



# WEALTH & WELLNESS GROUP

Wealth & Wellness Group  
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[WealthandWellnessGroup.com](http://WealthandWellnessGroup.com)

# About Us



## **Philosophy**

Our investment strategy and beliefs are based on three important factors:

- Buy & Hold Doesn't Always Work
- Best Way To Invest Is Through A Disciplined Process
- Two Heads Are Better Than One

## **Approach**

We Work With Clients On An Hourly, Project, Or Fee Basis

We Invest With You Instead Of For You

We Build Our Business With Referrals

## **Process**

Educate & Communicate Our Investment Process & Decisions

Invest In Well-known Companies & Brands Versus The Market

Establish An Investment Policy To Avoid Emotional Investing

## *Fee Based Solutions, Planning, and Advice*

### **Experience and Expertise**

Wealth & Wellness Group was established by Drummond Osborn and Robert Laura who together have over four decades of investment and retirement planning experience. Throughout their careers they have managed in excess of \$100 million for several publicly traded companies and banks. Together, they maintain seven industry designations and belong to numerous national as well as local professional associations.

Both Drumm and Bob have achieved national recognition and are frequent sources for major media outlets such as CNBC, MarketWatch, CNN, USA Today, IBD, Forbes, MSNBC, Fox Business and more.

They are recognized experts on individual stocks, exchange traded funds, fixed income, preferred stocks, as well as retirement income and wellness.

### **Fee Based Solutions Not Products**

Clients never pay a sales commission on any product recommendations and we don't receive any compensation from third parties, such as mutual funds or insurance companies. As fee-only advisors, we disclose potential conflicts of interest and work solely in your best interest.

Unlike most brokerage firms and some bank trust departments, we choose from an unlimited number of investments and design low-cost personal investment strategies to meet your objectives.

### **Fiduciary**

As Registered Investment Advisors, we are required and committed to a higher level of fiduciary responsibility as compared to the traditional brokerage firm. At WWG, you are our client and we are your advocate. Our legal and fiduciary duty is to place your interests ahead of all others.

### **It's Not Just About Money**

We don't want you to run out of money let alone family, friends, good health or time in retirement, so we feel it's essential to help people develop retirement and legacy plans that go beyond just the dollars and cents of traditional planning. Through a variety of books, newsletters, workshops and guided conversations, we help people pass on wisdom rather than just wealth while helping them create a plan for the mental, social, physical, and spiritual aspects of life after work.

# Our Services



## **Investment Options**

Exchange Traded Funds  
Individual Stocks  
Individual Bonds  
Mutual Funds  
Preferred Securities  
Options / Covered Calls  
Master Limited Partnerships

## **We Can Help:**

Individuals  
Couples  
Corporations  
Non-profits / Churches  
Trustee / Guardianships

## **Service Elements**

Monthly Newsletter  
Semi-Annual Special Reports  
Semi-Annual Review Meetings  
Performance Reporting  
Video Updates

## *A Personal Approach To Where You're At...*

### **Flat-Fee Second Opinion**

Whether it's an in-depth review of your 401(k), IRA, or other investment concerns, we work for a fee or on an hourly basis to help you better understand where you are at and where you need to go.

### **Do-It-Together**

We provide the advice and you the client execute the orders, including buy, sell, and hold recommendations. You are in complete control and can maintain your accounts with the company of your choice such as Schwab, TD Ameritade, E-trade, or Fidelity.

### **Managed Portfolios**

Depending on your risk tolerance and investment objectives we use a combination of investments including individual stocks, low-cost mutual funds and ETF's to help you achieve your goals and enjoy retirement.

### **Individual Stocks, Low-cost ETFs, & Mutual Funds**

One of the best ways to make money is to save money. Therefore, we use low-cost investment vehicles and platforms that keep both trading and investment fees to a minimum, leaving more money in your pocket and account.

### **Legacy Planning and Charitable Income**

A legacy plan can include charitable giving, tax considerations, as well as annual, lifetime, or generational income. Whether it's a Charitable Gift Annuity, Donor Advised Funds, Pooled Income Fund, or other vehicle we can help develop an investment plan that combines elements of growth and income, recommended maximum payout rates, and target residuum levels.

### **Trust Advisory**

Our conservative approach and experience in fixed income or stable value investing is ideal for trust or guardianships looking to preserve principal or generate income for beneficiaries.

# Our Company Founders

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Robert (Bob) Laura is the Co-founder of the Wealth & Wellness Group, the RetirementProject.org and Retirement Ministries. He holds several designations including Certified Kingdom Advisor, Accredited Asset Specialist, Certified Mutual Fund Counselor, Chartered Retirement Planning Counselor, & Certified Professional Retirement Coach.

He is a pioneer in the psychology, spirituality, and social science of retirement planning and is a five-time best-selling author, nationally syndicated columnist and recognized presenter at retirement conferences across the country. His work has reached millions of readers through seven books, twelve guides, and over 800 articles. In addition to his own writings, he frequently appears in major business media outlets such as the Wall Street Journal, USA Today, CNBC, MarketWatch, the New York Times, and more.

As a former social worker turned money manager and author, he has found that retirement is among the most fascinating, yet least understood, phases of life. As a result, he has developed a powerful message to tackle the mental, social, physical, spiritual, and financial aspects of retirement. All of his work reflects his ground-breaking efforts to challenge the status quo of traditional retirement planning and help people create a No-Regrets Retirement Plan!

He has a garnered a unique look at wealth and retirement by not only working closely with his own clients for the last twenty plus years, but also by interviewing numerous celebrities, entertainers, and athletes including Pastor Rick Warren, Deion Sanders, John Sally, Gymnast Shannon Miller, Golfer Annika Sorenstam, Singer Amy Grant, HGTV's the Property Brothers, Pawn Star Rick Harrison, & Impersonator Rich Little and more.

Robert is married to his amazing wife Amie and together they have a blended family of four wonderful children. Connor, Ava, Luke, and Drake... and our rescue dog Scout.



Co-founder Drummond Osborn, CFP®, RICP®, CTFA, began his passion for the world of investing at age 12 after reading Benjamin Graham's The Intelligent Investor, and continues to be fueled, daily, through Our own firm and clients A graduate of the University of Michigan, he received his certified financial Planning designation (CFP®) in 1993, the certified trust and financial advisor designation (CTFA) in 2003, And retirement income certified professional (RICP®) in 2018.

Prior to co-founding the firm, Drummond gained insight and experience supervising bank branches, selling and overseeing brokerage services, and managing a community bank trust division. His opinions and expertise have found their way into publications such as the Wall Street Journal, USA Today Weekend, and CNBC.com. His workshops and seminars leave participants enthused and energized towards the often mundane world of finance.

Drummond is a life-long resident of northwest Indiana, where he, along with his wife Suzanne, enjoy their proximity to family, the enjoyment of peaceful shores of Lake Michigan, the community of small-town living, and the nearby big city culture of Chicago.

# Our Investment Approach

We know it's important to feel comfortable with what you invest in. That's why, when it comes to individual stocks, exchange traded funds, and no-load mutual funds, our preference is for large well know companies and providers.

We take pride in our disciplined approach to broad market and company specific research. It's one reason we turn to industry leaders to help identify trends, monitor portfolios, and spot market opportunities.

