



## WEALTH BUILDING

### MAIN OFFICE

7800 S. Elati Street  
Suite 205  
Littleton, CO 80120  
303.470.5664  
800.983.4448  
info@dmgfinancialllc.com

### LUTZ, FLORIDA

Ballantrae Professional  
Office Park  
17961 Hunting Bow Circle  
Suite 102  
Lutz, FL 33558-5374  
813.996.6100

### VISIT US ONLINE AT

[www.dmgfinancialllc.com](http://www.dmgfinancialllc.com)

Over the years, investing strategies have changed dramatically. DMG Financial attempts to take all the mystery out of investing for you. We provide clients with two options:

- **BROKERAGE ACCOUNTS . . .** These are commission-based accounts managed for you by DMG Financial.
- **MANAGED ACCOUNTS . . .** These accounts are fee-based accounts managed exclusively by DMG Financial.

Whether yours is an brokerage account or a managed account, we treat your money with the same diligence as if it were our own. Over the years Hal Schwartz, Chief Investment Officer and founder of DMG Financial, has developed three principals for managing his clients' investments:

- On any given day, 70 percent of Hal's money is in the same investments that he is recommending to his clients. Because his own personal wealth experiences the same ups and downs as his clients', he understands their concerns and fears. Ask your current advisor if he owns the same investments he is trying to sell you. If not, you may have good reason to wonder why.
- Secondly, once you become a client, you will never receive a solicitation for more money from DMG Financial. If you're happy with the results we achieve for you and you have more money to invest with us, that's completely up to you. We'll never pressure you for additional contributions.

## WHAT MAKES DMG FINANCIAL DIFFERENT

DMG Financial is a "boutique" firm. Unlike many of the major investment houses, we do not try to be all things to all people, nor do we provide services that we can't support with top quality service. Much has been said about the advantages of working with a big firm, such as having access to their research departments, the credit cards they offer, and their service. Yet, the average investor doesn't usually use these services, so why should he or she pay for them? A recent poll by the Spectrum Group shows that those investors with net worths between \$100,000 and \$2 million are increasingly moving away from the big investment houses to independent advisors, like DMG Financial.



DMG Financial offers the one-on-one personal service people expect but rarely get anymore. When you invest with DMG Financial, you will have complete access to Hal Schwartz, who is the only advisor making investment decisions on your behalf. It is his personal service that keeps DMG Financial's client turnover well below industry averages. Among the services DMG Financial clients often cite they enjoy most:

- Frequent communications, so clients always know what's going on with their portfolio.
- A monthly newsletter containing timely and useful articles, tax tips, market analysis and more.
- Quarterly investment conference calls with representatives of major mutual fund companies.

## INVESTMENT SERVICES OFFERED

### TRADITIONAL BROKERAGE ACCOUNTS

The traditional approach to investing for the past 100 years, these accounts are commission-based, offering you some flexibility. For example, a brokerage account can be opened for as little as \$1,000 and can be used to purchase a traditional IRA, Roth IRA, 529, or just an investment account. Although these are based on pre-trade commissions and involve front-end loaded funds, we do everything possible to minimize the costs to you. By utilizing large mutual fund families, we can minimize commissions plus offer all the fund options offered by those fund companies. Front-end loads are set by the company and DMG Financial does not add any additional charges or fees.

### MANAGED ACCOUNTS

The managed account offers much more flexibility, because it allows us to draw from over 5,000 mutual funds from literally every mutual fund family. With no commissions charged, managed accounts are fee-based according to the quarter-end account balance. This fee structure gives DMG Financial every incentive to achieve positive results for you. We utilize the most current investment research to find the funds that fit our models to maximize your returns. Our investment philosophy is a "top down" approach: we first look at what is happening in the world and then look at the entire universe of funds to see which funds will work within our models. Because we're not limited to a specific family, we can search and



select from a wide spectrum of fund families, and it's not uncommon for us to have six to eight different fund families represented in our models.

Our managed portfolios are broken into models based on several factors, including investing objectives and size of the account. Many portfolio managers believe in the one-size-fits-all method and would invest \$50,000 in the same way as \$500,000. Our approach takes into consideration both investment objectives -- growth, income, or balanced -- and the size of your account. With this approach, for example, a client investing \$50,000 might be in seven funds while the client investing \$500,000 might be in fifteen. We find that this method enhances our clients' asset accumulation.

### TRY THE DMG FINANCIAL DIFFERENCE

The only way to watch your wealth grow is to put it to work for you. Let DMG Financial apply its more than 30 years' experience in the investment world toward helping you achieve your wealth-building goals. Whether your investment personality is geared toward growth, income, balanced goals, or conservation of principal, we have a strategy that's right for you. Call us today!

### ABOUT DMG FINANCIAL

First established in 1993, DMG Financial was created to help clients achieve their most cherished goals through personalized financial planning services and a wide range of quality financial products. Today, DMG Financial has evolved to include a team of affiliated financial professionals from coast to coast. Working together, the advisors of DMG Financial offer the expertise, planning techniques, and products to serve businesses, individuals, and families.