



# Gelb Retirement & Advisory Team (GRAT)

1033 Skokie Blvd | Suite 500 | Northbrook, IL 60062

Phone: 847.564.7313  
Toll-free: 800.350.7782  
Fax: 847.919.4622  
E-mail: [grat@ml.com](mailto:grat@ml.com)  
[www.fa.ml.com/grat](http://www.fa.ml.com/grat)

For Plan Sponsor Use Only - Not for Retail Client Use





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This material does not take into account a client's particular investment objectives, financial situations or needs and is not intended as a recommendation, offer or solicitation for the purchase or sale of any security or investment strategy. Merrill offers a broad range of brokerage, investment advisory and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select. For more information about these services and their differences, speak with your Merrill financial advisor.

A Portfolio Advisor, in addition to providing traditional advice and guidance, can help clients pursue their investment objectives by recommending individual, or any combination of, Merrill or approved third-party investment managers' strategies, funds or portfolios.

A Senior Portfolio Advisor can help clients pursue their objectives by managing on a discretionary basis custom investment strategies, selecting from a wide range of Merrill model portfolios and third-party investment strategies.

**Forbes "Best-in-State Wealth Advisors" list.**

Opinions provided by SHOOK® Research, LLC and is based on in-person, virtual and telephone due-diligence meetings that measure best practices, client retention, industry experience, credentials, compliance records, firm nominations, assets under management and Firm-generated revenue (investment performance is not a criterion). SHOOK's rankings are available for client evaluation only, are not indicative of future performance and do not represent any one client's experience and available for investor help in evaluating the right financial advisor. Compensation was not received from anyone for the study. Past performance does not guarantee future results. Details available at [www.SHOOKresearch.com](http://www.SHOOKresearch.com). SHOOK is a registered trademark of SHOOK Research, LLC.

**2023 Forbes "Best-in-State Wealth Management Teams" list.**

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*IMPORTANT: The projections or other information shown in the Advice Access program regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.*

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## About Us

### ***Retirement Plans***

We are an experienced team, with a passion for educating retirement plan sponsors and participants to help them make informed decisions.

The GRAT Team draws on our own extensive professional experience and the deep resources of Merrill to help clients tailor retirement benefit plans to their organization's unique requirements and manage their plans as needs evolve. We offer guidance to sponsors of 401(k), 403(b) and 457 plans, as well as non-qualified defined contribution plans and supplemental executive and equity benefit plans. We are privileged to provide service to sponsors of plans of all sizes in diverse industries.

We offer access for plan sponsors to the broad range of services offered through Bank of America Retirement Services, including plan design features, support for selecting or changing a plan provider, and updating investment menus. We also offer courses for educating plan participants. Our knowledge of the retirement industry, including multiple plan providers and platforms, helps us guide sponsors in designing plans to fit their organization's size, demographics, budget and other stated needs.

***Jordan Gelb received the following recognition:***

***Forbes "Best-in-State Wealth Advisors" 2018-2023.***

*Published annually Jan-April.*

*Rankings based on data as of June 30 of prior year.*

***The GRAT Team received the following recognition:***

***Forbes "Best-in-State Wealth Management Teams" list in 2023.***

*Published on January 12, 2023.*

*Rankings based on data as of March 31, 2022.*

# Merrill Lynch Wealth Management

## ***About Us***

Our mission is to be a GPS for individuals, families and corporations and guide them to their financial destination. With our diverse age base and specialization of retirement and individual planning, our team can be your one-stop shop for generational wealth creation and transfer. No matter what your value on paper is, you are always treated as one of us.

Our team is made up of two advisors with a 30-year age spread and three supporting associates. We are unique in the fact that every teammate helps every client. Our goal is to find the best way to treat your money by starting with a plan, executing on the service as well as investment side, and to continually be a resource.

Our saying is "Our clients are our family, and your financial plan will not outlive our team."

## ***What can clients expect from us?***

Guidance to help you address all aspects of your financial life, beyond individual investment transactions alone. Follow-ups to help you stay on course, no matter what's happening in the markets or around the world. Adjustments to your approach, as life, and the markets, can change quickly. Tools and experience reflecting and delivering the best thinking of the firm. That is our commitment to you.



# Our Mission & Principles

## Broad Experience, Deep Resources

We provide access to the investment resources of Merrill and the banking services of Bank of America to help meet the unique needs of our clients. By delivering a holistic and comprehensive approach to wealth management, we assist our clients in pursuing their goals. Our goal is to help make critical differences in our client's lives, and we follow a process that involves extensive planning, due diligence and experience.

Our team is continuously adapting to the ever-changing industry. We strive to connect with our clients on a personal level, being a part of their everyday lives. Understanding personal goals and aspirations helps our team to coordinate and better serve our clients in an array of financial areas, including estate planning services and retirement income planning, including healthcare cost planning, through Merrill, and access to banking and lending through Bank of America.



*“We believe that effective design, combined with customized education programs, can help to increase the likelihood that a retirement benefit plan will succeed in its pursuit of plan objectives and be more fully used by the employees.”*

**Jordan Gelb**, CIMA®, CPFA®, CRPCTM, CEPA®  
Managing Director  
Wealth Management Advisor  
Senior Retirement Benefits Consultant



# Who We Are



**Jordan Gelb, CIMA<sup>®</sup>, CPFA<sup>®</sup>, CRPC<sup>™</sup>, CEPA<sup>®</sup>**  
Managing Director  
Wealth Management Advisor  
Senior Retirement Benefits Consultant  
NMLS# 560360  
Merrill Lynch Life Agency CA License #0522776, CA License #0D02883  
  
(w): 847.564.7313  
(c): 224.612.4745  
(e): [jordan\\_m\\_gelb@ml.com](mailto:jordan_m_gelb@ml.com)



**Joshua Spungen, CIMA<sup>®</sup>, CPFA<sup>®</sup>**  
Vice President  
Wealth Management Advisor  
Senior Retirement Benefits Consultant  
NMLS# 1420537  
Merrill Lynch Life Agency CA License #0522776, CA License #4161094  
  
(w): 847.564.7115  
(c): 847.224.6034  
(e): [joshua.spungen@ml.com](mailto:joshua.spungen@ml.com)



**Tommy Jones, CRPC<sup>™</sup>**  
Wealth Management Specialist  
  
(w): 847.564.7317  
(e): [tjones67@ml.com](mailto:tjones67@ml.com)



**Jason Lorenzo, CRPC<sup>™</sup>**  
Registered Wealth Management  
Client Associate  
  
(w): 847.564.7282  
(e): [jason.lorenzo@ml.com](mailto:jason.lorenzo@ml.com)



**William Tinucci**  
Wealth Management Client Associate  
  
(w): 847.564.7266  
(e): [william.tinucci@ml.com](mailto:william.tinucci@ml.com)





# Additional Advisor Resources

***GRAT, when appropriate, works with other advisors and teams in these regions:***

***In Missouri:***



**Stephen W. Peters, CPFA<sup>®</sup>, CRPS<sup>™</sup>**

First Vice President  
Senior Financial Advisor  
Retirement Benefits Consultant

NMLS# 1441042

(w): 636.537.4532

(e): [stephen.peters@ml.com](mailto:stephen.peters@ml.com)

***In California:***



**Michael P. Rennels, CIMA<sup>®</sup>, C(k)P<sup>®</sup>, CFP<sup>®</sup>, ChFC<sup>®</sup>**

Senior Vice President  
Business Wealth Management Advisor  
Retirement Benefits Consultant  
Portfolio Advisor

NMLS# 558499

Merrill Lynch Life Agency CA License #0522776, CA License #OA57015

(w): 415.676.2615

(e): [michael\\_p\\_rennels@ml.com](mailto:michael_p_rennels@ml.com)

# Additional Resources

To set up an appointment with one of our additional resources, please contact us.

[grat@ml.com](mailto:grat@ml.com) • Phone: 847.564.7313 • Toll-free: 800.350.7782



**Theodore DeGaetano Jr.,**  
CPFA®, C(k)P®, CRPS™  
Director  
BAC/ML Institutional Retirement  
Employee Benefits Specialist – Mid  
Markets



**Brian C. Lighty, CPFA®**  
Vice President  
Employee Benefits Specialist  
Retirement & Personal Wealth Solutions  
Bank of America



**Jared Gelb, CRPC™**  
Financial Solutions Advisor  
Merrill



**Marcy O'Brien**  
Vice President  
Wealth Management Lending Officer  
Bank of America, N.A.  
NMLS# 559813



**Julie Novitskiy**  
Wealth Management Banking Specialist  
Merrill



**Heather S. Tahmooressi**  
Senior Vice President  
Senior Trust Officer  
Private Bank  
Bank of America, N. A.



**Jermaine J. Gomes, CRPC™**  
Vice President  
Personal Retirement Specialist  
Merrill



**Bryant Wolfson, CRPC™**  
Vice President  
Alternative Investment Regional Specialist  
Merrill

## Our strategic life insurance partner



**Kelly Crosse, LUTCF**  
Regional Insurance Strategist  
Crump Life Insurance Services, Inc.\*

\*Crump Life Insurance Services, Inc. provides life insurance marketing support and case management services to Merrill. Crump is not an affiliate of Bank of America Corporation.

## Team Services – Retirement Plans



### ***Reviews***

- Investment performance
- Share Merrill's eligible fund list and alternative choices Industry reports and best practices
- Provide access to Bank of America's Investment Policy Statement services team to create an Investment Policy Statement

### ***Fiduciary Advisory Services***

- Act as a 3(21) and 3(38) Fiduciary through Fiduciary Advisory Services
- Help the plan sponsor oversee administrative functions with regard to applicable laws, regulations and state policies
- Menu construction
- Asset class selection on a 3(21) or 3(38) basis

### ***Review of Peer/Industry Fees***

- Evaluate fees providers charge for their services
- Comparison of your plan vs peers
- Analyze share classes and help you review estimated revenue
- Coordinate annual benchmarking

### ***Plan Design***

- Match and plan design scenarios to incentivize employees to maximize contributions
- Retirement education of employee population through financial wellness seminars, and other Merrill resources

### ***Plan Enhancements and Administration***

- Provide necessary information for form 5500
- Coordinate plan enhancements, compliance calls, amendments and nondiscrimination through Education and Plan Services
- Review plan demographics

## Team Services – Retirement Plans *continued*



### ***Plan Changes in Mergers and Acquisitions***

- Consult on plan transitions in mergers, acquisitions, spin-offs, divestitures and plan terminations
- Transition and coverage requirements
- Protected benefits analysis: successor plan rules and 401(k) regulation

### ***Total Integration***

- Health Savings Accounts through Bank of America, N.A.
- Employer Stock Option Plans through Merrill
- Non-Qualified Plans through Merrill
- Defined Benefit Plans through Merrill

### ***Ongoing Tailored Employee Education***

- Group education and enrollment meetings
- Meet one-on-one with employees by request only to provide wealth management guidance for educational purposes
- Targeted mailing campaigns
- Virtual meetings (via WebEx)
- Plan-focused seminars

# Team Services

## Planning and Relationship

### ***Comprehensive Modeling***

- Strategic planning including needs assessment, goal articulations, risk profile analyses, asset allocation modeling

### ***Coordination with Your Other Professionals\****

- Accountants, attorneys, and consultants for estate, legal, and tax planning

### ***Insurance Assistance through Merrill Lynch Life Agency Inc.***

- Provide access to specialists\*\* who can assist with life insurance, annuities and long-term care insurance

## Investments and Portfolios

### ***Record-keeping of Accounts and Results***

- Clients can access asset and cash flow information, tax statements, performance, balances and account activity

### ***Portfolio Management***

- Discretionary portfolio construction and review through the Investment Advisory Program

### ***Transparency and Disclosure***

- Fees and services are fully disclosed

*\*Neither Merrill nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.*

*\*\*Life insurance marketing support and case management services offered through Crump Life Insurance Services, Inc. (Crump). Crump is not an affiliate of Bank of America Corporation.*



### ***Home Loans, Credit and Trusts through Bank of America***

- Access to professionals designated to help you within their field

### ***Custom Lending through Bank of America***

- Access to personalized custom lending solutions including securities, real estate (commercial, recreational, residential), fine art, yachts and aircrafts and unsecured lines of credit

# Financial Wellness Essentials

## What can make a financial wellness program successful?

We believe what elevates our program is not only having the key ingredients but putting it together in an easy-to-access and easy-to-use high-touch program, one where there are continual efforts to improve the employee experience.

## Employees can engage with every part of our program

Financial education content



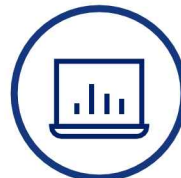
Encourage continued education through robust curriculums of newsletters, email updates, intranet content and webcasts

Workshops and webinars



Foster active engagement and participation on a wide range of general financial topics

Online employee education center



Provide access to extensive resources and tools

One-on-one personal consultations



Meet one-on-one with employees by request to provide wealth management guidance for educational purposes

# GRAT Team Financial Wellness Program

Our program is designed to educate employees on engaging and preparing for the near term, long term and the surprises in between by focusing on all of life's priorities, even as circumstances shift and change. To do this, we offer seminars via WebEx broadcast nationally.

- Monthly sessions
- Mornings and afternoons
- 30-60 minutes in length
- 12+ seminars
- Updated on a rolling basis
- Q&A session and follow-up after each webcast



**Family**



**Health**



**Home**



**Work**



**Leisure**



**Giving**




**Finances**

# Wealth Management

## Personal Wealth Analysis<sup>®</sup> Questionnaire

- Provides a series of proprietary analyses that can help your employees gain a greater understanding of where they are in relation to their goals and what they can do to pursue them.
- Email or mail back questionnaire to the GRAT Team at [grat@ml.com](mailto:grat@ml.com)
- Based upon needs, goals and asset size, a team member will follow up with an analysis of your eligible employees' financial landscape to review non-retirement-related asset strategies, or offer access to Merrill Edge Self-Directed investing.

Wealth Planning Questionnaire


Client name(s) \_\_\_\_\_  
 Advisor Team Name \_\_\_\_\_  
 Advisor Name \_\_\_\_\_  
 Title \_\_\_\_\_  
 Phone Number \_\_\_\_\_ Email \_\_\_\_\_

With our wealth planning approach, you and your dedicated advisor will collaborate to build a financial strategy that aligns with both your unique goals, and your personal values — helping you manage, grow and preserve your wealth today, while also considering the impact it can have for years to come.

1

→

2

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3

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4

**1**  
What matters to you

We learn what's important to you now and what you want in the future.

**2**  
Your path, your plan

Working together, we'll design a personalized plan with guidance that truly supports you.

**3**  
Making it happen

We set your plans in motion — helping you adjust your strategy as your goals change.

**4**  
Helping you review, track your progress

We help you track your milestones and, working together, modify your plan based on the expected and unexpected things life brings.

**We'll use the questions on the following pages to guide our conversation as we discuss:**

Some facts about you	2	Your finances	6
What you're focused on	3	Your income	8
Your goals and how you prioritize them	4	Tax considerations	9

**Keep in mind that there are no right or wrong answers. Just answer each question as best you can and feel free to ask your own questions along the way.**

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discuss your goals  
or prioritize them

retirement

or one goal for most clients, so let's focus on that first.

expenses can be based on your current expenses and should include things like basic living costs, as like travel. In general, retirement costs tend to be slightly lower than your current living expenses.

retire? \_\_\_\_\_ What age is your spouse hoping to retire? \_\_\_\_\_ (if applicable)

ink you will need in retirement? \_\_\_\_\_ (annually)

our other goals, you should also prioritize them — essential, important

ity represent the basics you need, such as paying rent or mortgage, utilities, health care, transportation, food, etc.

- **Important goals** are those that are critical to you, but you may have some flexibility in how or when you pay for them.
- **Aspirational goals** are "wants" as opposed to "needs." These might include entertainment, gifts or travel. Make all estimates based on current prices.

**Describe your goal.** \_\_\_\_\_ What do you think it will cost? \_\_\_\_\_

When do you want to begin? \_\_\_\_\_

How important is this goal?  Essential  Important  Aspirational

What might it take to achieve this goal? \_\_\_\_\_

**Describe your goal.** \_\_\_\_\_ What do you think it will cost? \_\_\_\_\_

When do you want to begin? \_\_\_\_\_

How important is this goal?  Essential  Important  Aspirational

What might it take to achieve this goal? \_\_\_\_\_



- 

What-if  
Scenarios



Goal  
Funding  
Status



Net Worth  
Statement



Asset  
Allocation  
Analysis



Retirement  
Analysis



Education  
Analysis



Stock  
Options  
Analysis

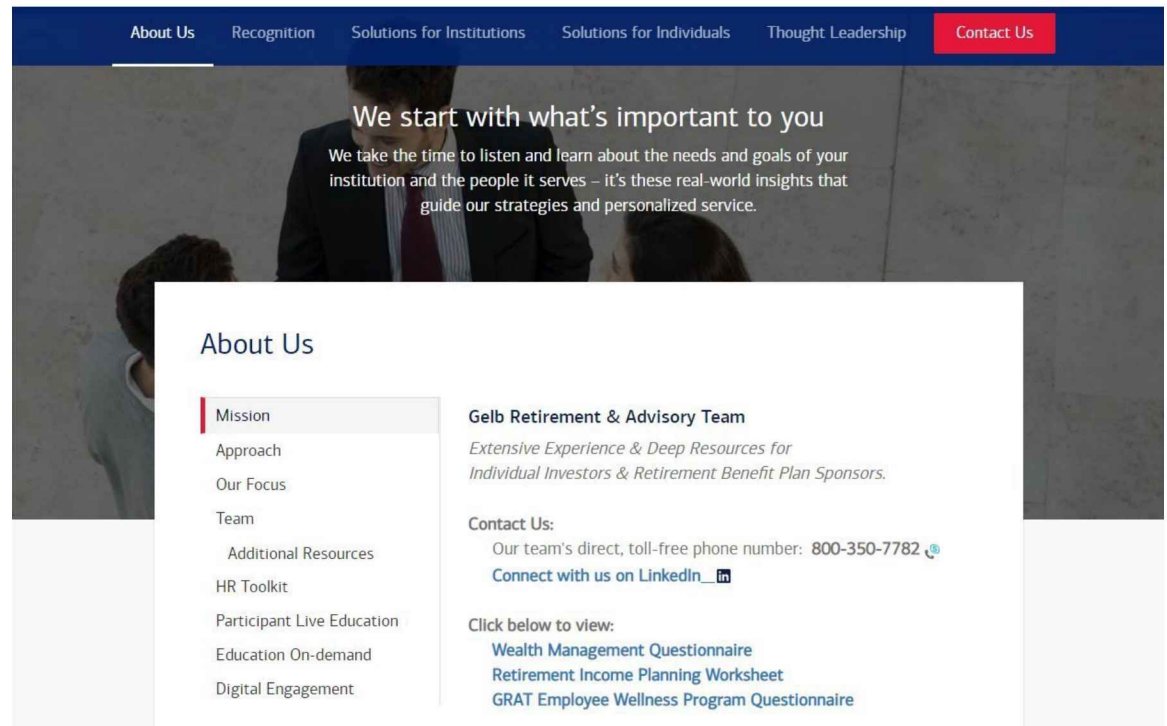


# Guidance for Our Website

1. Go to [www.fa.ml.com/grat](http://www.fa.ml.com/grat)
  2. Click on the tab “**About Us**” to connect with us on LinkedIn, obtain our questionnaire, and view our Intranet newsletter.
- Click on “**HR Toolkit**” to view how our team can assist in enhancing financial wellness.
  - Click on “**Participant Live Education**” to view our upcoming Participant Seminars.
  - Click on “**Education On-Demand**” to view pre-recorded videos, podcasts and articles.
  - Click on “**Digital Engagement**” to view various articles and resources for going digital.



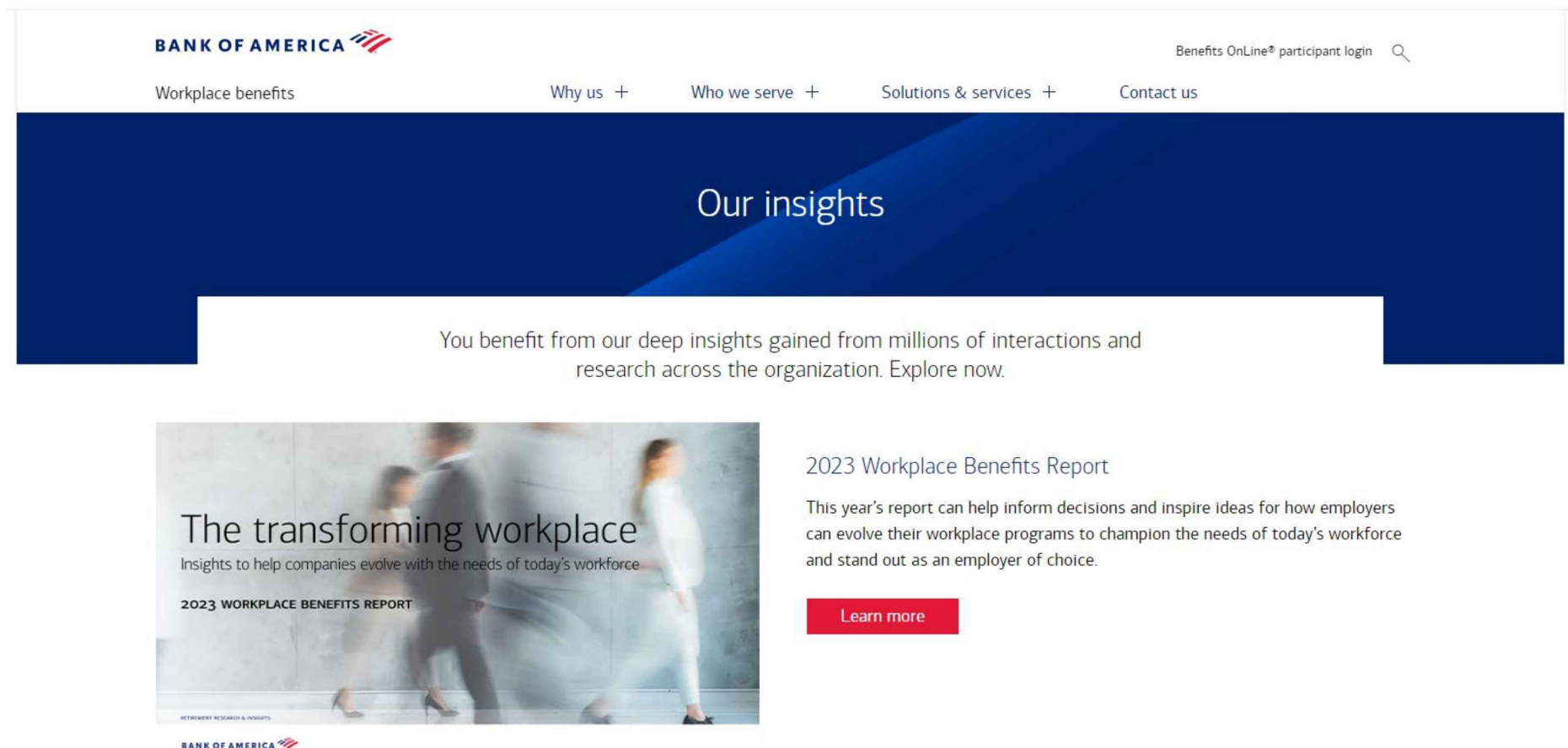
Scan above to learn more about Gelb Retirement & Advisory Team (GRAT).





The screenshot shows the 'About Us' page for the Gelb Retirement & Advisory Team (GRAT). The page features a navigation bar with links for 'About Us', 'Recognition', 'Solutions for Institutions', 'Solutions for Individuals', 'Thought Leadership', and 'Contact Us'. The main content area includes a header with the text 'We start with what's important to you' and a sub-header 'About Us'. Below this is a list of menu items: Mission, Approach, Our Focus, Team, Additional Resources, HR Toolkit, Participant Live Education, Education On-demand, and Digital Engagement. The 'Team' section is expanded, showing the 'Gelb Retirement & Advisory Team' with a description: 'Extensive Experience & Deep Resources for Individual Investors & Retirement Benefit Plan Sponsors.' It also provides contact information: 'Our team's direct, toll-free phone number: 800-350-7782' and a link to 'Connect with us on LinkedIn'. At the bottom, there are links to 'Wealth Management Questionnaire', 'Retirement Income Planning Worksheet', and 'GRAT Employee Wellness Program Questionnaire'.

# Our Insights

Explore our latest insights to learn more about how to help improve your employees' financial wellness. Go to: [go.bofa.com/ourinsights](https://go.bofa.com/ourinsights)



**BANK OF AMERICA** 

Benefits OnLine® participant login 

Workplace benefits    Why us +    Who we serve +    Solutions & services +    Contact us

## Our insights


You benefit from our deep insights gained from millions of interactions and research across the organization. Explore now.

### The transforming workplace

Insights to help companies evolve with the needs of today's workforce

**2023 WORKPLACE BENEFITS REPORT**

RETIREMENT RESEARCH & INSIGHTS

**BANK OF AMERICA** 

#### 2023 Workplace Benefits Report

This year's report can help inform decisions and inspire ideas for how employers can evolve their workplace programs to champion the needs of today's workforce and stand out as an employer of choice.

[Learn more](#)

# Additional Ways to Contact GRAT

Email us at [grat@ml.com](mailto:grat@ml.com) | Call us at 847-564-7313 or 847-564-7115

Connect with us on LinkedIn!



**Jordan Gelb, CIMA®, CPFA®, CEPA®**  
Wealth Management Advisor



**Joshua Spungen, CIMA®, CPFA®**  
Wealth Management Advisor



**Tommy Jones, CRPC™**  
Wealth Management Specialist



**Jason Lorenzo, CRPC™**  
Registered Wealth Management  
Client Associate



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# GRAT Team

**Jordan Gelb**, CIMA®, CPFA®, CRPC™, CEPA®

Managing Director  
Wealth Management Advisor  
Senior Retirement Benefits Consultant  
NMLS# 560360  
Merrill Lynch Life Agency CA License #0522776, CA License #0D02883

847.564.7313  
(c): 224.612.4745  
[jordan\\_m\\_gelb@ml.com](mailto:jordan_m_gelb@ml.com)

**Joshua Spungen**, CIMA®, CPFA®

Vice President  
Wealth Management Advisor  
Senior Retirement Benefits Consultant  
NMLS# 1420537  
Merrill Lynch Life Agency CA License #0522776, CA License #4161094

847.564.7115  
(c): 847.224.6034  
[joshua.spungen@ml.com](mailto:joshua.spungen@ml.com)

**Tommy Jones**, CRPC™

Wealth Management Specialist

847.564.7317  
[tjones67@ml.com](mailto:tjones67@ml.com)

**Jason Lorenzo**, CRPC™

Registered Wealth Management Client Associate

847.564.7282  
[jason.lorenzo@ml.com](mailto:jason.lorenzo@ml.com)

**William Tinucci**

Wealth Management Client Associate

847.564.7266  
[william.tinucci@ml.com](mailto:william.tinucci@ml.com)



# Additional Advisor Resources

**GRAT, when appropriate, works with other advisors and teams in these regions:**

## **In Missouri:**

**Stephen W. Peters, CPFA®, CRPST™**

First Vice President

Senior Financial Advisor

Retirement Benefit Consultant

NMLS# 1441042

636.537.4532 • [stephen.peters@ml.com](mailto:stephen.peters@ml.com)

## **In California:**

**Michael P. Rennels, CIMA®, C(k)P®, CFP®, ChFC®**

Senior Vice President

Business Wealth Management Advisor

Retirement Benefits Consultant

Portfolio Advisor

NMLS# 558499

Merrill Lynch Life Agency CA License #0522776, CA License #OA57015

415.676.2615 • [michael\\_p\\_rennels@ml.com](mailto:michael_p_rennels@ml.com)

# Additional Resources

To set up an appointment with one of our additional resources, please contact us.

[grat@ml.com](mailto:grat@ml.com) • Phone: 847.564.7313 • Toll-free: 800.350.7782

Theodore DeGaetano Jr., CPFA®, C(k)P®, CRPS™  
Director  
BAC/ML Institutional Retirement  
Employee Benefits Specialist – Mid Markets

Brian C. Lighty, CPFA®  
Vice President  
Employee Benefits Specialist  
Retirement & Personal Wealth Solutions  
Bank of America

Jared Gelb, CRPC™  
Financial Solutions Advisor  
Merrill

Marcy O'Brien  
Vice President  
Wealth Management Lending Officer  
Bank of America, N.A.  
NMLS# 559813

Julie Novitskiy  
Wealth Management Banking Specialist  
Merrill

Heather S. Tahmooressi  
Senior Vice President  
Senior Trust Officer  
Private Bank  
Bank of America

Jermaine J. Gomes, CRPC™  
Vice President  
Personal Retirement Specialist  
Merrill

Bryant Wolfson, CRPC™  
Vice President  
Alternative Investment Regional Specialist  
Merrill

Kelly Crosse, LUTCF  
Regional Insurance Strategist  
Crump Life Insurance Services, Inc.\*

\*Crump Life Insurance Services, Inc. provides life insurance marketing support and case management services to Merrill. Crump is not an affiliate of Bank of America Corporation.



# Gelb Retirement & Advisory Team (GRAT)

1033 Skokie Blvd • Suite 500 • Northbrook, IL 60062

[www.fa.ml.com/grat](http://www.fa.ml.com/grat) • E-mail: [grat@ml.com](mailto:grat@ml.com)

Phone: **847.564.7313** • Toll-free: **800.350.7782** • Fax: **847.919.4622**

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