Investment Profile Statement

January 2, 2020

Important Disclosure

This (IPS) Investment Profile Statement is being provided to you by Doleman Wealth Management, LLC. Past performance is not a guarantee of future results. Actual results may vary. The information contained in this report is not to be construed as an advice and should not be confused as any sort of advice. Investors should not consider this Plan as the only single factor in making their investment decision and should talk to their Representative.

This Investment Profile Statement does not reflect the views of TownSquare Capital, LLC or DFPG Investments, LLC. Information provided has been gathered from reliable sources, however, it cannot be guaranteed to be accurate. Talk to your Representative before acting on this Plan.

Prepared For
John R. Smith
Jane D. Smith

Prepared By
Derick Harris, ChFC®
Doleman Wealth Management, LLC
621 17th Street, Ste 1425
Denver, CO 80293
(385) 217-6669
derick@dolemanwealth.com
www.dolemanwealth.com

Introduction

An (IPS) investment profile statement is to:

- State objectives to create your customized investment proposal suitable with your long-term needs and risk tolerance.
- Create policies to select appropriate investments.
- Establish procedures to monitor and evaluate the performance of investments within the portfolio and address necessary changes.

This (IPS) investment profile statement uses information that was gathered from the Client to create an investment proposal. The information addresses the Client's risk, goals, and objectives. Using a comprehensive financial plan, the (IPS) Investment Profile Statement, identifies a target asset allocation of investment vehicles and appropriate allocations with range-based weightings that meet the Client's short and long-term objectives. It proposes an overall structure for security implementation and decisions.

The (IPS) Investment Profile Statement will address an approach to investment decisions. It is not a contract but a customized guide. It does not address legal responsibilities of either the Representative/Advisor or the Client. There is no guarantee that the goals identified in the investment policy statement will be achieved under the investment proposal prescribed.

Parties to the Investment Plan

Owner

Spouse

Children

Grandchildren

Accountant

Trustees

Beneficiaries

Insurance Agents

Estate Planner

Client Summary

The Client's goals and objectives focusing on needs and constraints are important factors in developing an appropriate long-term investment approach. This (IPS) Investment Profile Statement will help formulate a good understanding of your financial goals, your tolerance for risk, and the objectives of your portfolio. Your need for liquidity, income, and tax considerations will also be closely considered.

The information below summarizes your risk level, goals, objectives, and current financial situation.

Plan Purpose

Knowing your risk, objectives, goals, and suitability to investing is the first step to any successful financial plan. Without this information, you may be making investment decisions that are not appropriate to your situation.

Your (IPS) investment profile statement will help you to determine the account types (registrations) you should be investing in. The information will also help to determine the appropriate asset allocation of your portfolio.

Financial Goals

- Travel 2 times per year
- Children's College Funding
- Provide enough income to live during retirement
- Create a legacy for charity after my death

Financial Constraints

Risk tolerance level
Overall Portfolio Objective: Growth

Overall Portfolio Risk Tolerance: Moderate (emphasis on investments which can achieve capital appreciation while offering some safety. You desire a mid-level risk that is subject to some volatility)

Method for determining risk tolerance
Risk Tolerance Questionnaire and Comprehensive Financial Plan

Value of assets included in plan
$705,000

Liquidity constraints
The following accounts have liquidity constraints:

- Bond ladders' issues should be held to maturity to avoid any loss of principal. The income provided by these bond ladders will provide the funds for annual living as outlined in the Comprehensive Financial Plan

Tax constraints

- IRA's are tax deferred
- Annual Required Minimum Distributions will be taxed as ordinary income

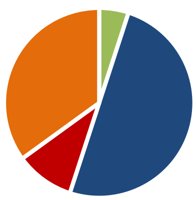
Marginal federal rate	24.00%
State rate	4.63%
Local rate	3.00%

Other constraints
None

Proposed Portfolio

Proposed Asset Allocation

Asset allocation addresses the types (or classes) of investments that will be used as a guide to develop an appropriate portfolio mix. The desired weighting to each investment class. This asset allocation decision is important in managing the risk and return characteristics for your overall investment picture. It is also important to determine the specific security classes that will be selected to implement your proposal. This custom asset allocation should follow your tolerance for risk, the timeframe for achieving goals, your tax situation, and your overall liquidity needs. The following asset allocation has been selected for your portfolio.



Asset Type/Class	Target %	Allowed Range Bottom %	Allowed Range Top %
Cash	5.00	0.00	10.00
US Stocks	50.00	40.00	60.00
Non-US Stocks	10.00	8.00	12.00
Bonds	35.00	25.00	45.00
Other	0.00	0.00	0.00
	100.00		

Security Universes

Included Security Universes

Domestic and International Large Growth Stocks
Domestic Large Value Stocks
Domestic Mid-Cap Stocks
Domestic Small-Cap Stocks
Developing Market Stocks
Domestic Investment-Grade Bonds
Domestic Mid-Grade Bonds
Domestic High-Yield Bonds
Domestic Inflation-Protected Bonds
Non-Domestic Developed Stocks
Cash

Security Universes Excluded at Client Request

Non-Domestic Emerging Stocks
Non-Domestic Bonds
Commodities
REITs

Special Note

Clients are concerned with investing from a socially responsible view.

Portfolio Monitoring

Because your financial situation and goals may change, we will continually reconsider your plan. Economic cycles create and lead financial markets. Because their timing is often unpredictable in the short-term, it is important to avoid emotional temptation to deviate from a solid long-term plan. The goal of setting a portfolio monitoring plan is to have a set strategy for a strong structure to discourage overreaction to normal short-term market events and volatility.

Asset Allocation

Asset allocation is to be revisited Quarterly or when one of the following criteria occurs:

- When allocation falls out of defined range
- When client objectives or circumstances change
- When significant assets are added/removed from the plan

Portfolio Implementation

Portfolio implementation is to be revisited Quarterly or when one of the following criteria occurs:

- When a security underperforms its category benchmark for four consecutive quarters
- When a security underperforms its primary benchmark for four consecutive quarters
- When a security's rating is lowered
- When a security's style or category is changed

Client Acceptance

I have read the (IPS) investment policy statement and agree that it accurately reflects my personal risks, goals, objectives, needs, and constraints. It reflects an investment philosophy with which I feel comfortable. I will notify my representative/Advisor should any circumstance/s covered in this (IPS) Investment Profile Statement change.

Name	Owner	Co-Owner
Signature		
Date		
Investment Professional	Derick Harris, Investment Advisor Representative	
Signature		
Date		