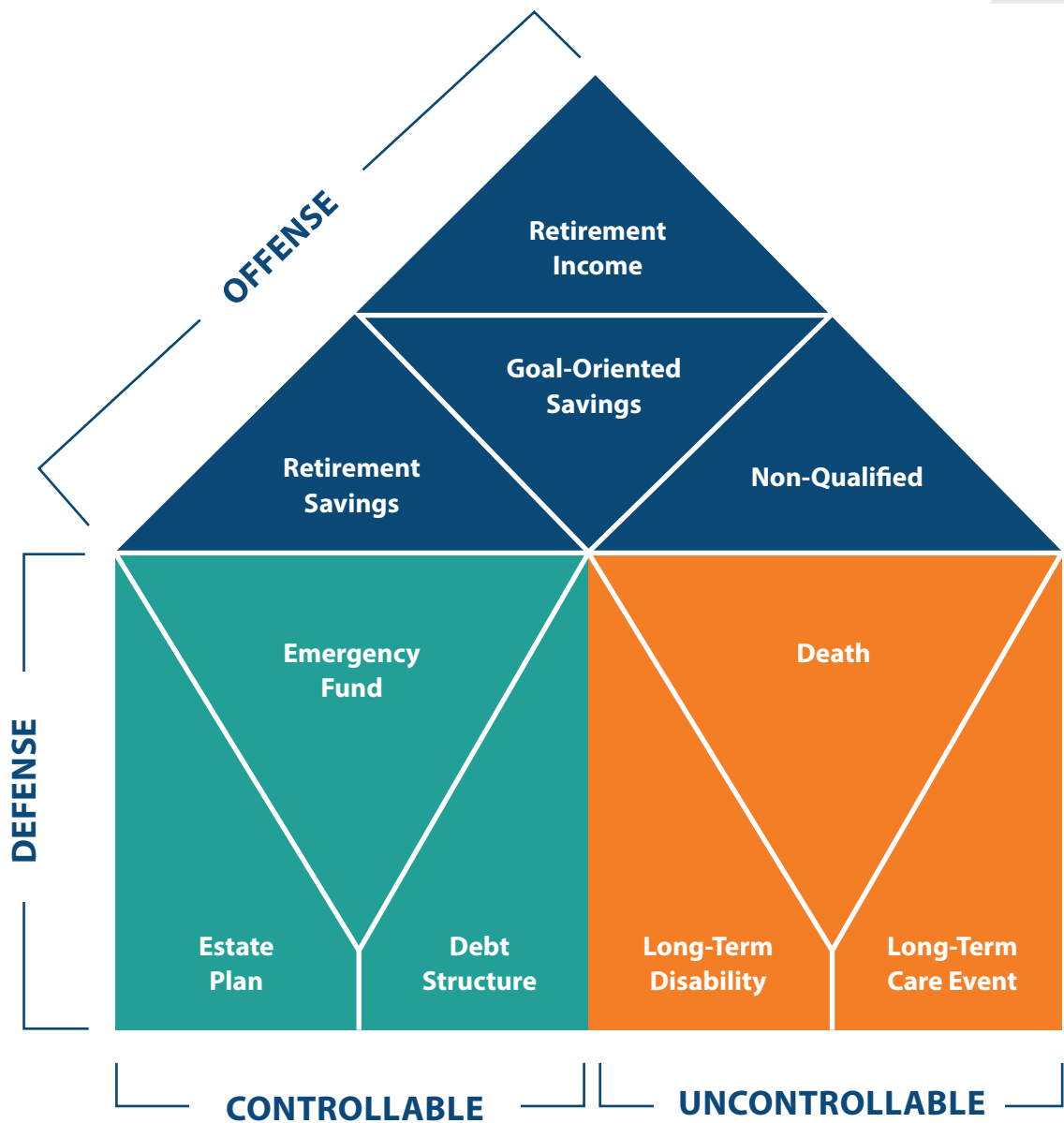
- A comprehensive, written financial plan guides educated and efficient decisions
- In solving risk based needs first; protecting income safeguards the creation of wealth
- Each dollar has a unique and time-specific job description
- In the need for non-market correlated, tax-efficient, safe assets
- In managing investments according to Modern Portfolio Theory through professionally created Investment portfolios
- In creating a distribution plan to maximize a family's retirement and safeguard their assets

OUR INVESTMENT PHILOSOPHY - WE BELIEVE

- In quadruple diversification - multi-asset classes, multi-asset styles, multi-asset managers, and tax diversification
- In using professionally-created, objectively researched, multi-manager portfolios
- In benchmarking investment decisions to the needs of a client's financial plan over performing to an index
- Consistently re-balancing portfolios will reward the investor with better long term performance and value
- In consistent contributions to a client's investment portfolio, regardless of market direction or recent performance

OUR PLANNING PROCESS

COMPREHENSIVE PLANNING MAP FOR A LIFETIME OF FINANCIAL NEEDS



FINANCIAL PLANNING MEANS SOMETHING DIFFERENT TO ALMOST EVERYONE.
Our team and our process will help us guide you to discover what it means to you.

OUR FINANCIAL CAPABILITIES



1. Retirement

- a. Tax Optimized Savings Strategies
- b. Income Distribution
- c. Income/Variable Annuities
- d. 401K Investment Audit
- e. Social Security Analysis

2. Investment Portfolio Management

- a. Investment Advisory
- b. Alternative Investments - Hedge Funds, Long-Short
- c. Private Equity
- d. Private Debt
- e. Real Estate 1031 Exchanges - Opportunity Zones
- f. ESG Investing - Environment, Social, Governance
- g. Risk Management
- h. Tax Efficient Portfolios
- i. Lines of Credit

3. Business Retirement Plan Coordination

- a. 401K Plans and Existing Plan Document Audit
- b. Company Stock Plan Evaluation
- c. NUA - Net Unrealized Appreciation
- d. 10B5-1 Company Stock
- e. Deferred Comp Evaluation
- f. Non-Qualified Deferred Comp & Bonus Plans
- g. Company Benefit Analysis

4. Tax Strategies

- a. Current vs. Future Tax Analysis
- b. Asset Location and Titling
- c. CPA Coordination
- d. Generational Wealth Transfer Strategies

5. Protecting Your Family

- a. Legacy and Estate Tax Optimization
- b. Current vs. Future Tax Analysis
- c. Asset Location and Titling
- d. CPA Coordination
- e. Generational Wealth Transfer Strategies
- f. Tax Return Review

6. Education Funding

- a. Education Savings Planning
- b. 529 Accounts
- c. UTMA Investments
- d. Life Insurance

7. Leaving a Legacy

- a. Insurance Lines
 - i. Life
 - ii. Disability
 - iii. Long-Term Care
 - iv. Annuities
- b. Generational Wealth Transfer Strategies
- c. Estate Plan Auditing
- d. Family Meetings

8. Protecting Your Business

- a. Cross-Purchase Insurance
- b. Group Insurance
- c. Bonus and Incentative Plans

9. Advisor Coordination

- a. Coordination planning, investments, and insurance with other key advisors: estate attorney, CPA ETC.

10. Other

- a. Single Fee Planning or Fee-only Engagements
- b. Licensed to do Business in All States
- c. Advanced Budgeting
- d. Family Meetings

Financial Representatives do not render tax advice. Consult with a tax professional for tax advice that is specific to your situation.

OUR PLANNING PROCESS



COMPREHENSIVE PLANNING EXPLAINED

OFFENSE

- We are goal focused and planning driven. Our goal is to help you retire, stay retired, never run out of money, and plan for important life events (i.e., kids' education, wedding, home purchase).
- Savings strategies will be developed to tell you how much you need to save.
- Customized portfolios designed to maximize your assets' growth.
- We will strive to put you in the position to have your assets take on the least amount of risk to give you the highest probability of achieving your goals.

DEFENSE - UNCONTROLLABLE

- While no one ever thinks it will be them, sometimes life doesn't go as planned. Your biggest and most powerful asset is typically your ability to earn income. Without that, plans sometimes fail to achieve their goals. We work with clients to protect their income in the most efficient and effective manner.
- Ensuring our families have financial means to continue life even in our absence is core belief for our team. We use a needs based approach to adequately provide families the resources they need.
- Long term care is quickly becoming one of the biggest risks for clients' legacy and planning goals.
- Your income protection strategies will be reviewed, along with leveraging your resources and work benefits to help ensure you continue to provide for your family even if life throws you a curve ball.

DEFENSE - CONTROLLABLE

- Some events in life can be planned for, our job is to highlight the areas we can control.
- Local experts identify and encourage the implementation of an estate plan. Even the best plans are useless if they aren't executed in the manner that ensures your wishes are followed.
- It cannot be predicted when life will throw us a curve ball. With proper planning, even the most financially stressful events can be mitigated. We help build and implement emergency fund strategies.
- We review and help develop debt analysis and payment strategies from mortgage and student loans to car and business loans. We help ensure you are using each dollar to the fullest in effectively managing your debt.

OUR SOLUTIONS



GENERAL PLANNING

- Major purchase/sale
- Real estate ownership
- Education planning
- Retirement planning
- Risk of death/disability
- Estate planning



WEALTH ACCUMULATION PLANNING

- Asset management and allocation strategies
- Lending solutions tied to investment accounts
- Tax strategies
- Qualified account planning (401k, IRA, 529, etc.)
- Company stock optimization



RISK MANAGEMENT PLANNING

- Emergency savings strategies
- Life insurance planning
- Disability income insurance planning
- Long term care insurance planning
- Employee benefits planning
- Review of estate planning documents



WEALTH DISTRIBUTION PLANNING

- Fixed and discretionary spending solutions
- Social Security and Medicare planning
- Guaranteed income strategies
- Asset allocation and strategic selling of assets
- Tax planning
- Trust planning services
- Estate and legacy planning and gifting strategies

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OUR ENGAGEMENT

FEE-BASED ENGAGEMENT

Cost: \$5,000 - \$15,000 Flat Fee

STANDARD OF CARE - We become fiduciaries on all advisory relationships.

ENGAGEMENT - Our team will work with you to create a holistic financial plan, including the audit of all relevant aspects of your current situation (goals, insurance, investments, estate planning, etc.) The written plan will provide the guidance needed to execute efficient financial decisions across multiple aspects of your planning. We will help you audit and select the right advisors and product solutions to implement in you plan

TERM OF ENGAGEMENT - 1 YEAR: After one year, we can re-engage again at our annual fee or shift to an Asset Management or Insurance Advising Engagement.

ASSET MANAGEMENT ENGAGEMENT

Cost: Fees based on assets under our management (.5%-1.5% per year). We pride ourselves in extreme transparency and hold a detailed conversation based on the fee recommendations per the investment policy statement.

STANDARD OF CARE - We become fiduciaries on all advisory relationships.

TERM OF ENGAGEMENT - ONGOING: This arrangement results in an ongoing planning relationship as long as assets are being managed by Northwestern Mutual.

INSURANCE ADVISING ENGAGEMENT

Cost: Commission is paid by the insurance company on any products purchased.

STANDARD OF CARE - Suitability standard of engagement (non-fiduciary).

ENGAGEMENT - Our team works within your existing plan to satisfy elements of risk management, tax strategies*, cash management, and design of safer asset alternatives.

TERM OF ENGAGEMENT - ONGOING: Our team will advise on and implement your risk management planning and periodically review you coverage to determine if revisions may be needed.

Keith Allen Rollins, Chad Stuart Smith, James Christiaan Carroll and Jill Gaitz use RSF Wealth Management as a marketing name for doing business as representatives of Northwestern Mutual. RSF Wealth Management is not a registered investment adviser, broker-dealer, insurance agency or federal savings bank. Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM) (life and disability insurance, annuities, and life insurance with long-term care benefits) and its subsidiaries. Investment advisory services provided as Advisors of Northwestern Mutual Wealth Management Company® (NMWMC), a subsidiary of NM and federal savings bank. Investment brokerage services as Registered Representatives of **Northwestern Mutual Investment Services, LLC (NMIS)**, a subsidiary of NM, registered investment adviser, broker-dealer and member FINRA and SIPC Keith Allen Rollins, Chad Stuart Smith, James Christiaan Carroll and Jill Gaitz are Insurance Agents of NM and Northwestern Long Term Care Insurance Company. NM and its subsidiaries are in Milwaukee, WI

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