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A Registered Investment Advisory Firm

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**And this year's ROI Award once again
goes to Investing in Knowledge**

DH Financial is here to help you.

If we were a medical group, and you came to us with symptoms of a possible illness, we would ask you about your experience in detail, look at your medical history, and probe your family history. Using sophisticated technology, we would run the relevant tests and analyze the results meticulously. From all that information, we would give you our diagnosis and recommend a thorough treatment plan, short term and long term, taking on as much responsibility for your health as you desire.

If we were a construction company, and you came to us with a need to remodel your home, we would listen to all of your desires, inspect your property, and bring in engineers and other specialists to preempt any surprises that might affect the work, draw up plans with our best recommendations for achieving and even exceeding your expectations.

Instead, our investment clients come to us wanting to know how to manage their assets. You may ask us what we recommend as the best investments to achieve growth at acceptable risk, or how we can assure your financial security. You may also wonder about how to prevent tax erosion.

Remember, the several regulatory organizations that govern our work enforce multiple overlapping rules that literally rule out our answering those questions. The rules were written to protect purchasers of financial products, who might be misled or deceived by unethical advisors. So, we cannot tell you what to do. But that's good. And, then you may ask us why.

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In this complex financial environment you need to be self reliant. And with that, here are three very specific recommendations for self reliance – and how we can help.

1. Determine what financial security really means to you.

Many feel security is having a reserve fund to meet any contingency. Others want a dependable lifetime stream of income. Some have legacy aspirations and want to assure family harmony over generations while using family wealth for the greater good of humanity.

Self reliance meets commonsense. Only you can determine what security means, emotionally and materially. Start with the fact that everyone wants to enjoy happiness and confidence. What role does wealth play in making you feel happy and confident? What financial factors can you identify and quantify that support this feeling. Once you decide, then we can walk you through our strategic analysis process focusing on quantifiable goals and benchmarks for your personal blueprint of financial security.

2. Define what risk means to you.

The simple answer to this is everything that gets in the way of financial security. The problem with that is you may not know risk until you hit the obstacle. When your accounts fall below a certain dollar figure, when you realize you cannot meet your retirement schedule, or when your legacy is not what you wanted it to be.

Investment professionals can describe risk in mathematical terms, and statistical modeling plays an important part in prudent investing. However, it may not address how an investor perceives risks. You do not wake up in the middle of the night with mathematical worries. Our strategic analysis process can prompt you to define risk from the intuitive side and rational side of your decision making. Then we can build contingencies into your plan to better manage expectations and redirect risk management accordingly.

3. Establish a purpose for your assets.

Watching an investment account grow can be exciting, but knowing how that growth serves its designed purposes turns excitement into meaning. For example, when you can visualize your own successful retirement, you transform assets from calculation to inspiration. When you imagine a loan free college education for a grandchild, you both find fulfillment.

Money without meaning, net worth without net worthiness, cannot buy much. Financial self reliance is more than an education on growing and protecting assets. It is cultivating financial wisdom and achieving financial control.

Best regards,

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For our consulting clients, a copy of the SEC required Form ADV Part 2 is available for your review upon request.

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