



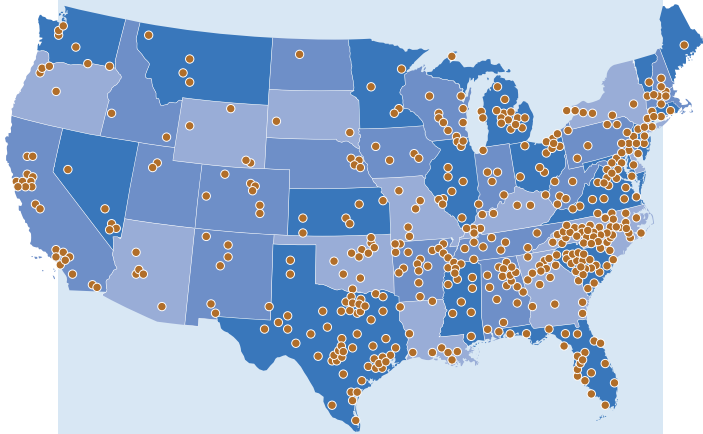
An Integrated Approach

DHGWA is a wholly owned subsidiary of DHG, a top 20 accounting and advisory firm, and works closely with their national practice, DHG Dealerships. The two entities collaborate industry knowledge and experience so that the DHGWA team may best help clients with their DRIP needs.

DHGWA Facts

- 15+** Years of Client Portfolio Management
- \$1.6+** Billion Dollars of Client Asset Management
- 20** Experienced Financial Advisors

DHG Dealerships Facts



- 1500+** Rooftops Served Nationwide
- 130+** Dedicated Dealerships Professionals
- 50** Dealership Clients in 50 States
- 6** Of the Top 10 Dealership Groups are DHG Clients



Who Is DHG Wealth Advisors?

DHGWA is a fee-only Registered Investment Advisory firm (RIA) that acts as a fiduciary – assuming the same duty that a trustee owes to the beneficiary of a trust. Most brokers, bankers, independent broker dealers and insurance people are not fiduciaries and do not owe their clients that standard of care.



What We Do

DHG Wealth Advisors (DHGWA) has specifically tailored an investment program to meet the goals and objectives of dealerships utilizing Reinsurance Companies via **Portfolio**.

The Dealership Reinsurance Investment Program (DRIP) addresses the special needs of both **Portfolio's** investment account requirements and the account owner's desire for the most prudent performance, defined as the most return consistent with a defined level of risk.



DRIP Features

We avoid the conflict of interest of commissions and accept no compensation from any sources other than you.

Further benefits of our DRIP offering include:

- Modern Portfolio Theory – a Nobel Prize-winning investment methodology that uses passive asset class vehicles, primarily employing Vanguard Exchange Traded Funds (ETFs), which gives your account a low average internal expense ratio of .10%.
- Tax efficient equity ETFs in your account with typically no gains distributed or taxed during the year.
- No commission charges or transaction fees for trades made in your account.
- DHGWA management fee starting at 1%, which decreases as your account balance increases.
- No management fees on balances in cash reserves.
- Access to your own financial advisor, who is a **CERTIFIED FINANCIAL PLANNER™** professional (CFP®) and will service your account and assist you with any questions you may have.
- Quarterly performance report that tracks your performance over the previous quarter, year-to-date, 1, 3, 5 years and through the inception of your account.