

VALUE PROPOSITION

Satisfying client needs with firm integrity, individual service, academically and evidence-based investment philosophy and fiduciary standards.



A FEE-ONLY REGISTERED INVESTMENT ADVISOR PROVIDING A FIDUCIARY STANDARD OF CARE

- We are obligated to place our clients' best interests first and foremost under the Investment Advisers Act of 1940.

INDEPENDENT

- Not affiliated with any brokerage, insurance company or mutual fund family
- Accepting no third-party compensation

PORTFOLIO CONSTRUCTION BASED EVIDENCE BASED RESEARCH

- Strategic asset allocation incorporating the tenets of Modern Portfolio Theory, Capital Asset Pricing Model and Three-Factor Modeling
- Incorporating Small Cap and value tilts on portfolios
- Risk tolerance assessment and creation of investment policy statement
- Focus on tax efficiency
- Periodic, disciplined re-balancing using tolerance ranges
- Separate account management for fixed income portfolios

INSTITUTIONAL CLASS MUTUAL FUNDS (WITHIN MANAGED ACCOUNTS)

- Evidence-based, asset class investing
- No-load, no 12(b)1 fees
- Low portfolio turnover
- Low operating expenses and transaction costs
- Tax-managed funds when appropriate
- Dimensional Fund Advisors, Vanguard, Bridgeway

Build. Protect. Transfer Wealth. With Dopkins.

CLIENT PLANNING SERVICES

INVESTMENT PLANNING

PORTFOLIO CONSTRUCTION

- Current portfolio analysis
- Assessing the ability, willingness and need to take risk
- Determining appropriate asset location: Taxable vs. Tax-deferred
- Bond portfolio management services

PORTFOLIO MANAGEMENT

- Rebalancing
- Tax Management
- Performance Tracking

PLANNING FOR LARGE CAPITAL COMMITMENTS

EDUCATION PLANNING

- Selecting appropriate funding vehicles
- Payment strategies: transfer of assets, financing
- Determining appropriate asset allocation

RETIREMENT PLANNING

- Selecting appropriate funding vehicles
- Retirement analysis using Monte Carlo simulation
- Employee benefit decisions: maximizing employer-sponsored plans

MAJOR PURCHASES

- Funding and finance decisions

RISK MANAGEMENT:

LIFE, DISABILITY, LONG-TERM CARE AND PROPERTY & CASUALTY INSURANCES

- **NEEDS ASSESSMENT**
- **REVIEW OF EXISTING COVERAGE**

ESTATE PLANNING, WEALTH TRANSFER & WEALTH PROTECTION

- **DETERMINING THE APPROPRIATE STRATEGY AND VEHICLES**
- **CHARITABLE GIFT PLANNING**

Disclosure: This presentation and its contents are for informational purposes only and should not be used as the basis for investment decision. Additional information and disclosure on Dopkins Wealth is available via our Form ADV which is available upon request or at www.adviserinfo.sec.gov.

FOR MORE INFORMATION, PLEASE CONTACT:

Robert A. Canterbury
Senior Wealth Advisor
rcanterbury@dopkins.com

Craig R. Cirbus
Senior Wealth Advisor
ccirbus@dopkins.com

Thomas R. Emmerling
Managing Member
temmerling@dopkins.com

Chad R. O'Connell
Senior Wealth Advisor
coconnell@dopkins.com

Ryan C. Smith
Wealth Advisor
rsmith@dopkins.com

Treg A. Lewis
Assoc. Wealth Advisor
tlewis@dopkins.com

Thomas J. Emmerling
Partner, Dopkins Capital Advisors
tjemmerling@dopkins.com

Dopkins Wealth Management, LLC is a registered investment advisor owned by the partners of Dopkins & Company, LLP.