Dopkins | WEALTH MANAGEMENT, LLC
Registered Investment Advisor

FIXED INCOME SERVICES

Our academically based philosophy aligns well with high net worth and institutional clients looking for a solution that concentrates on principal preservation.

When it comes to the fixed income portion of your portfolio, think of it as a safety net.

It is there to provide security, a buffer from market volatility and protection for wealth already accumulated.

Too often, fixed income is treated as a footnote or an afterthought. At Dopkins Wealth Management, we have a dedicated, experienced and specialized team of advisors who focus solely on fixed income.

Our team understands the safety, security and protection that fixed income offers and incorporate it into a portfolio that reflects our clients' ability, willingness and need to take risk.

We treat fixed income as the serious investment that it is.

INDEPENDENT MEMBER OF THE Buckingham STRATEGIC PARTNERS COMMUNITY

1 True Customization Based Upon Every Client's Unique Circumstances

- Perform a thorough discovery process to uncover your total needs and objectives to create a written fixed income investment policy
- Maximize after-tax returns
- Harvest tax losses year-round

2 Our Interests are Aligned with You

- Obtain bonds from the competitive market, not from a selection of bonds held in inventory
- Receive best execution by leveraging our large trading volumes
- Find transparency in an opaque market with one management fee and no additional fees (no commissions or bond markups) for BSP's in-house fixed income expertise

3 Quality Advice Based Upon an Academically Based Philosophy

- Maintain high credit quality
- Emphasize return of principal versus maximizing return on principal
- Consider only proven, low-default sectors (tax-exempt)

4 Flexible Instrument Implementation

- Employ taxable, tax-exempt and inflation-aware securities
- Use individual bonds and mutual funds

Build. Protect. Transfer Wealth. With Dopkins.

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FIXED INCOME PORTFOLIOS

DOPKINS WEALTH MANAGEMENT FIXED INCOME PHILOSOPHY: *CAPITAL PRESERVATION*

- **CUSTOMIZED BOND LADDERS FOR PORTFOLIOS IN EXCESS OF $500,000**
- **BEST EXECUTION WITH MARKET CONDITIONS AND PRICING INFORMATION NOT READILY AVAILABLE TO THE PUBLIC**
- **INSTITUTIONAL PRICING AND NO-MARKUPS**
- **TRADING STRATEGIES AND TECHNIQUES**
  - Determination of appropriate execution venue
  - Solicitation of multiple bids
  - Block trading
  - Cross-trading
- **GENERALLY PURCHASING SHORT AND MEDIUM-TERM ISSUES**
- **HIGH CREDIT QUALITY**
- **ONGOING PORTFOLIO MANAGEMENT**
- **TAXABLE SECURITIES PURCHASE PARAMETERS**
  - Treasuries
  - Agency Bonds or Government-Sponsored Enterprises rated Aaa/AAA
  - Callable Agency Bonds
  - Brokered CDs (FDIC-insured)
- **MUNICIPAL SECURITIES PURCHASE PARAMETERS**
  - General obligations
  - Essential service revenue bonds
  - University revenue bonds
  - Highway transportation revenue bonds

FOR MORE INFORMATION, PLEASE CONTACT:

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