



## DHM Wealth Management

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# About Us

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## Mission and Philosophy

The DHM Wealth Management Team is about Listening First. Listening is key in this impersonal computerized age and listening to our clients defines how we approach the wealth management process. This is essential to how we help you deal with the complexities you face, to help protect and grow assets and work to manage life's multitude of risks. Our Team and the resources we provide are designed to get you started and move forward toward meeting your goals.

Life brings on change – so we help you prioritize the objectives and we guide you along measured, tangible steps toward addressing them. Sensitive to individual needs, we're always flexible, yet consistent in providing strategic thinking. Our focus is on tax efficiency, risk management and financial agility.

In helping you craft your legacy, we actively engage with the next generation while working closely with your accountants and attorneys. To best serve your family, we emphasize in-person contact, keeping an open dialogue and ensuring we meet in person regularly no matter where you reside.

The DHM Wealth Management is a team designed around listening to the concerns and investment goals of the clients which we serve. Every relationship begins by listening and understanding where the client wants to be in the next few years and throughout retirement. We provide clients with ongoing investment monitoring, strategic rebalancing and tax efficiency, as dictated by your goals and objectives. Clients work directly with their manager- Robert, Chuck or Patrick; consulting, implementing, and reporting regularly. Quarterly household aggregated performance evaluations can be provided and daily reporting is available online and via mobile access. The Team continues to manage and advise clients in the US and around the world.



### **The OMEGA Program**

The OMEGA Program offers personalized investment management. Pat McFadden, Robert Daries and Chuck Hillis are [the] Financial Advisors and Portfolio Managers. As a team they represent over 120 years of professional investment experience. They are fiduciaries in discretionary investment management. Each Portfolio Manager has earned specific profession designation(s) to enhance their investment skills in their commitment to the clients' financial success. The Omega Program provides clients with professional portfolio management consistent with a client's investment objectives through diversified, actively managed portfolios.




## The OMEGA Group *joins* the roles of Financial Advisor and Portfolio Manager.

### The OMEGA Portfolio Management Program Process

A sound investment strategy begins with an investment plan — an important bridge to your financial success. You may be in your early 40's laser focused on career goals without the time or desire that it takes to manage; or late 50's thinking through your next 40 years and how to best rewire and retire to a less stressful lifestyle. Both require attention to detail, an objective thoughtful approach and confidence in the knowledge the managers you've chosen are handling the day to day business of your portfolio plan in helping you get there.

DHM Wealth Management listens first and builds your portfolio around the unique needs and considerations you express. With that, a household framework is created for one or many accounts with which to implement the plan.

The image shows two men in business suits sitting at a table. One man is holding a tablet and pointing at it, while the other is looking on. There are papers and a laptop on the table. The background is a bright, modern office setting with large windows.

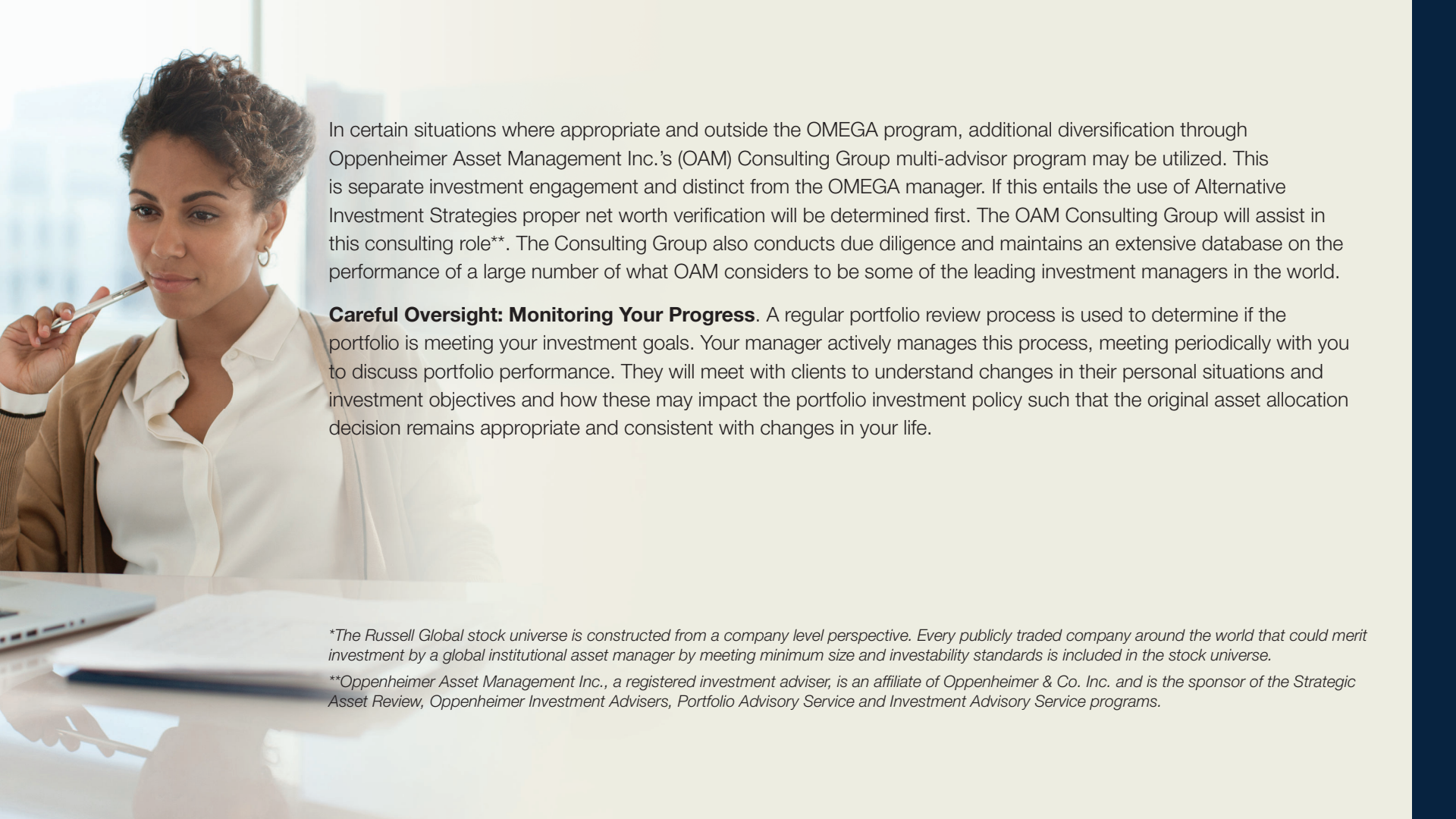
## The OMEGA Portfolio Management Program Process *(continued)*

The Foundation: Listening to You. The investment process begins with a meeting to discuss your financial needs and objectives, and how your Portfolio Manager's investment style can fulfill those needs. Completion of a detailed Client Questionnaire is used to develop a customized investment program. Your Portfolio Manager will also explain his investment philosophy, strategies and method of stock selection. Once your goals and objectives are established, very often a personal Investment Policy Statement is written. Corporate, Nonprofit and Trust entities are strongly encouraged to maintain a written policy.

### **The Framework: Building an Asset Allocation Strategy**

Building from the Foundation, a strategic asset allocation is created, tailored to address your specific financial needs, investment objectives, and risk tolerance. A variety of asset classes are included to help mitigate overall portfolio volatility. Where appropriate Alternative Investments may also be recommended and employed outside the OMEGA program. Tax implications of the fixed income portion of your portfolio will also be considered to determine if taxable or tax-free income is most advantageous.

Solid Construction: Selecting a Diversified Portfolio. Your portfolio manager will manage your portfolio with the goal of meeting your investment objectives using large, mid-size and small capitalized companies. A typical portfolio consists of both value and growth companies which he believes should benefit from both domestic and international growth trends. Investment selection is based on fundamental, qualitative and quantitative research and analysis of companies in the Russell Global Universe.\* In addition, to maintain a global perspective, your manager may include selected money managers when he feels it is in the best interest of the client's overall portfolio strategy.



In certain situations where appropriate and outside the OMEGA program, additional diversification through Oppenheimer Asset Management Inc.'s (OAM) Consulting Group multi-advisor program may be utilized. This is separate investment engagement and distinct from the OMEGA manager. If this entails the use of Alternative Investment Strategies proper net worth verification will be determined first. The OAM Consulting Group will assist in this consulting role\*\*. The Consulting Group also conducts due diligence and maintains an extensive database on the performance of a large number of what OAM considers to be some of the leading investment managers in the world.

**Careful Oversight: Monitoring Your Progress.** A regular portfolio review process is used to determine if the portfolio is meeting your investment goals. Your manager actively manages this process, meeting periodically with you to discuss portfolio performance. They will meet with clients to understand changes in their personal situations and investment objectives and how these may impact the portfolio investment policy such that the original asset allocation decision remains appropriate and consistent with changes in your life.

*\*The Russell Global stock universe is constructed from a company level perspective. Every publicly traded company around the world that could merit investment by a global institutional asset manager by meeting minimum size and investability standards is included in the stock universe.*

*\*\*Oppenheimer Asset Management Inc., a registered investment adviser, is an affiliate of Oppenheimer & Co. Inc. and is the sponsor of the Strategic Asset Review, Oppenheimer Investment Advisers, Portfolio Advisory Service and Investment Advisory Service programs.*



## Approach to Equity Investing

The DHM Wealth Management investment approach often reflects the value-investing principles advocated by investors such as Benjamin Graham and Warren Buffett. Simply stated, the objective is to buy growth securities when they are available at discount valuations, with a view toward holding them as long as the business performs well and valuations do not become excessive. This is the core strategy, and most of the selections will tend to be larger established companies based in the U.S. and abroad. Where appropriate, a percentage of the portfolio may include some smaller-capitalization issues and special situations that have been uncovered. These additional issues will share the characteristics of the core portfolio or represent more classic value ideas. The review effort that produces the security selection is both quantitative and qualitative.

## Asset Allocation

DHM Wealth Management manages your assets in a diversified portfolio of securities specifically constructed around your investment policy and objectives. When several accounts are aggregated together as one household, one investment policy covers all the accounts and aggregate performance is provided in addition to individual account reports. This way you are able to see an overall picture and progress towards meeting your investment objectives.

## Approach to Fixed Income Investing

DHM Wealth Management believe managing fixed income portfolios in a risk-averse, tax sensitive manner. This doesn't remove the impact of volatility through up and down interest rates cycles. Their objective is to achieve consistent long-term rates of return with reduced volatility. Through fundamental and sector analysis, they identify securities that are relatively undervalued and purchase them within a framework that seeks to control risk. They orchestrate this by using individual bonds, fixed income ETFs and mutual funds. Based on the objectives of the account being managed, considerations are made for the appropriateness of foreign, taxable and tax-exempt bonds. This further adds to the customization of each portfolio.

A fountain pen and a pair of glasses are resting on a blue document. The document features a line graph with a jagged line. The background is a light blue gradient.

## Tax Efficiency

While Oppenheimer does not provide tax advice, DHM Wealth Management believes that tax-managed performance is important for optimal investment returns. In today's environment, careful tax planning is necessary to manage the potential for higher future tax brackets. The traditional goal for taxable accounts to hold on to unrealized gains makes sense only so long as future taxable income projections make that strategy viable. While long-term gains may continue to enjoy favorable tax treatment, current taxation on long-term gains should be considered in light of the client's overall financial profile. Wherever possible, finding the right combination of these two strategies can be applied to help lower the client's tax burden\*\*\*.

## How Our Research Process Helps You

To keep current on your investments, market conditions and economic trends, DHM Wealth Management relies on the research capabilities of Oppenheimer & Co. Inc., as well as on information from a broad range of general and special interest publications, industry contacts and over 120 years combined industry experience.

*\*\*\* Oppenheimer & Co. Inc. does not provide legal or tax advice. However, your Oppenheimer Financial Advisor will work with clients, their attorneys and their tax professionals to help ensure all of their needs are met and properly executed.*





## Communicating with Clients

DHM Wealth Management believes portfolio reporting and client communications are key distinctions that set our business process above and apart from traditional financial relationships. As your dedicated financial advisors, we work together with you and your other professional advisors. If the sophistication of a strategy requires specialized expertise, our role turns to coordinating a team of professionals to recommend and prepare a solution. A team quarterback if you will.

One Clear Picture: Understanding that most clients tend to household many accounts within the firm; we regularly like reviewing one clear picture through aggregate reporting of all the accounts within the household. This reporting is provided to you through our Client Online Access. Our One Clear Picture approach has the benefit of helping clients see and measure progress toward achieving their goals. Oppenheimer & Co. Inc. provides all OMEGA Group clients with traditional trade confirmations and monthly account statements. In addition, clients wishing to fully integrate their investment policy with a comprehensive financial plan may do so with Money Guide Pro provided by DHM Wealth Management for every client relationship.

A hand holding a gold pen points to a financial document. The document features a pie chart at the top left and a table with columns labeled 11 through 14. The table contains rows of data, including dates like 1/1/2014 and 1/1/2014. The background is a light blue and white gradient.

## Institutional Relationships

Investment services for Associations, Foundations, Endowments and other nonprofit institutions centers on customized advice. Rendering “cookie cutter”-type solutions can result in missed opportunities. Our goal is to help clients make optimum use of cash in line with their strategies and mandate. Each organization is unique with its own liquidity, cash flow, investment return, risk tolerance and organizational characteristics. Therefore, their investment strategy should also be unique and customized. All of our recommendations and actions are based solely on our analysis of their potential benefit to help meet our clients’ needs. Independence and objectivity are among our greatest assets.

## Cash Management Strategies

We spend time to look at the bigger picture, understanding our clients’ business, their needs, their objectives – which leads to greater insights and better decisions. As market conditions evolve, so do investors’ requirements around cash and liquidity. Our institutional services, capabilities, and consultative approach can support you from end-to-end, as well as help you explore potential uses of liquidity for unique one-time events.

Market pressures on liquidity mean institutional investors are constantly seeking to maximize efficiencies in their use of cash. For many investors their requirements vary according to the balancing of their priorities around security, liquidity, yield, operating efficiency and cost. Our solutions ranging from short-term commingled cash funds in FDIC Insured cash accounts to the provision of interest-bearing accounts and cash investment facilities – to help clients make optimum use of cash in line with their strategies and guidelines.

### *Our solutions available include:*

- Investment management and optimization
- Interest-bearing accounts and Time deposits
- Use of cash vehicles and money market fund investing

***For more in depth information on our Institutional and Corporate Services please call us.***



### **Robert J. Daries**

AAMS®, CRPC®, CPFA®  
Senior Director – Investments  
Portfolio Manager  
OMEGA Portfolio Management

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Robert Daries has worked in various roles with a wide range of experience in Wealth Management, Insurance and Branch Management. Prior to joining Oppenheimer & Co. Inc., Robert worked with Merrill Lynch and UBS Wealth Management. Robert has demonstrated a strong industry commitment in earning the Accredited Asset Management Specialist (AAMS®), Chartered Retirement Planning Counselor from the College for Financial Planning (CRPC®) and Certified Plan Fiduciary Advisor from the National Association of Plan Advisors (CPFA®). Robert also completed the certified financial planner curriculum at LIU C.W. Post campus. Robert is married to Lisa, his wife of 25 years and they have 3 children. When not at work Roberts hobbies include competitive sailboat racing, classic car restoration and skiing. He also donates time to Philabundance, Habitat for Humanities and is involved in several community organizations.



### **Charles L. Hillis, Jr.**

CFA®  
Director – Investments  
Branch Manager  
Portfolio Manager  
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Charles L. Hillis focuses on the institutional aspects of wealth strategies facing not-for-profits, high net worth families and corporations. He graduated from the University Pennsylvania with a B.S. in Finance and has spent his entire career in the investment industry (45 years). Chuck completed and was awarded the designation of Chartered Financial Analyst (CFA®). In addition, Chuck's current and past management roles since 1992 in the mid-Atlantic region brings executive suite experience at all corporate levels. Chuck with his family reside in Philadelphia, when not at work they enjoys fine dining, the local culture and the orchestra.



### **Patrick K. McFadden**

CFP®, CIMA®, CPM®  
Director – Investments  
Portfolio Manager  
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Patrick K. McFadden (Pat) is a Director – Investments with Oppenheimer & Co. Inc. and career investment advisor. Pat has 4 decades of experience in the area of comprehensive wealth and portfolio management. Pat's is a Certified Portfolio Manager (CPM®) from the Academy of Certified Portfolio Managers and Columbia University in New York, Certified Investment Management Analyst (CIMA®) from the Investment Management Consulting Association at the Wharton School of Business and CFP® from the Certified Financial Planning Board of Standards. Pat lives with his wife in Malvern. When he's not working he volunteers pro bono thru the CFP® Board, he enjoys learning about new tech, offshore sailing and clamming at the beach on the north fork Long Island with his wife Sheila.



## About Oppenheimer

Oppenheimer & Co. Inc. offers a range of asset management, securities brokerage, investment and corporate banking, and capital markets activities to private clients, corporations, institutions and governments. It employs approximately 959\* Financial Professionals in over 92\* branch offices located throughout the United States. It also has investment banking operations and trading operations in the United Kingdom, Asia and Israel.

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*\*As of March 31, 2022*



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Oppenheimer Asset Management Inc. ("OAM") is an indirect wholly owned subsidiary of Oppenheimer Holdings Inc., which also is the indirect parent of Oppenheimer & Co. Inc. ("Oppenheimer"). Oppenheimer is a registered investment adviser and broker-dealer that provides brokerage and advisory services. Securities are offered through Oppenheimer. Security products offered or sold by Oppenheimer will not be deposits or other obligations of Oppenheimer, will not be endorsed or guaranteed by Oppenheimer, and will be subject to investment risks, including the possible loss of principal invested.

Oppenheimer, nor any of its employees or affiliates, does not provide legal or tax advice. However, your Oppenheimer Financial Advisor will work with clients, their attorneys and their tax professionals to help ensure all of their needs are met and properly executed.

The OMEGA Group offers the OMEGA Portfolio Management Program through Oppenheimer. It offers a managed money program in which experienced Financial Advisors act as portfolio managers for their clients. Please refer to the Oppenheimer ADV Part II for information about the advisory program described herein, including program fee schedules and other fees that may apply. The Oppenheimer ADV Part II is available from your Oppenheimer Financial Advisor.

The Consulting Group is a division of OAM. IAS is a wrap-fee advisory program sponsored by OAM. IAS is offered through Financial Advisors of Oppenheimer.

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