



MONTCALM

WEALTH | CAPITAL | GIVING

SMART, SOPHISTICATED INVESTING THAT BLENDS
PERSONAL EMPOWERMENT WITH PLANETARY INTEGRITY

OUR THREE PILLARS



WEALTH

PERSONAL SUSTAINABILITY

We apply intelligent, up-to-date investment strategies to bring stability to you and your family. Holly Ruxin's exceptional background in risk management and institutional fixed-income investing grounds your portfolio in economic fundamentals and a deep understanding of capital flow.



CAPITAL

POWER OF CAPITAL

Sensible investing must take into account both financial return and impact on our global community. Personal sustainability is interconnected with planetary health. Our clients have access to our innovative strategies that bring impact investing to more people.



GIVING

HOLISTIC MONEY

Whole portfolio abundance includes the opportunity to make charitable investments along with your personal investment portfolio. Likewise, philanthropic planning is considered in an integrated with your entire financial picture.

*We believe in the
transformative power of
people's positive and engaged
relationship with their money.*



MONTCALM

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WE BUILD YOUR PORTFOLIO WITH SELECTIONS FROM THREE ASSET CLASSES:

FIXED INCOME

Bond strategies that provide income and predictable returns form the basis of your long-term sustainability.

- Customized portfolios built from individually selected bonds
- Hold-to-maturity approach.
- Corporate, municipal, and impact bond strategies

PRIVATE INVESTMENTS

Best available private funds have higher risk and potentially high return.

- Funds validated through Montcalm's institutional-level, in-house due diligence process
- Platform includes debt, venture capital, private equity funds, and direct equity opportunities

PUBLIC EQUITIES

Stock market-based investments have a strategic place in many portfolios.

- Capture upside and reduce market related risk along with focus on impact
- Montcalm proprietary equity strategies buffer volatility

MONEY CLARITY QUESTIONS

Our decades of work helping people manage their money has shown us that understanding your personal relationship with money is just as important as intelligent investing. Through building an authentic relationship with you, we can co-create a financial approach that benefits you in every area of your life. We work with our simple, powerful questions to bring you clarity and empowerment.

WHAT DO I
OWN?

WHAT DO I
EARN?

WHAT DO I
OWE?

WHAT DO I
NEED?



Holly Ruxin founded Montcalm in 2012 to provide wealth management services based on intelligent investing, authentic relationships, and integrity with the planet. Holly began her investment career in fixed income derivatives sales at Goldman Sachs and proceeded to manage assets, lead private client teams, and trade at Morgan Stanley, Montgomery Securities, and Bank of America. During her time on Wall Street, she gained a thorough understanding of how capital can be managed to help people and

the planet, and also where our financial system needs reworking. In 2008, Holly's healthy 5-year-old son began losing all of his motor skills, leading her on a journey deep into her own wisdom to find new ways of being. Holly is committed to transforming people's lives by healing their relationship with money and showing them financial strategies that work on all levels.

HOLLY RUXIN
FOUNDER & CEO

Disclosure

Financial planning and investment strategies have the potential for loss. Investing involves risk, including complete loss of principal amount invested. Montcalm TCR offers no guarantees or promises of success. No person should make personal financial or investment decisions based solely upon this presentation.