



### [Charles Schwab](#)



The Charles Schwab Corporation provides a full range of securities, brokerage, banking, money management, and financial advisory services through its operating subsidiaries. Its broker-dealer subsidiary, Charles Schwab & Co., Inc.

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### [Gold Star Wives](#)

Gold Star Wives Of America, Inc. is an organization of military widows/widowers whose spouse died while on active duty or from service connected disabilities. This military survivors organization has been serving war widows from all conflicts and service connected disabilities since it was founded in 1945. We received a federal charter from Congress on December 4, 1980.

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### [Tennessee Estate Planning Law](#)

Bryan Howard assists families whose net worth exceeds \$10 million with estate planning, tax, and related issues including charitable planning, business succession planning, estate administration, estate and trust litigation, and asset protection planning. From his twenty-five years of working with affluent families, Bryan has developed an expertise in preparing sophisticated, tax-sensitive estate plans that accommodate the non-tax personal issues that are so important for every family.

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### Sumridge Partners LLC

SumRidge Partners LLC is a fixed income specialist firm and principal based market maker in Investment Grade and High Yield Corporate Bonds, Municipal Bonds, and Institutional Preferred Securities. Our core business is making markets, as well as delivering tactical trade ideas and trading desk commentary on the fixed income markets to our dynamic distribution platform of market professionals, consisting of financial advisors, middle market, and institutional clients. SumRidge employees have broad experience covering the fixed income markets, with most having spent ten to twenty years working on various capital markets trading desks at the world's largest broker dealers. SumRidge is currently recognized as one of the leading regional broker dealers on the various electronic trading platforms. In addition, SumRidge also conducts voice business through its vast network of trading counterparties. The firm was founded in August 2010 by two former Morgan Stanley executives, with the goal of becoming one of the premier wealth management fixed income trading firms in the world.

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### New Constructs

Incorporated in July 2002, New Constructs® is an independent publisher of investment research that provides clients with consulting, advisory and research services. The firm specializes in quality-of-earnings, forensic accounting and discounted cash flow valuation analyses for all U.S. public companies. To support its proprietary database of financial data, the company leverages expertise in analyzing the Notes to the Financial Statements and extracting data directly from SEC filings. New Constructs® translates accounting data from 10Ks and Annual Reports into economic financial statements, i.e. NOPAT, Invested Capital, and WACC, to create economic earnings models, which are necessary to understand the true profitability and valuation of

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companies. All data, calculations and adjustments are available for review and modification by clients. In addition to its unique economic analysis of financial data, New Constructs® performs all traditional accounting analyses.

New Constructs® is a long-time member of the Investorside® Research Association, a non-profit trade association of investment research providers that do not engage in investment banking, company consulting or research-for-hire.

New Constructs, LLC has been a [Better Business Bureau Accredited business](#) since December 2009.

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### [Gimme Credit](#)

Gimme Credit is a leading independent provider of corporate bond research. Our Reports, Intraday Comments and Credit Scores are delivered daily to thousands of credit market investors and traders throughout the world.