DechtmanWealth
Independent Financial Advisors

The Dechtman *Wealth* Difference



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A Letter from Jordan

Providing financial advice is serious business. People entrust their life savings to Dechtman*Wealth* and we have a responsibility to help our clients protect what they have worked so hard for.

We founded the firm with several specific goals in mind. We wanted to operate an independent financial services firm focused on reducing conflicts of interest so prevalent in the marketplace. We wanted to provide the type of service that was common 50 years ago, where courtesy and professionalism were standard. And we wanted to guide the organization by a set of values and ethics that guide our organization.

Dechtman*Wealth* has become a leading financial services firm not only because of the superior service we provide, but also as a result of whom we are and what we believe-the core values and ethics that guide our organization.

Our company culture is the result of a shared value set that guides everything we do, whether it is communicating with our clients, collaborating with one another or giving back to the community. Our values supply the compass by which we stay focused; providing sound financial advice to our clients.

Although we may alter our strategies and products to stay current with the ever-changing financial world, our core values will remain constant. They brought our company to where it is today and we know they will guide us through whatever tomorrow may bring.

Sincerely,

Jordan Dechtman

Jordan Dechtman
Founder & CEO

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The Dechtman*Wealth* Difference

In a nutshell, it's what we bring to the table.

I 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.

2 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 clients. Each portfolio is customized and tailored to every client's unique situation.

3 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.

4 Superior Client Service

We recognize the serious responsibility we have towards 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.

5 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.

6 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.

7 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.) For details, please see www.SIPC.org.

8 What You Should Expect From Dechtman*Wealth**

a. 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).
b. Your portfolio may be invested in markets worldwide and adjusted as your personal situation, your investment objectives, expectations, or market conditions warrant a change.
c. For your additional comfort and security, accounts are held at nationally recognized institutions specializing in asset custody, and your portfolio is liquid and accessible to you at any time.

9 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.

10 Basic Facts to Know When Considering Dechtman*Wealth*

a. DechtmanWealth is a privately owned financial services firm helping investors like you achieve their individual investment goals for over 30+ years.
b. Clients have ever y aspect of the investment process managed for them, including account setup and transfers, asset allocation, and trading individual securities.

**Please see important disclosure information on page 8.*

Professional Integrity

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.

Trust

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 to 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. We conduct frequent Client Focus Meetings with the entire staff, so that each department knows and understands what is going on with the others. It is an opportunity for all employees to share criticisms or compliments - without judgment-about the way we manage our business. 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 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. As a company, we will never place financial gain above ethics, lawful behavior or good corporate citizenship. For us, success without ethics is total failure.

Mutual Respect - The Golden Rule

We respect the work we do and we respect each other. We know that differences of opinion will arise and we know they will be aired with passion and conviction. But they must also be aired constructively. We live by the Golden Rule - treat others as you wish to be treated.

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.

Client Service Leadership

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.

In every Dechtman*Wealth* communication, the same message comes through clearly: We deeply appreciate the faith that our clients and future clients have placed in us. We welcome them as valued members of the Dechtman*Wealth* family. And we demonstrate our appreciation of that trust by doing om best every day. Our goal is to communicate with each client by letter, email, phone calls, special client events and one-on-one meetings. On average, our clients receive some form of communication at least seventy times a year.

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. We are not a transaction-based firm. We look to have relationships with our clients that extend beyond just 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 service. Our Client Focus Meetings are a chance for all to give either personal feedback on our service or feedback from clients and future clients.

Systems and Processes

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.

Immediate Response

Waiting for someone to return a call on an important business matter is frustrating at a minimum. We don't want that to happen when you call Dechtman*Wealth* so we have policies in place to ensure you receive a quick and appropriate response.

Professionalism

We take great pride in striving for excellence and professionalism in everything we do.

Set High Personal Standards & Expectations

Dechtman*Wealth*'s focus on client service excellence begins with each individual at our company. We expect hard work and dedication from our employees during the workday and take pride in making sure that, once a hard day's work is clone, there is still time to enjoy and participate in family life. We encourage every employee to strive for excellence. However, as much as we expect hard work from our staff while on the job, we also encourage them to have plenty of time for family and other outside activities. This balance provides for a more stable and happy workforce, which translates into better client service.

Lead By Example

We expect everyone to be a leader at Dechtman*Wealth*. We know that our behavior as individuals say a great deal about the company as a whole, so we expect everyone to set a good example. Every person is empowered to make the most of their job and to make recommendations for how each thinks the company might operate better or more efficiently.

Never Say Never

Our clients' satisfaction is the sole measure of our success. We will do whatever it takes to ensure that we provide the best service possible. Every person at Dechtman*Wealth* shares this attitude and outlook. An important foundation of this policy is that we never say never.
To ensure client satisfaction, we pull together the people or resources necessary to promptly address each client's question or issue.

View Constructive Criticism As Opportunity

At Dechtman*Wealth*, we strive continually for improvement by inviting constructive criticism. Our purpose is not to look for inadequacies, mistakes or problems, but to seek positive suggestions that help make the company a great place to work. We want to improve. We give every employee the opportunity to do so and we see respectful criticism as a professional challenge. We hire, reward and promote those people who respond positively to this challenge.

Community Involvement

We invest in our community because we understand the symbiotic relationship between its success and ours.

Understand The Link Between Company And Community

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. Our contributions, both financial and otherwise, to our community reflect that understanding and 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 business is managing investments to ensure that resources are maximized and used wisely. We extend this same philosophy to our investment in our community. We don't just give money away. To ensure that people in need are benefiting, we act as stewards of those investments by providing our expertise to those organizations we support. 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.

Jordan Dechtman Wealth Advisor

A financial services professional for over three decades, Jordan Dechtman's mission is to help clients live better with more opportunities for fun and family time. Ideally, his goal is to help them achieve their dreams.

Jordan works with successful individuals to assist them in realizing their financial objectives based on a thorough assessment, individualized guidance and practical recommendations. He is committed to building long-term, trusting relationships with each of his clients in order to truly understand their goals and to provide them with prudent options tailored to their specific situation.

As a professional who is committed to client education, Jordan believes the most satisfied client is one who is fully informed. As a result, he provides an unmatched level of client communication through weekly newsletters, monthly updates on market trends and events, and financial seminars.

Jordan brings a unique set of skills and experiences to the industry. His work ethic and drive to improve both himself and those around him have been honed during his 30+ years as a high net-worth private wealth advisor.

Jordan holds a BS in Finance from the University of Arizona. Through his memberships in both the Financial Planning Association and the Financial Services Institute, he is dedicated to championing the financial planning process. Based on assets under management, Jordan has consistently been recognized by Securities America as being among the top 1% of over 1900 registered representatives.

Jordan is a devoted husband and father. An avid golfer in his leisure time, he particularly enjoys having his family join him on the course. He also relishes family hilting and biking trips along the Front Range of Colorado.

You have many choices when selecting a wealth advisor. Jordan's desire is to educate, communicate and build a lasting relationship with each client.

Discover The Dechtman*Wealth* Difference Now

To get the full benefit of Jordan Dechtman Wealth Management's expertise, and to learn more about how we can help you, please call us at 303-741-9772.

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