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BALTIMORE
FINANCIAL

Legacy Firm Helps Clients Build for the Long Term

**GOLDMAN ASSOCIATES IS
COMMITTED TO HELPING CLIENTS
ACHIEVE FINANCIAL INDEPENDENCE
AND OPTIMIZE WEALTH.**



Goldman Associates: (l to r) Erica Francia; Jake Colein, CLU®, CFP®, RICP®; Howard "Buddy" D. Goldman III, CLU®, ChFC®, AEP®; Casey Goldman; Kristen Brown

Howard "Buddy" D. Goldman III is an analytical kind of guy. He was, after all, a rocket scientist before he became the third generation in his family to pursue a career in the financial services industry. "I understand numbers. And as 'financial security advisors,' there's a science to what we do, so my background is useful," he says. "But there's also an emotional element to helping people reach for and achieve their financial goals. At Goldman Associates, we are adept at balancing the two."

Buddy has earned the CLU®, ChFC®, and AEP® designations and is a Wealth Management Advisor with the company that bears his family name, Goldman Associates of Northwestern Mutual. His father, grandfather, and uncle preceded him in the business, and his son, Casey Goldman, Financial Advisor, follows in his footsteps. Together the four generations represent more than 175 cumulative years of knowledge capital, unparalleled commitment to clients, and second-to-none experience. The firm is poised to continue serving clients seeking financial planning and wealth management for decades to come.

INTEGRATED FINANCIAL SECURITY PLANNING

Goldman Associates offers a full gamut of financial planning services—from retirement and estate planning (critical for ensuring wealth is passed down to one's beneficiaries while limiting the share Uncle Sam can lay claim to) to tax and insurance planning. The firm's investment advisory services utilize asset

allocation strategies that focus on diversification and support not only each client's financial security plan but also their goals, time horizon, and risk tolerance level. The firm is backed by the 161-year-old, \$235 billion-dollar Northwestern Mutual, a top player in wealth management and No. 1 when it comes to risk management and insurance.

"Our planning services are available a la carte or integrated into a larger wealth and investment management strategy," Casey explains. "Each is developed and structured to meet the individual needs and wants of each client. No two clients are exactly alike; why should their financial plans be the same?"

The process is straightforward—it consists of identifying goals and gaps, developing creative solutions to bridge gaps, deploying the decided-upon strategies, and managing results. Yet too often other firms opt to focus only on investing and wealth management without consideration of the goals that wealth is intended to support and without attempting to help clients identify and overcome potential obstacles.

According to Buddy, he and his team often recommend specific wealth accumulation strategies according to a client's lifecycle phase—demonstrating savings discipline during the prime earning years or utilizing tax efficiencies during distribution, for example. "We always develop plans with an endgame in mind," Buddy says, "because securing financial futures and helping clients achieve the lifestyles they aspire to is what matters most to us."

BUSINESS WEALTH MANAGEMENT

Goldman Associates recognizes that the businesses their clients own are often an integral part of their personal wealth. Buddy Goldman and his team are uniquely qualified to provide both the planning and programs to support the success of clients' businesses and the families that rely on them. They frequently partner with other members of a client's advisory team (including attorneys, accountants, and bankers) to ensure the many aspects that comprise optimal planning are in place and accounted for. Goldman Associates' business wealth management services include business evaluation and analysis, succession planning, key person planning, insurance, executive benefits planning, investing, employee benefits, and personal planning.



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