DechtmanWealth
Independent Financial Advisors

Letter from Jordan Dechtman

Providing financial advice is serious business. People entrust their life savings to Dechtman*Wealth* and we have a responsibility to help our clients protect and grow what they have worked so hard to achieve. Our core principles – Knowledge, Trust and Integrity – are the foundation of how we operate on behalf of our valued clients.

We created an independent financial services firm with the goal of reducing conflicts of interest while providing the type of service that was common 50 years ago, where courtesy and professionalism were standard. We wanted to guide the organization by a set of values that always puts our clients' best interest first.

Dechtman*Wealth* has become a nationally recognized financial services firm because of the superior service we provide our clients and the core values and ethics that guide our organization. Our culture is the result of a shared set of values that guide everything we do, whether it is communicating with our clients or giving back to the community.

While the financial world is ever changing, we have an unwavering commitment in upholding our core values. These core values have brought us to where we are today and will guide us through whatever tomorrow may bring.

Sincerely,

Jordan Dechtman
CEO/Chief Investment Officer

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The Dechtman Wealth Management Difference

We Are Independent Financial Advisors and Proud of It

Our advice is objective. We do not offer proprietary products. We put the interest of our clients before our own. We invest our money using the same strategies we offer to our clients.

We Specialize in Portfolio Management

Our firm manages portfolios and we offer a range of strategies that are tailored to meet the investment objectives of our client's unique situation.

We Are Highly Experienced

Our firm is managed by a seasoned team of industry veterans. Our investment process is the result of over 30 years of research and experience. We have managed portfolios through a wide range of market environments.

Superior Client Service

We recognize the serious responsibility we have to our clients. Our clients are extremely important to us and are highly regarded by our entire staff. We make every effort to be accurate, responsive and communicate effectively in all matters relating to all clients. Should an issue arise, our team is always available to help.

Established and Proven Value

Our investment process is a disciplined, repeatable process. Its foundation is quantitative. It's based on things that can be measured. We don't invest based on "gut feeling" or speculation about the future.

Competitive, Transparent Fee Structure

We simply charge a fee based on assets under management, which aligns our incentives with our clients' best interests. Our fees are often lower than what our clients were previously paying and may even be tax deductible. Bottom line-we strive to keep more of your money working for you in your portfolio.

Our Clients' Assets Are Safe Guarded

All assets are held in individual accounts, in the client's name, by a nationally recognized custodian. Clients receive monthly statements directly from the custodian and can view their accounts online at any time. All accounts are covered by SIPC. Securities in your account are protected up to $500,000 (including $250,000 for claims for cash.) Please note that SIPC does not protect against loss due to market fluctuation. For details, please see www.SIPC.org.

What You Should Expect From Dechtman*Wealth*

- Helping you achieve your financial goals is our most important job. Once your needs are understood, a personalized portfolio is created for you that can include stocks, bonds, CD's, cash and/or exchange traded funds (ETFs).
- Your portfolio may be invested in markets worldwide and adjusted as your personal situation, your investment objectives, expectations, or market conditions warrant change.
- For your additional comfort and security, accounts are held at national recognized institutions specializing in asset custody and your portfolio is liquid and accessible to you at any time.
- Clients have every aspect of the investment process managed for them, including account setup and transfers, asset allocation, and trading individual securities.

Clients like "You"

Our clients value professional investing expertise and advice. They are just as likely to be retired or soon to be retired. They may be adding to their portfolios while they are still working or may be living off their investments after they have retired. Each client is treated with respect and dignity and receives exceptional client service.

Professional Integrity and Trust

Trust and honesty are basic and necessary qualities at a financial services firm and we do not take them lightly. This manifests itself in everything we do, from how we manage your money to being on time for appointments. The decision to have someone manage your life savings is one of the most significant you will make in your lifetime. Dechtman*Wealth* wants you know that "what you see is what you get." There is no trickery or sleight-of-hand in the way we conduct ourselves or manage your assets. We strive to be accessible to you and to explain financial situations in terms that are meant to build partnerships rather than authority.

Open Communication

Dechtman*Wealth* exists because of and for you- our clients and future clients. Open communication begins internally and extends to our clientele. The greatest resource we have is an enthusiastic, motivated and active staff – people who like to talk to and work with each other. We have an open-door policy to encourage this interaction. This open communication helps ensure that we are always fine-tuning our operations to make sure they meet the needs and high standards of employees, clients and future clients.

High Ethical Standard

Managing our clients' assets is an honor and a privilege. We have worked hard to make Dechtman*Wealth* a model of business ethics and personal integrity. Our reputation is precious to us. Our aim is always to comply with the letter and spirit of all laws and regulations as they apply to us. We are securities and insurance licensed and adhere to all of the regulatory bodies that govern and monitor our practice. We have been recognized by the Better Business Bureau and received the Gold Star Award for ethical behavior.

Superior Client Service

Our clients are the foundation of our business and we go to great lengths to ensure they receive a prompt and courteous response to every inquiry. We cannot control the financial markets but we can control the level of service we provide to our clients. From the moment we opened the doors at Dechtman*Wealth* it has been our goal to strive to provide the highest level of service in our industry. We deeply appreciate the faith that our clients and future clients have placed in us.

Client Relationship, Maintenance & Improvement

We aim to retain our clients for life. Our goals are to provide comprehensive financial planning for our clients and to be their principal partner in their financial matters. With this philosophy in mind, we have developed strong ties with our clients but we don't stop there. We are always looking at ways to improve our service. We have a series of detailed systems and processes in place to ensure that nothing falls through the cracks. Our seasoned team is involved in monitoring everything related to overseeing the management of your account.

Community Involvement

We invest in our community because we understand the symbiotic relationship between its success and ours. Ultimately, Dechtman*Wealth* relies on our clients for our success. We know that continued success relies on their well-being. Our understanding of the link between our success, the success of our clients and the health and well-being of the community in which we exist is a fundamental part of our business philosophy.

Gratitude and Appreciation

Dechtman*Wealth* has earned financial success during its years in business and we feel it is imperative that we share that success to help create opportunity for disadvantaged members of our community to make a difference. Our intention is to lead by example, to show other companies in our community the importance of charitable investment, and to demonstrate that the relationship is reciprocal, not one-way. Our active participation in community organizations is as important as our financial commitment. Most importantly, we keep in mind that our clients make this possible