

One Team, Twice the Benefits

Every client of Cramer & Rauchegger, Inc. enjoys the advantage of dual guidance. That's two advisors, two educational backgrounds, two sets of experience, two expert opinions—always working collectively to help clients achieve their financial goals.

Scott Cramer and Tom Rauchegger met playing soccer. It was their teamwork and commitment on the field that paved the way for their business model today: *two is better than one.*

"We meet with every client together, and we always have," says Rauchegger. "The team approach offers enhanced personal attention, higher quality service and sounder investment recommendations."

"We are greater than the sum of our parts, which is how any team should operate," adds Cramer. "If we were clients, we would want a team working on our behalf."

Diverse Services

With a focus on retirement management, estate planning and wealth management, Cramer & Rauchegger specializes in advising high net worth clients who are retired or close to retirement. But more importantly, the team seeks "clients who value a safe and secure financial future and who can profit from our unique scope of services," says Cramer.

"There are many aspects of retirement planning—investment management, risk tolerance, income distribution, tax planning, estate planning—and all the pieces must work together in a coherent strategy," Cramer continues. "Instead

of seeking a professional in each area, our clients receive all of these services in one place. It's a value-added factor that extends beyond basic investment services."

Unique Investment Strategy

Cramer & Rauchegger has adopted the forward-thinking Endowment Model Strategy used by large institutions such as Yale and Harvard. This approach seeks to reduce risks and maximize returns while keeping individual goals on course.

One aspect of this multifaceted strategy is to employ investments and asset

classes that are not correlated to the market, such as private equity, commodities and real property, when suitable. Until recently, these types of investments have been largely unavailable to individual investors. "The Endowment Model Strategy is more sophisticated and provides access to more asset classes than the common stock and bond portfolio. This benefits our retired clients because it's been shown to reduce volatility and enhance

returns," explains Cramer. "Our clients need income and capital preservation for the rest of their lives—whether that's five, ten or forty years."

"We establish life-long relationships with clients, and we treat them like family," says Rauchegger. "We are approachable and down-to-earth, but we are also very serious about what we do because we truly care about our clients' futures."



**Tom Rauchegger (left)
and Scott Cramer**

Cramer & Rauchegger, Inc. is located at 800 North Maitland Avenue, Suite 204 in Maitland, FL. Call **407-645-4433** or send an email to **Info@CramerandRauchegger.com** to schedule a consultation, or visit **CramerandRauchegger.com** for more information.