

DEALERSHIP REINSURANCE INVESTMENT PROGRAM (DRIP)

ABOUT US

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 professionals are not fiduciaries and do not owe their clients such a standard of care.

WHAT WE DO

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 greatest 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 – We use this Nobel Prize-winning investment methodology that builds your portfolio using low cost, passive asset class Exchange Traded Funds (ETFs) with internal expenses totaling less than .10%.
- Tax-efficient equity ETFs held 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%, that decreases as your account balance increases.
- No management fees on balances in cash reserves.
- Access to your own personal, experienced financial advisor, who will service your account and assist you with any questions you may have.
- Quarterly reports that track your performance over the previous quarter, year-to-date, over 1, 3 and 5-year periods and through the inception of your account.

WHO TO CONTACT



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A Partner in our firm's Memphis office, Robert Davis brings more than 25 years of public accounting experience to his clients. He also gained valuable experience in the car business by spending countless hours in his father's Lincoln-Mercury dealership when he was a child.

DHGWA is a wholly owned subsidiary of DHG, a top 20 accounting and advisory firm.

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