

# FIRM PROFILE

## TOOLS TO BUILD, PROTECT AND TRANSFER WEALTH



*Dopkins Wealth Management, LLC (DWM) is a Registered Investment Advisory and consulting firm that specializes in providing comprehensive wealth management services. We focus on providing critical advisory services in the areas of investment management, tax planning, business succession planning, wealth preservation and wealth transfer.*

*Whether it's an individual or institutional investor, foundation or endowment, our clients benefit from our use of an investment strategy grounded in academic research that focuses on long-term success. The key to every client's success is our ability to understand their unique financial goals and needs, and integrate that with their need, ability, and willingness to take risk to formulate a long-term plan for financial security and prosperity.*

## OUR SERVICES

Dopkins Wealth Management can customize a solution among the following services to fit your needs:

### COMPREHENSIVE FINANCIAL PLANNING

Using tax expertise integrated with investment strategies, we can formulate your cash flow strategy and provide you with a thorough understanding of your overall financial condition. We assist you with implementation, and work with you on an ongoing basis to ensure the plan addresses your changing needs.

### ASSET MANAGEMENT VS. WEALTH MANAGEMENT

Reaching your financial goals means more than just investing wisely. Wealth management is the process of managing your entire financial situation to yield positive results. Wealth management incorporates a holistic approach that includes tax issues, insurance planning, cash-flow analysis and projected future simulated forecasts into a comprehensive asset management strategy.

### ESTATE PLANNING

Proactive estate planning ensures assets are properly transferred to heirs and can help prevent generational wealth evaporation. Without a documented plan, your wishes may go unfulfilled and your heirs may be vulnerable to estate taxes and unnecessary administrative costs.

### RETIREMENT PLANNING

With the uncertainty of Social Security benefits and the disappearance of traditional pension plans, today's workforce will be personally responsible for funding much of their own retirement. To help ensure an enjoyable retirement, you must plan early for the lifestyle you want. We can help you achieve the retirement you deserve.

### PORTFOLIO ANALYSIS

Investment returns are ONLY HALF of the equation when determining future growth values of an investment portfolio. Volatility is the other critical component when assessing investment strategies. Using a sophisticated analysis program, we can run thousands of "what-if" scenarios to produce probability levels of attaining future goals. From the individual concerned with the possibility of outliving his money, to the endowment that needs to optimize both a spending and growth strategy, our analysis program will better help you manage uncertainty while providing a confidence level of attaining your goals.

## OUR GUIDING PRINCIPLES

*Guiding principles reflect our code of conduct that directs the movements of our organization. Every day, the Dopkins Wealth Management team follows these Guiding Principles established for our profession to help us determine the rightfulness of our actions on behalf of our clients.*

**1. Act in the best interest of the client.**

We provide advice and recommendations that are in the client's best interest. As a Registered Investment Adviser, we are bound by the fiduciary duty standard of care.

**2. Deliver attentive, individualized service.**

We provide a high level of personal attention. We make a point to get to know all our clients and to learn what is important to them.

**3. Provide a team for each client.**

Each client benefits from a team of professionals. We help clients make sound investment decisions by incorporating expertise from the areas of tax management, wealth management, portfolio advising and fixed income into their long-term plans.

**4. Build customized, integrated financial plans.**

We develop financial plans that integrate each client's unique situation together with their need, ability, and willingness to take market risk. These plans are formalized within a written Investment Policy Statement to ensure consistent adherence.

**5. Achieve goals through strategic advice.**

Our advice is goal-oriented, whether the goals are imminent or long term. We evaluate and make recommendations for achieving them.

## Our Core Values

- We are Client-Centered ▪ We Believe in Integrity
- We Are Passionate About People
- We Are One Firm ▪ We are Success-Driven



## OUR GUIDING PRINCIPLES

**6. Focus on professional advice, not on products.**

We are client-centric, which means we focus on delivering sound advice and targeted solutions. The only incentive we have in offering particular solutions is whether the client's best interest will be served.

**7. Practice full disclosure and seek transparent costs.**

Potential conflicts of interest as well as any costs incurred are fully disclosed and clearly explained.

**8. Align our fee structure with clients' best interests.**

We provide fee-only investment management services. We believe this approach best aligns our interests with our clients', helping us meet our fiduciary obligation as a Registered Investment Advisor.

**9. Take advantage of academic research.**

Our advice is based on peer-reviewed academic evidence. We strive to make it straight forward and understandable. In addition to seeking broad global diversification according to the tenets of Modern Portfolio Theory, we assist with appropriate asset location between taxable and tax-advantaged accounts.

**10. Practice what we preach.**

We invest our personal assets based on the same set of investment principles, using the same or comparable securities that we re-commend to our client.

## HISTORY OF DOPKINS WEALTH MANAGEMENT

Dopkins Wealth Management was founded in 2000 by the partner group of Dopkins & Company, LLP, a full-service accounting and consulting firm. The Dopkins team of accountants found that an increasing number of clients were turning to them for assistance in building robust, sensible financial portfolios.

After extensive exploration, our founders committed to an evidence-based approach using quality, low cost financial vehicles designed to meet long-term investment objectives. The objective, however, was not simply to find a process and a means to implement it, but also to help clients articulate their financial goals and help them implement and maintain an investment strategy to meet those goals.

Although Dopkins Wealth Management has grown significantly, we remain steadfast on our commitment to provide each client with outstanding service, sophisticated, knowledgeable, and customized advice aided by technological solutions and special attention to ethical business practices that define our culture.

## YOUR TEAM



**Robert A. Canterbury**

Senior Wealth Advisor  
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Robert helps clients in various life stages with their personal financial planning. He takes a holistic approach to planning, with a strong emphasis on retirement and employee benefits, particularly pension plans, 401(k)s, stock options, deferred compensation, and HSAs.



**Craig R. Cirbus**

Senior Wealth Advisor  
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Craig manages the wealth of many high net worth individual and business clients of the firm. Additionally, he helps advise corporate clients on their ERISA retirement plans. He has provided his clients with strategic wealth management solutions over the past three decades.



**Ryan C. Smith, CFP®**

Wealth Advisor  
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Ryan is involved with the presentation and implementation of his clients' financial and investment plans. With a passion for creating customized financial plans for his clients, Ryan helps them make more educated and well-informed decisions about their future.



**Chad R. O'Connell, AIF®**

Senior Wealth Advisor  
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Chad manages the firm's retirement plan services group, which focuses on investment management, consulting and fiduciary governance services to corporations and not-for-profit entities. Chad also provides financial services to high net worth individuals and business owners.



**Thomas R. Emmerling,  
CPA, CFP®, CGMA**

Managing Member  
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Tom has the overall responsibility for the operation and management of the firm. Capitalizing on his 40 years of experience as a certified public accountant and certified financial planner, he works to continuously develop strategy and improve the firm's processes and suite of services.



**Thomas J. Emmerling,  
PhD, CFA®, CVA®**

Partner, Dopkins Capital Advisors  
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Tom has the overall responsibility for the operation and management of the firm. Capitalizing on his 40 years of experience as a certified public accountant and certified financial planner, he works to continuously develop strategy and improve the firm's processes and suite of services.



**Lynn A. Jackson, CPA**

Chief Compliance Officer  
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Lynn is responsible for all investment advisory compliance for Dopkins Wealth Management LLC, including the establishment, maintenance and enforcement of the rules and regulations of the Investment Advisers Act of 1940.



**Treg A. Lewis**

Associate Wealth Advisor  
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Treg works with advisors to help clients formulate financial solutions for individuals, businesses and employee benefit plans. His goal is to help clients enjoy the confidence that results from identifying what matters most to them, create strategies that align with their values and help them leave a legacy for future generations.

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

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](http://www.adviserinfo.sec.gov).