



# The Roush Group

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# DISCLAIMER

# THE ROUSH GROUP

**In reality, money brings you the power to**

**Owe, Grow Live  
and Give...**

That's why our detailed, customized approach to financial life planning guarantees our advice filters through the prism of your life. Your needs. Your desires.

# WHO WE ARE

The Roush Group advocates for business owners and accomplished individuals in the central valley and central coast regions of California with independent, objective, fee-only financial advice.

As a Registered Investment Advisor (RIA) and Accredited Investment Fiduciary® (AIF®), we uphold the industry's highest standards of fiduciary care.

Importantly, we adopted our fiduciary standard – everything we do is in your sole interest – well before the proposed DOL fiduciary rule emerged.

With a decades-long investment background at large national banks and broker-dealers, Rick Roush launched his RIA firm to be free to more effectively advocate for objective, transparent and fully disclosed investment advice, so critically needed by business owners, their families, and their employees.

- Financial Life Planning
- Asset and Wealth Management
- Life Insurance and Alternative Assets
- Retirement Plans
- Estate/Trust Planning
- Sucession Planning; Exit



# The Roush Group advocates for business owners and accomplished individuals in the central valley and central coast regions of California with independent, objective, fee-only financial advice.

We take an "independent" approach to advising the clients we work with. This means we utilize an "open architecture" platform to provide our clients resources and investment solutions wherever they can be found. Simply put, this means we use our extensive institutional networks to bring ideas, investments, and resources to our clients, regardless of where they come from or what institution we partner with to deliver them. We implement this family office approach across our client relationships.



We will begin with the roles, responsibilities and objectives of the client, understanding family governance, and generational issues, including fiduciary compliance and current structure.



We will assist the client in establishing or reviewing their investment plan and Investment Policy Statement.



Expertise – Benefit from our considerable experience and leverage our knowledge, relationships, and infrastructure.



Customized Portfolios – Provide portfolios customized to meet your unique investment objectives and complement existing investments.



We will review and organize current allocations, bank financing/lending arrangements, and risk management.



Visibility – All of your holdings can be accessed in one place, in a secure online portal, daily.



Our family office service typically make sense for clients with a minimum investable net worth of \$25 million.

# WHAT WE DO

Tailored advice based on your goals.

## MULTIGENERATIONAL PLANNING

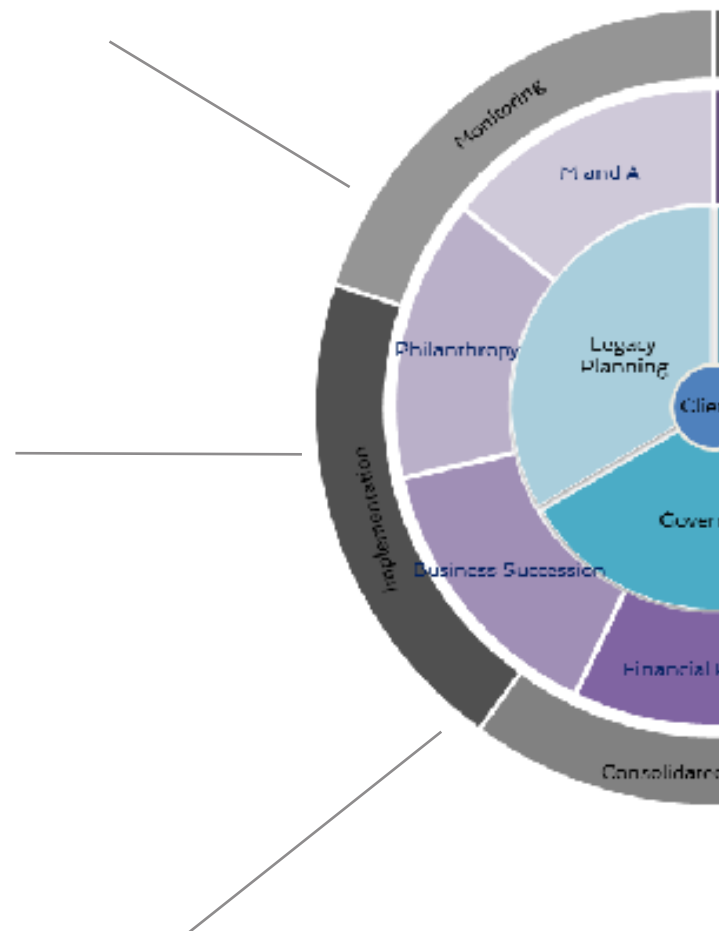
- Confidential estate analysis
- Legacy and philanthropic planning
- Family governance
- Family enterprise planning
- Wealth transfer planning
- Liquidity event planning

## TRUST AND FIDUCIARY

- Management of challenging assets
- Global asset servicing
- Fiduciary and trust services
- Coordination of personal trusts, charitable trusts and foundations
- Estate settlement services

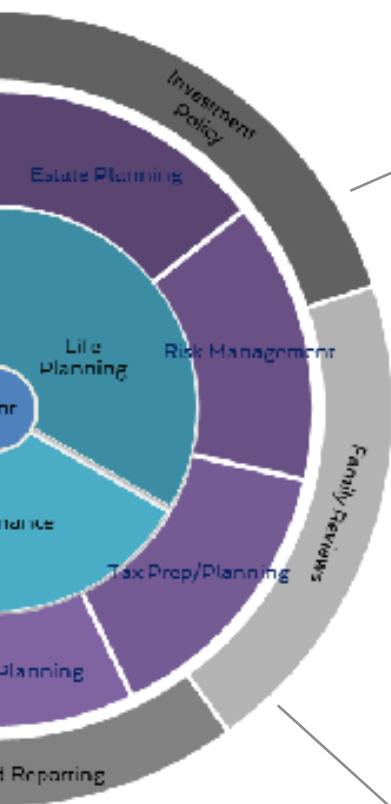
## ASSET MANAGEMENT

- Strategic and tactical investment strategies
- Comprehensive investment platform
- Customized portfolio construction
- Investment manager selection research
- Hedging and liquidity management strategies
- Alternative investment strategies



# HOW WE DO IT

## A Focus on You.



### FINANCIAL ADMINISTRATION

- Consolidated investment/wealth reporting
- Cash management and money movement
- Tracking of all family assets and liabilities
- Coordination with all outside advisors
- Support tax payments
- Quarterly financial reviews

### RISK ASSESSMENT

- Risk exposure evaluation and GAP analysis
- Insurance risk analysis and consulting
- Personal and data security
- Financial risk management
- Legacy risk management

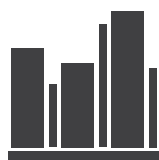
### FAMILY DYNAMICS

- Customized events and curriculum to address family dynamics and goals
- Family mission and vision statements
- Planning and educational seminars for next generation

# CLIENT B

The Roush Group is an investment advisory firm created by trusted wealth advisors with extensive experience of helping successful individuals, families and entrepreneurs.

The Roush Group provides comprehensive reporting on traditional financial assets on our AI



## HEDGE FUNDS

Hedge fund access can be direct or through one of our platform partners:

CAIS

iCapital Network

Gemini Platform

Crystal Capital

Directed Investments.



## CREDIT/PRIVATE DEBT

Private Credit includes middle market, platform, and direct strategies.



# ENEFITS

Clients receive digital storage, client vaults, and the ability to aggregate outside accounts directly into our reporting system. We will consult and customize your internal processes, assist in the design of your workflows to create a powerful, and efficient organizational structure that will dramatically simplify and improve the quality of the information you need to see about your investments.

in all types of directed alternative investments as well as  
Alternative Investment Platform "AIP".



## REAL ESTATE

Directed, syndicated, partnership, fund, and REIT holdings can be tracked and reported on through the AIP.



## PRIVATE EQUITY

Track capital commitments, capital drawn, allocations by manager, risk, strategy, and type.

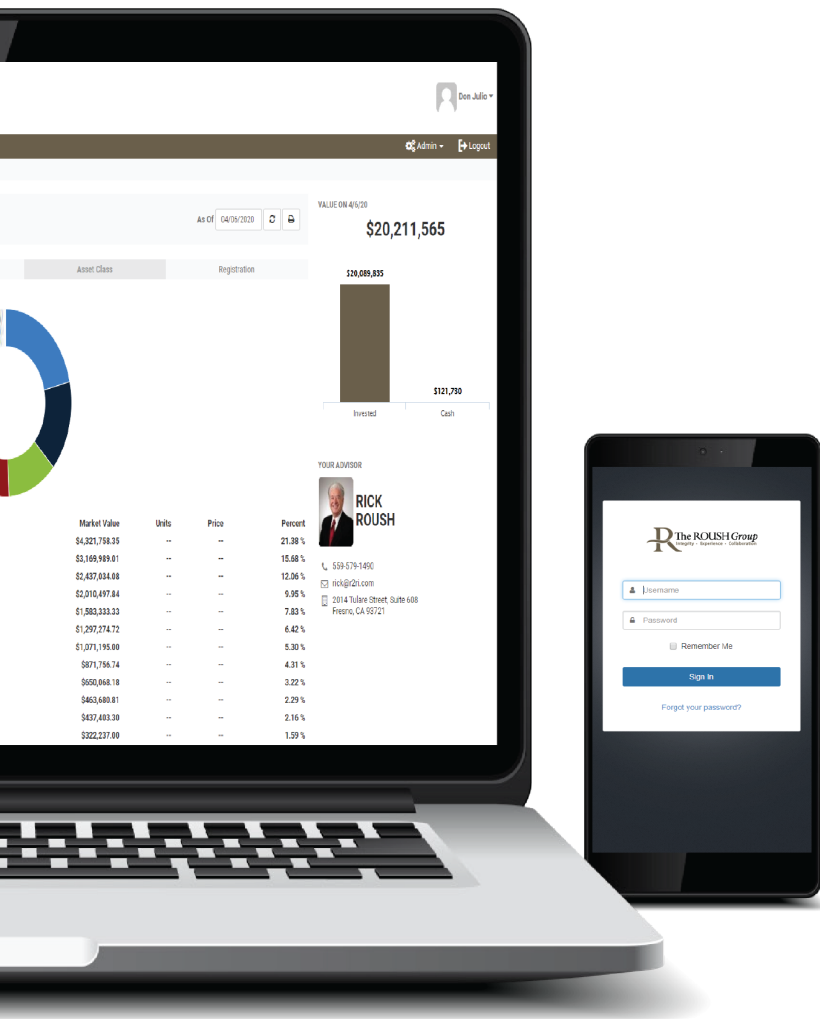
# THE PRIVATE ASSET PLATFORM

The Private Asset Platform gives advisors a way to manage their high net worth clients' traditional and alternative investments in a single comprehensive platform for a full accounting of their wealth.

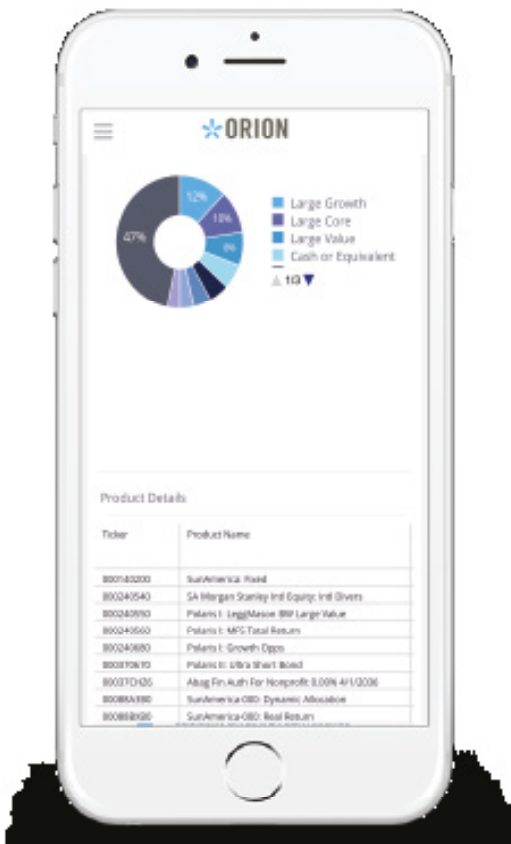


# CUSTOMIZED SLEEVE STRATEGY — PORTFOLIOS

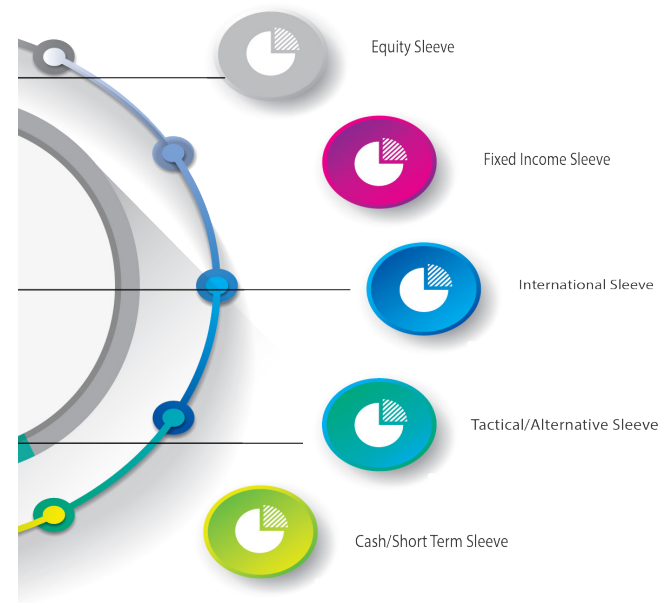
The Roush Group creates a unique client experience by lowering the cost and complexity of building portfolios using third party managers with advisor directed solutions. Portfolios are optimized using equity, fixed income, ETFs, and mutual funds in a single brokerage account. Institutional managers can be sleeved alongside alternative investments such as private equity and hedging strategies, resulting in both core strategic and tactical investment strategies.



# THE REPORTING PROCESS



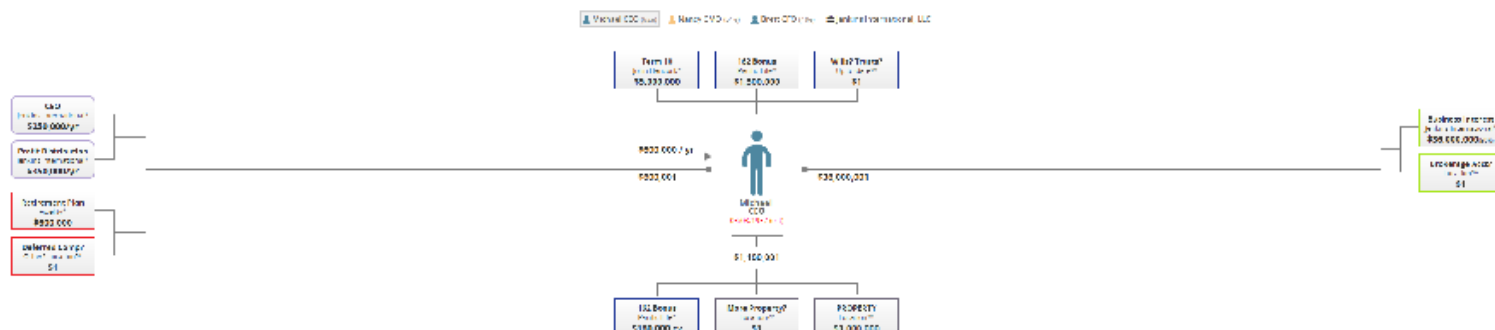
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Clients can blend traditional SMA strategies with private equity, private credit, and hedge funds in the same account.

We can combine internally managed strategies with rigorously selected third party managers, best-in-class third party mutual funds, ETFs, hedge funds, and private equity managers to achieve a comprehensive platform of customized investment strategies.

Portfolio construction is driven by a top-down macroeconomic view coupled with bottom up manager and investment identification. Investment research and screening results in a list of potential investment opportunities which are reviewed by the investment committee and built into strategy sleeves which are then combined and analyzed to create the final allocation.





# FINANCIAL LIFE PLANNING

## **Our Discovery Process**

We utilize a personalized, in-depth discovery process to help our clients identify what their money means to them. Understanding this core value of our clients' lives has become the cornerstone of our entire financial life planning process.

## **Life Events and Transitions**

As we accompany our clients through major changes and decisions, we guide them to understanding how certain life events may modify their financial, and life, plans. This process instills in them the confidence to navigate through some of life's most intimidating, uncertain times. Our services are extended to clients' families – personal or professional – as we could never hope to fully understand our clients' lives without first understanding the family that surrounds them.

## **Red Carpet Service**

Our standard of care extends far beyond what is practiced, or expected, in the industry. Our entire team embraces a fiduciary spirit and proactively seeks ways to enhance our valued client relationships. This spirit has been woven into the fabric of our firm, and it truly is the relationships we have with our valued clients that sets us apart.

# RETIREMENT GUIDANCE

## **Your Unique Retirement**

Retirement does not look the same for everyone. We discover what retirement means to our individual clients and develop a financial plan that helps them to achieve their own personal ideals and expectations.

## **Your Legacy**

We understand the importance of estate planning and ensuring your heirs are taken care of beyond your life, but we also understand there's much more to what you leave behind than only your assets. We utilize innovative planning tools to ensure your values, your life philosophies, and even your fondest memories are part of the planning process and are reflected in your will.

## **Your Trust**

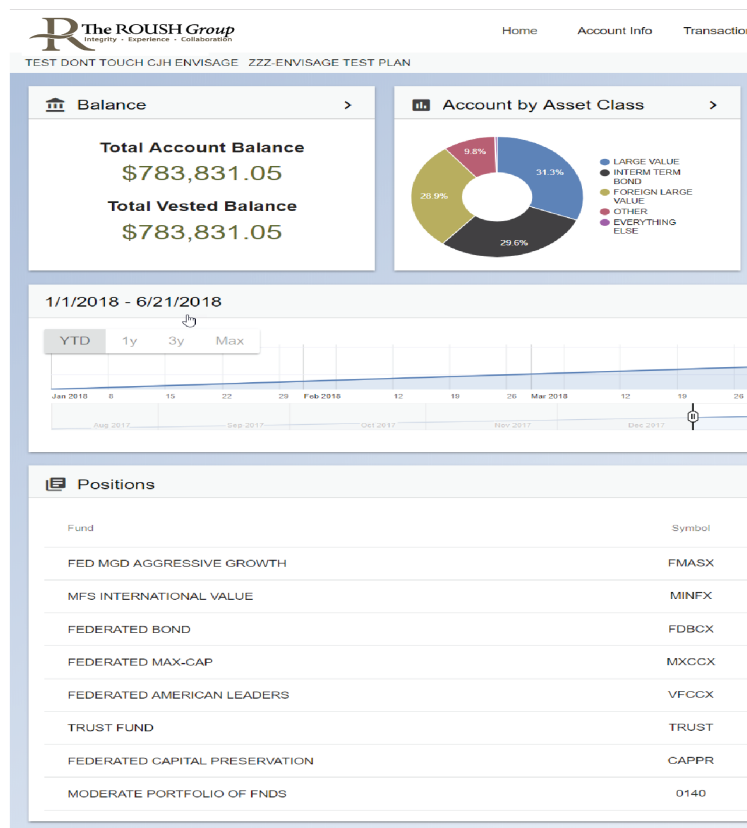
As your wealth grows, life can often become more complicated. Our advisors specialize in creating trusts that will reflect your desires, wishes, and values.

# ASSET AND PORTFOLIO

## Our Wealth Management Discipline

Through our discretionary money management arm, R2 Managed Assets, we provide a disciplined, defensive approach to asset and wealth management. It is this framework and philosophy that drives our methodology to deliver protection in down markets and quality participation in up markets.

You can have your entire portfolio – including income  
balance sheets – right at your fingertips in one  
a truly fulfilling relationship, our clients become  
engaged in the financial

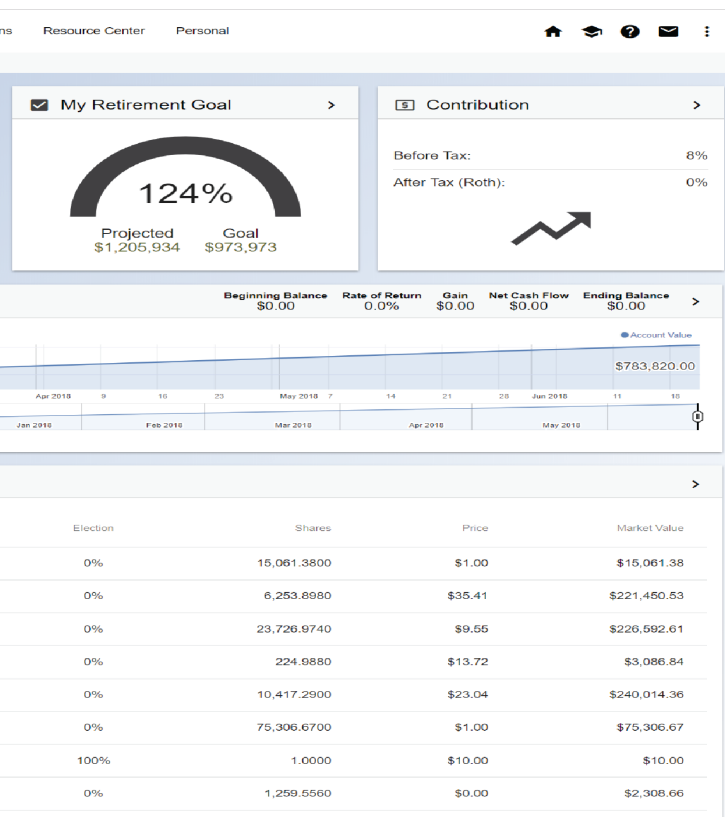


# PORTFOLIO MANAGEMENT

## Portfolio Management & Planning Tools

We provide you with an advanced online wealth management portal. It's not just a planning tool, it's a platform for a collaborative client-advisor experience.

Important documents, cash flow statements, and a secure place. With these tools that help create a more connected with our advisors and more efficient life planning process.



# Meet the Team

## **RICK ROUSH, AIF, CPFA**

Chief Investment Officer

(559) 579-1490

Rick@r2ri.com

Rick leads the vision of our firm. He formed The Roush Group as a Registered Investment Advisor (RIA) to provide unbiased, unconflicted advice for business owners, their families, and their company retirement plans.

In 2010, after 25 years of serving large national banks and broker-dealers, Rick surrendered his commission Series 7 and pursue a fee base only firm.

The result, honor a fiduciary standard only to do what is the absolute best interest for our clients at all times. Rick has earned the Accredited Investment Fiduciary (AIF) and Certified Plan Fiduciary Advisor (CPFA) designations, which signify specialized knowledge of the fiduciary duty and a commitment to promote a culture of fiduciary responsibility and professionalism for all.

Rick embodies stewardship. He leads our clients to identify personal and financial objectives by crafting personal financial life planning by identifying their core values of life and family.

Rick is married to his Wife, Terree, for more than 48 years. Together they have four beloved children, three granddaughters, two grandsons, and one great-granddaughter. Rick enjoys fine wines, giving back to the community, playing golf with a 6-7 handicap, and traveling with Terree all over the world.



## **Andy Wheeler**

Senior Financial Advisor

(559) 579-1490

Andy@r2ri.com

Andy Wheeler joined The Roush Group as Senior Financial Advisor in 2018 with 20 years' experience in the financial services industry. Andy is successful in guiding high-net-worth clients through financial life planning, core values, portfolio management, and estate planning strategies with great care, diligence, and compassion.

As Senior Financial Advisor, he is responsible for guiding our high net worth clients to a successful road of retirement readiness while upholding our fiduciary standards and delivering tax-sensitive wealth management solutions through our Financial Life Planning process.

Andy and his wife, married to Cari over 24 years, raised their two sons here in the Central Valley, and he continues to stay active in our local community as Elected School Board Trustee of Golden Valley Unified School District.

# Meet the Team

## **Jessica Roush**

Executive Vice President

(559) 579-1490

Jessica@r2ri.com

As Executive Vice President, Jessica leads our team in the formulation and execution of our day to day business, compliance oversight and client relations. She monitors the execution of quality control to over 100 client relationships and oversees all aspects of the firm operations. Jessica holds the Certified Plan Fiduciary Advisor (CPFA) designations, which signifies specialized knowledge of the fiduciary duty and a commitment to promote a culture of fiduciary responsibility and professionalism.

In 2010, her father persuaded her to join the firm at its founding. True to her positive spirit, she jumped in and set up the office, system servers, operating agreements with partners, and assisted Rick in building the original website.

Jessica's 18-year business career includes eight years in the medical industry working for Medical Staffing Network. Notably, she handled highly detailed and sensitive compliance requirements with JACHO and OSHA.

Committed to lifelong learning, Jessica studied at Fresno City College and regularly attends seminars and training courses to sharpen her skills. She's an avid reader, a notary public, escrow signing agent, and is currently studying for her Series 65 to become an investment advisor.

In her free time, Jessica serves on the boards of the Downtown Fresno Partnership and Valley Center for the Blind. She treasures her close friends, the company of her nieces and nephews, event planning, and the culinary art of baking.

## **Veronica Becerra**

Client Service Specialist

(559) 579-1490

Veronica@r2ri.com

Veronica Becerra joined The Roush Group in 2019 as a Client Service Specialist with over 15 years' experience working in the banking financial industry. She is responsible for organizing and maintaining the firm's new business opportunities, working alongside our advisors to maintain all new business opportunities. Veronica is the first point of contact for new relationships and works closely with our collaborative partners to stay on top of the resources and products available

Veronica studied at Madera Center College in Business Administration and Management.

Veronica has three children and two grandchildren. She enjoys cooking, antique shopping, and attending wine trails with friends and family.

# Meet the Team

## **Kim Evans**

Operations Administrator

(559) 579-1490

Kim@r2ri.com

Kim Evans joined The Roush Group in March 2020 as an Operations Administrator. She has over 27 years' experience working in the Financial Services industry in both office management and operations.

As the Operations Administrator, Kim assists with the firm's day to day operations, installation of new Retirement plans, and client service requests. She is the first point of contact for all client requests and works closely with team members to uphold our white-glove service standards.

Kim holds the following designations from Life Office Management Association (LOMA)

- Associate Customer Service (ACS),
- Associate Insurance Agency Administration (AIAA)
- Associate Insurance Regulatory Compliance (AIRC).

Kim and her husband, Tim, have been married for 41 years and have two children and two grandchildren. In her free time, she enjoys antique shopping and spending time with her grandchildren.

## **Dianna Curtis**

Controller

(559) 579-1490

Dianna@r2ri.com

Dianna Curtis joined The Roush Group as Controller in January 2020 with over 35 years' experience in the field of finances and seven years' experience in the legal industry.

As Controller, Dianna is responsible for creating financial statements, all accounts payable and receivables, analyzing firm forecasts revenue and budgeting projections. She also assists our financial advisors with updating client wealth portals including financial data, tax returns, balance sheets, life insurance policy and budgeting information for a successful pathway to financial freedom.

Dianna and her husband, Tim, have been married for over 31 years. She is Board Treasurer for All-New Christian Fellowship and a Pastor of Certified Assemblies of God. They enjoy the company of their four children, seven grandchildren, and one great-grandchild and love having family gatherings as much as possible.





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