



**Blossom**  
wealth management

George Salter, JD, MBA, CFP®  
CEO, Founder

James E. Salter, MBA  
COO, Founder

# Our Mission

“It is wise to look ahead, but  
difficult to look further than you  
can see.”

Winston Churchill

Our lifelong ambition is to help people live meaningfully. We realize that one of the best ways for us to accomplish this goal is to be financial advisors who also focus on portfolio management.

We help our clients reach their objectives by creating customized investment strategies and by maintaining the discipline our clients need to help guide their portfolios through the most challenging markets.

# Our Vision

“You only have to do a very few things right in your life so long as you don’t do too many things wrong.”

Warren Buffett

You are distinctly different from the next investor. Our relationship will be a life-planning partnership; one that responds and changes as the events in your life change.

With the proper perspective and management, we envision helping you instill values and leave a legacy for the people who matter most. To help you realize that vision for your future, we apply our holistic approach to guide you through the stages of wealth: growing, preserving, utilizing and transferring. It’s our commitment to your future.

# Meet The Professionals

## George Salter

George Salter, JD, MBA, CFP®  
CEO, Founder

George's education began when he earned a soccer scholarship to Dominican University of California in San Rafael. First, George pursued his Bachelor of Arts in Political Science. He then stayed at Dominican to study business, graduating at the top of his class with an MBA in International Finance/Sustainable Development. Realizing how often legal issues arise in the business world, George completed his education at the University of San Diego, School of Law. He earned his J.D. in December 2001.

These graduate studies laid the foundation for the global investment program that George runs today. Whether working for a gold mine in Ghana, traveling extensively through Spain and Brazil, or learning about winegrowing in the Rhiniegau region of Germany, George was constantly aware of the interconnected global economy. These experiences, combined with advanced research on behavioral finance during law school, have given George a truly unique perspective on financial planning and wealth migration.

George has been a financial advisor since February 2002. Over the years, he has assisted his clients - and his colleagues' clients - in creating and implementing complex estate and business succession plans. He is a CERTIFIED FINANCIAL PLANNER™, CFP®.

Today, George helps business owners, corporate executives, and other successful individuals grow, protect and transfer their assets. Consistent with his sustainable background, George is an advisor who incorporates triple bottom line investment principles during portfolio creation. He believes that the companies best able to compete in the 21st century will be conscious about how they impact society and the environment in addition to being profitable financially.

Outside the office, George is active with several non-profits and community organizations. George is an adjunct faculty member at Dominican, teaching a personal finance course. He sits on two Business Advisory Boards: the first at his alma mater and the second at Benedictine College in Atkinson, Kansas. In his free time, George is a soccer enthusiast, inspired chef, and house project extraordinaire. He and his wife, Nicole, recently celebrated their seventh wedding anniversary. They live in Alamo, CA with their one-year-old son, Heathcliff.

## James E. Salter

James E. Salter, MBA  
COO, Founder

James joined the team in 2007. Prior to becoming a financial advisor, he spent seven years developing web based businesses and working as a family wealth manager in Berkeley. He provides investment planning and asset management strategies for institutions, trusts, endowments, corporate executives and high-net-worth families.

James graduated Summa Cum Laude from Dominican University of California with a Bachelor of Arts in Business Administration and a Concentration in International Business. He also earned his MBA in Global Strategic Management with a focus on sustainable development. While attending Dominican, James played on the Men's basketball team in the California Pacific Conference. In 2009, he was asked to return to Dominican as an adjunct instructor in the business department. He currently teaches a course titled, "General Principles in Personal Finance." In addition, James serves on the Alumni Board, where he focuses on career development by arranging internships.

Originally from San Diego, James has lived in the Bay Area for the past 12 years. He enjoys meeting entrepreneurs and clean tech professionals to learn more about their businesses. On the weekend, he can be found playing his guitar, snowboarding, cycling, trail running, scuba diving, golfing, and planning adventure photography. Like his two older brothers, James is an Eagle Scout who astounds his fiancé by tirelessly working on projects at their San Ramon home.

James is a passionate traveler. He has visited Argentina, Australia, Austria, The Bahamas, Barbados, Bolivia, Brazil, the British Virgin Islands, Canada, Chile, China, Costa Rica, Croatia, Cuba, Curacao, The Czech Republic, Denmark, Dominica, Egypt, Estonia, Fiji, Finland, France, Germany, Greece, Guatemala, Hong Kong, Hungary, India, Italy, Jamaica, Kenya, Liechtenstein, Malaysia, Malta, Mexico, The Netherlands, New Zealand, Nicaragua, Norway, Panama, Paraguay, Peru, Poland, Portugal, Russia, Singapore, Slovakia, Spain, Sweden, Switzerland, Tanzania, Thailand, Uruguay, the United Kingdom, the U.S. Virgin Islands, and Vatican City.

# The Way We Do Business

## **Investment Philosophy**

Your investment goals are important to us at Blossom Wealth Management.

We understand that risk tolerance and time frame vary from one person to the next.

We learn about each client so that we may design customized portfolios.

We educate our clients on the investment landscape and demonstrate how diversified holdings blend together to form a cohesive portfolio.

Each analysis includes the following steps: screen for sustainability, combine low correlating asset classes, blend growth and value, globalize, rebalance, maximize after tax returns, test for mathematical optimization and incorporate alternative investments.

## **Sustainability Strategy**

Blossom's investment process begins with an assessment of a company's sustainability strategy. We analyze mission statements. We look for track records of social responsibility, environmental impact, and profitability.

### **Social Responsibility**

Socially responsible companies pay fair salaries, promote safe work environments, and prohibit child labor. They give back to the community, providing benefits such as health care and education.

### **Environmental Impact**

Blossom invests in companies that minimize their environmental footprint. These companies analyze the "cradle-to-grave" life cycles of their products to determine their true environmental cost. We seek businesses that use renewable or recyclable materials, clean technologies and alternative energy. We avoid companies that create toxic or non-disposable waste.

### **Profitability**

Our third criterion is profitability. To be considered for the portfolio, a business must be positioned to produce profits for investors and other stakeholders.



## Planning Process

### Step 1: Personal Interview

Our investment process begins with a personal interview. We learn about you – your present financial situation, goals, timeframes, and risk tolerance. We look beyond your net worth to explore what matters most in your life – family, business, hobbies, travel and philanthropy.

### Step 2: Comprehensive Financial Analysis

Based upon the information gathered in Step 1, we construct a comprehensive financial plan. The financial plan serves as a roadmap for achieving your goals. Relevant components include:

- Investment planning
- Retirement planning
- Tax planning
- Estate planning
- Cash flow and liability management
- Risk management and insurance planning
- Education planning for children/other family members

### Step 3: Create Strategic Vision

This is when we educate you on the investment landscape and create your investment policy statement.

Considering the geometric growth in the diversity of investments, we have observed that our clients feel empowered when they understand the different types of investments, their applications, and associated fees.

Once informed, you can infuse personal values into your investment policy statement. We want you to be comfortable that your portfolio is designed for long-term success.

### Step 4: Implement Strategic Plan

At this stage, we implement your strategic plan. This may involve one or more of the following:

- Demonstrating how you can efficiently grow your assets
- Utilizing accumulated resources to fund specific needs, such as college expenses or retirement
- Creating diversification strategies to protect assets
- Working with outside professionals to sell your business
- Coordinating the efficient transfer of your assets to your loved ones

### Step 5: Ongoing Monitoring and Education

We carefully monitor your strategic plan to ensure continuous alignment with your goals. In addition, we provide consolidated performance reporting on a periodic basis. We encourage you to communicate any significant change in your situation so that we may make the appropriate adjustments.

## Family Office

Traditionally, a family office is a private company that manages investments and trusts for an ultra high net worth family. The family office provides personal services such as managing household staff, making travel arrangements, managing property, handling day-to-day accounting and payroll activities, and managing legal affairs.

More recently, a family office refers to financial services tailored to wealthy families.

At Blossom Wealth Management, we do more than just help families accumulate assets and transfer those assets to the next generation. We collaborate with the family's team of professional advisors. Most importantly, we bring in resources when appropriate. We make sophisticated and confidential connections for clients interested in luxury travel, lifestyle ventures (art, aircraft and watercraft), and agricultural holdings (wineries, farms and ranches). We understand that some investments go beyond monetary return. They provide an oasis for their owners.



## **Getting Started**

We would be pleased to arrange an exploratory meeting with you at our office in Larkspur or another convenient location.

We have found that meetings are most productive when you bring the following documents:

- A copy of your previous year's tax return
- A copy of your will and/or living trust
- Financial statements (bank, brokerage, hedge funds, private equity, etc.)
- Employer benefits statements (retirement plans, stock options, insurance, etc.)
- Social Security benefit statement
- Life insurance statements
- Liability information (mortgage, car, student loans, etc.)

# Contact Us

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