



The Nicholson Metz Davis Group

PREMIUM WEALTH MANAGEMENT SERVICES FOR LOCKHEED MARTIN EMPLOYEES

You only retire from Lockheed Martin once.

Trust your retirement to financial professionals who have been helping Lockheed Martin employees retire for decades.

The Financial Advisors of The Nicholson Metz Davis Group provide holistic wealth management for Lockheed Martin employees in or preparing for retirement. With extensive investment consulting and planning expertise and a long history working with Lockheed Martin, we're able to stress test your retirement plans, help you navigate the firm's transition to a 401(k)-style retirement plan and develop tax-efficient pension replacement strategies. Click on the linked topics below to find out more.

WHO WE ARE

Your Lockheed Martin team consists of four partners: Craig Nicholson, Roger Metz, Paul Davis and Sheldon Metz.

WHAT MAKES US DIFFERENT

Attention to detail, experience, proactive financial planning and consistent communication make us different.

OUR PROCESS

Now that your Lockheed Martin pension is no longer accruing additional benefits, it's more important than ever to closely monitor your 401(k). Our four-step approach is designed to address that and the other financial challenges you face.

WHY RETIRE WITH US

Make the most of your retirement by partnering with a team who understands the ins and out of Lockheed Martin's retirement benefit.

WHO IS BAIRD

The Nicholson Metz Davis Group is a part of Baird, a privately held wealth management firm that has been guiding clients for more than 100 years.

The Nicholson Metz Davis Group
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YOUR RETIREMENT MANAGEMENT TEAM



Craig Nicholson
Director

Craig is a Director with Baird and a partner with the Nicholson Metz Davis Group where he was instrumental in opening Baird's office in Fort Worth, TX. He has more than 40 years of experience in comprehensive wealth management and individual portfolio management for Lockheed Martin retirees. Craig is a graduate of the University of North Texas where he earned his B.B.A. in accounting. As part of his responsibilities with the Nicholson Metz Davis Group, Craig oversees research on and implementation of institutional money managers, dividend cash flow strategies, and portfolio management.



Roger Metz, CPWA®, CPM®
Director

With more than 38 years of experience, Roger is an expert in holistic wealth management and financial planning for Lockheed Martin retirees. He started his career with Smith Barney in 1983 and joined Baird in August of 2010. Roger holds a Bachelor of Arts degree from the University of Alabama, the Certified Portfolio Manager (CPM®) designation, and the Certified Private Wealth Advisor (CPWA®), certification. Roger is responsible for the development and implementation of a comprehensive financial plan that serves as the foundation for a personalized retirement strategy.



Paul Davis
Director

Paul has more than 29 years of experience in capital markets, portfolio management, derivative trading, alternatives, and syndicate trading of IPOs and secondaries. He frequently works with Lockheed Martin retirees to help them successfully navigate the unique challenges associated with investing for retirement. Paul is a graduate of Texas State University where he received his BBA in Finance. Paul oversees the day-to-day analytics and implementation of the team's trading strategies and processes.



Sheldon Metz
Doctor of Law - J.D.

Sheldon joined Baird as a financial advisor in 2018. He earned his JD from the Texas Wesleyan University School of Law, M.A. from the University of Nebraska at Kearney, and graduated cum laude from the University of Arkansas in Fayetteville. As a partner with the Nicholson Metz Davis Group, Sheldon provides a unique perspective to wealth management by utilizing his understanding of law and finance. With experience in private wealth management, estate planning, and healthcare, Sheldon allows the Nicholson Metz Davis Group to go beyond traditional investment management and truly provide holistic wealth management for Lockheed Martin retirees.



WHAT MAKES US DIFFERENT

ATTENTION TO DETAIL

Our financial planning process results in a comprehensive, individualized retirement plan that reveals potentially unseen challenges to successfully transitioning into retirement. The retirement plan is continuously updated to reflect changes to the economy and markets, as well as your personal life, and serves as the foundation for anticipating and solving for common risks. Investments are continuously monitored and evaluated to ensure they align with your broader investment strategy.

EXPERIENCE

The Financial Advisors of The Nicholson Metz Davis Group have more than 100 years of cumulative experience in helping Lockheed Martin employees transition to retirement.

PROACTIVE FINANCIAL PLANNING

We are proactive about bringing financial planning concerns to your attention along with potential solutions. Based on our years of experience working with Lockheed Martin retirees, we have identified critical obstacles that could negatively impact your ability to enjoy retirement. We proactively develop customized solutions for you and facilitate the implementation of our mutually agreed upon plan. Our proactive approach allows us to preemptively resolve complex issues from a position of research and confidence rather than reacting to problems that could take you by surprise. We plan ahead so you can enjoy retirement.

CONSISTENT COMMUNICATION

Every client is regularly informed of planning opportunities, market research and individual portfolio performance in a proactive way, be it through weekly communication in our News & Updates email or individualized quarterly reviews of investment performance.



OUR PROCESS

STEP 1

COMPREHENSIVE
DISCOVERY



Establishing your values, goals, important relationships, interests and vision for the future.

STEP 2

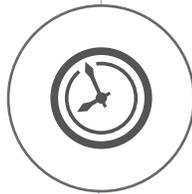
ROBUST FINANCIAL
GOAL PLANNING



Anticipating how the variable and often unpredictable effects of inflation, market returns and sequence of returns can impact your probability of success during decades of retirement.

STEP 3

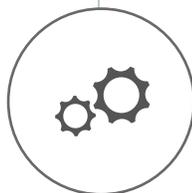
CUSTOMIZED INVESTMENT
CONSULTING



Using such time-tested strategies as dividend growth, managed global growth, tactical fixed income, alternative and non-correlated assets, tax-advantaged income replacement and potential risk mitigation.

STEP 4

ONGOING LIFE STAGE
STANDARD OF CARE



Analysis and assessment of Social Security, Medicare, estate plan documents and preferences, long-term care needs, multigenerational family education, tax-advantaged strategies for college planning and philanthropic giving.



WHY RETIRE WITH US

BECAUSE NO ONE UNDERSTANDS LOCKHEED MARTIN RETIREMENT LIKE WE DO.



WHILE EMPLOYED AT LOCKHEED MARTIN

While you are still employed with Lockheed Martin, there are several planning strategies we can put into motion to help facilitate a smoother transition into retirement. As an example, now that future accrual benefits for the pension have been phased out, managing your 401(k) during your career has taken on a much more critical role. That's easier said than done: The company utilizes pools of separate account managers instead of publicly traded mutual funds that you can easily track. One of the ways we provide value while you are still employed is to provide proprietary in-depth research and analysis of your 401(k) investment choices with personalized recommendations based on your age, time until retirement and other family financial factors. In addition, we provide specific planning strategies, such as maximizing your HSA, to help offset the costs of healthcare if you retire before qualifying for Medicare.



TRANSITIONING TO RETIREMENT

We provide a full analysis of your pension, including guidance on choosing between a lump sum and lifetime payments. A unique and individualized financial plan is created and modified to take into account different potential scenarios and outcomes so you can be as informed as possible when deciding whether or not to retire. If retiring before 65, we provide solutions to obtain health insurance and afford healthcare costs until qualifying for Medicare.



DURING RETIREMENT

Throughout retirement we implement an individualized strategy to ensure an adequate level of income that allows you to enjoy retirement while still growing your investments. As you move through life, we help you achieve your goals, whether they be traveling or paying for the grandkids' college.



WHO IS BAIRD

Baird is a privately held, employee-owned global investment and wealth management firm. All of us care about what we do because we know it is our own resources and reputations on the line every day, in everything we do. It is part of why Baird has consistently ranked among the *Fortune* 100 Best Companies to Work For® since 2004.

Everything we are, do and hope to achieve at Baird is driven by a straightforward mission: To provide the best financial advice and service to our clients and be the best place to work for our associates. What does that mean for you? We strive to help create great outcomes in your financial life by keeping your interests first – always. It also means remaining committed to honesty, integrity, transparency, and teamwork – ideals our firm was founded on more than 100 years ago.

Furthermore, the culture at Baird is unique and built on shared passions, beliefs and core values. Baird Foundation consistently gives millions of dollars to nonprofit organizations, and individual associates give generously of their own time and talents. In the past few years, the partners of The Nicholson Metz Davis Group have volunteered at the Union Gospel Mission, Presbyterian Night Shelter and Botanic Gardens and held fundraising and corporate awareness events for the National Multiple Sclerosis Society. In addition, partners have been actively involved with Colonial Charities and the Gladney Center for Adoption.

Trust, respect, and teamwork are at the core of everything Baird is and does. This is why The Nicholson Metz Davis Group opened the Baird Fort Worth branch in 2010 and remains partners with the firm today.

Robert W. Baird and Baird Retirement Management (BRM) are not endorsed by or affiliated with Lockheed Martin.