



BDH Wealth Advisors

A private wealth advisory practice of Ameriprise Financial Services, LLC

Ameriprise
Financial





Truly individual wealth management

You are not one thing. You cannot be defined by your wealth, your job or your family. You are all of these things and more. And you deserve wealth management custom-designed to fit every part of who you are.

And just like you are not one thing, neither are we. At BDH Wealth Advisors, we are financial planners, investment managers, capital markets aficionados, tax strategists, and more—focused on providing the expertise, experience and support you need to navigate every business, financial and personal challenge you face.

We endeavor to learn as much as we can about the unique details that help define you—each role you play, the people and causes you care about, the passions that drive you each day, and the concerns that keep you up at night. We then combine our collective knowledge to create the customized financial plan that can help you achieve your individual definition of success.

We bring you the vast intellectual capital of a trusted industry leader with the exceptional service and personal advice of a boutique wealth advisor. From retirement plans and business succession to passing on wealth—and values—to the next generation, we have helped our clients to live brilliantly. And we want to help you too!



1

Our Team

Meet the BDH Wealth
Advisors team

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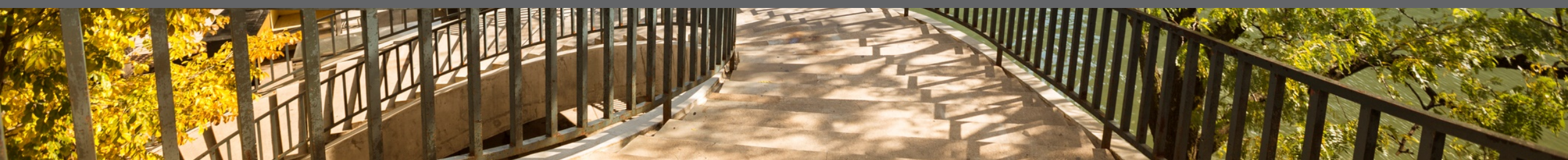
Our Process

Our approach to customizing a
financial plan that addresses your
unique objectives

3

Our Services

Coordinating your financial care to
help simplify your life





1 | Our Team

Meet the BDH Wealth Advisors team

Meet the team



William Duncan, CRPC®

Private Wealth Advisor
Managing Director

How I can help you

As Managing Director, Bill helps to set the overall strategy for BDH Wealth Advisors and managing client portfolios. As a Private Wealth Advisor, he helps clients with financial planning and keeps them informed about the markets, economic conditions and portfolio performance.

What makes me knowledgeable

Bill has been helping clients to achieve their goals for more than 26 years. He co-founded BDH Wealth Advisors in 2020. Bill's prior experience includes positions with Morgan Stanley Smith Barney and US Bancorp Investment Services. He holds a bachelor's degree from The University of Wisconsin, Madison and is a Chartered Retirement Planning CounselorSM. Bill has been recognized by Ameriprise and *Forbes* many times and is a member of the Million Dollar Round Table.

Getting to know me

When he's not in the office, Bill enjoys running, playing hockey, biking, skiing, attending his children's activities and traveling with his wife, Mira, and their two children, Lyle and Nora. He has also coached hockey and is an active volunteer with Glencoe Family Services.

Meet the team



Todd Bauman

Financial Advisor
Managing Director

How I can help you

As Managing Director, Todd helps to build and manage the investment portfolios for all BDH Wealth Advisors' clients. As a Financial Advisor, he takes a holistic approach to financial planning and asset management. He works closely with each client to understand their distinct needs and acts as their financial "quarterback," managing financial decisions with our network of professionals.

What makes me knowledgeable

Todd has been helping clients to achieve their financial objectives for more than 25 years—all of it with Ameriprise. He has been working with David Helfand since 2004 and co-founded BDH Wealth Advisors with him and Bill in 2020. Todd holds a bachelor's degree in finance from Western Illinois University.

Getting to know me

Todd resides in Arlington Heights, Illinois, and lives around the corner from his childhood home. Todd and his wife Heather have three children and enjoy spending time with their two young grandsons. When he's not in the office, Todd likes to hike with his dogs and work on perfecting his grandparenting skills. He also enjoys coaching youth hockey and golfing in the St. James Church league.

Meet the team



David Helfand

Financial Advisor
Managing Director

How I can help you

As Managing Director, David helps to research and identify potential investment opportunities, as well as building and managing the investment portfolios for all BDH Wealth Advisors' clients. As a Financial Advisor, he treats clients like family, working closely with them to build customized wealth plans to make their objectives a reality.

What makes me knowledgeable

David has been helping clients to achieve their financial objectives for more than 27 years. He has been working with Todd Bauman since 2004 and co-founded BDH Wealth Advisors with him and Bill in 2020. David has been named to the Ameriprise Circle of Success many times. He earned his bachelor's degree in economics from the University of Illinois and has been a licensed Certified Public Accountant.

Getting to know me

David resides in Highland Park, Illinois with his wife, Lisa and two children: Ari and Emily. When he's not in the office, David enjoys rooting for the Chicago Bulls, hiking, boating and spending time with his family. David and Lisa are active with the Scleroderma Foundation.

Meet the team



Ryan Dundon, CFP® , CRPC®

Financial Advisor

Associate Vice President

How I can help you

As Associate Vice President, Ryan helps to build customized financial plans that help each of our clients reach their life goals. As a Financial Advisor, he helps clients with everything from investing, wealth preservation and education planning to retirement planning, insurance and wealth transfer strategies.

What makes me knowledgeable

Ryan has been helping clients to achieve their goals for more than 5 years. He joined BDH Wealth Advisors in 2020. Ryan holds a bachelor's degree from Ohio State University. He has also earned the CERTIFIED FINANCIAL PLANNER™ designation and is a Chartered Retirement Planning CounselorSM.

Getting to know me

When he's not in the office, Ryan enjoys rooting on Cleveland teams, golfing, exercising and grilling with his friends and family. Ryan is actively involved with the Juvenile Protection Association, which provides therapy to kids and teachers in lower income Chicago communities.

Meet the team



Damary Marrero
Registered Operations Leader



Jess Chouhan
Client Service Associate



Nicholas Needs
Client Service Associate

How I can help you

Damary is responsible for ensuring that the practice and team run smoothly so the team can deliver the service our clients deserve. She helps make sure clients have the information they need when they need it.

Jess is often the first person clients speak with. She helps with everything from account set-up and money movement to scheduling meetings with advisors, providing website support and more.

Nick supports advisors by helping to service clients and making sure they have everything they need when they need it. He uses his positive attitude to keep things upbeat even in challenging environments.

What makes me knowledgeable

Damary has been helping clients to achieve their financial goals for more than 20 years. She is a Notary Public and holds Series 7, 63, 65, Life and Health Insurance licenses.

Jess has been focused on delivering the highest quality customer experience for more than 10 years. Prior to this, she was in banking and financial institution management 4 years.

Nick enjoys helping clients to achieve their goals. He has worked for two financial institutions and holds a bachelor's degree in finance.

Getting to know me

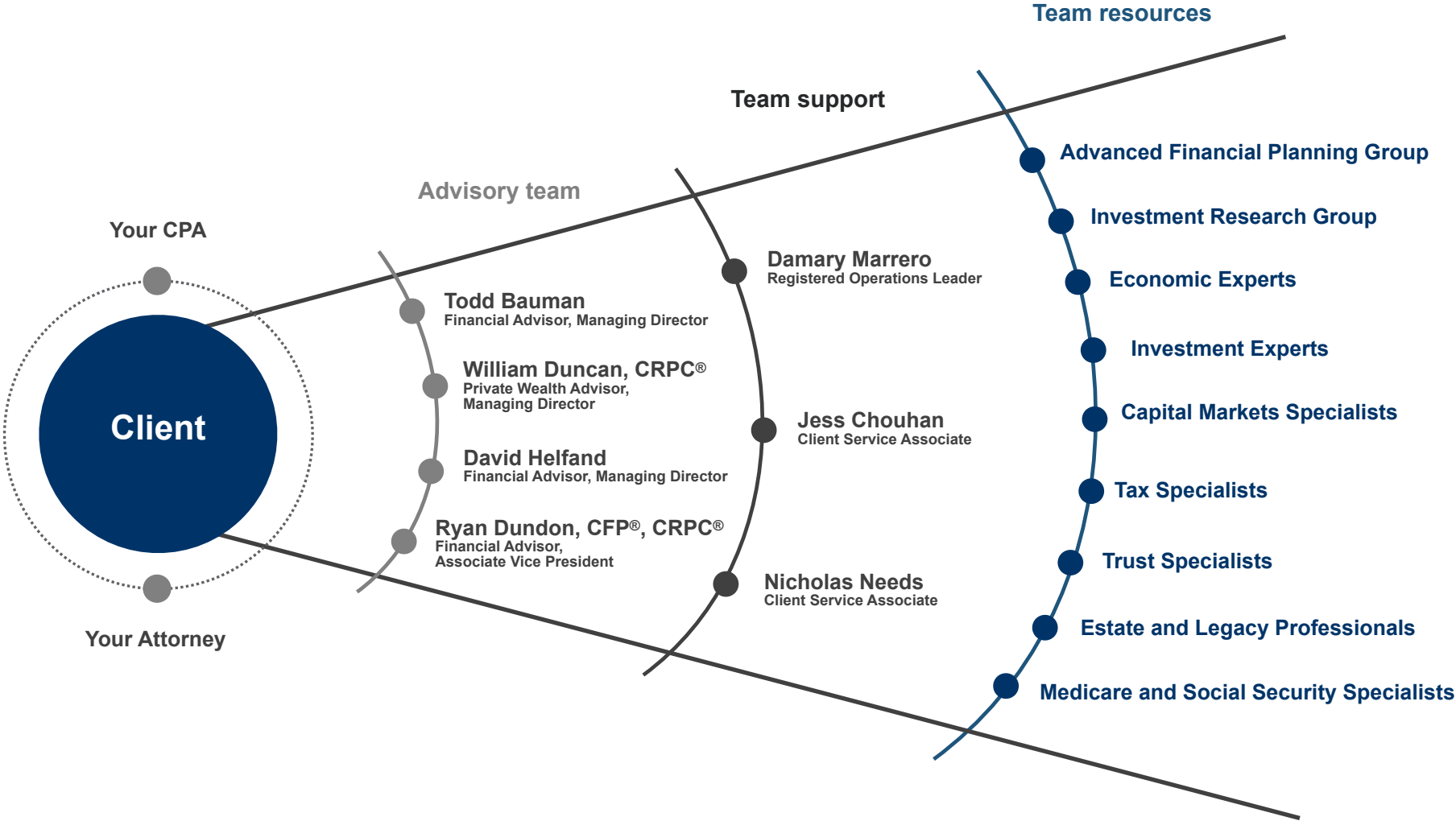
Damary is a huge fan of the Chicago Bears and Blackhawks. When she's not working, she enjoys cooking, exploring new places, and spending time with family and friends.

When Jess is not in the office, she enjoys being outdoors. She loves hiking, traveling, running, walking her dogs, going offroad, and spending time with family and friends.

Outside of the office, Nick enjoys exploring the city of Chicago, hiking, tennis, and rooting on his favorite hometown teams.

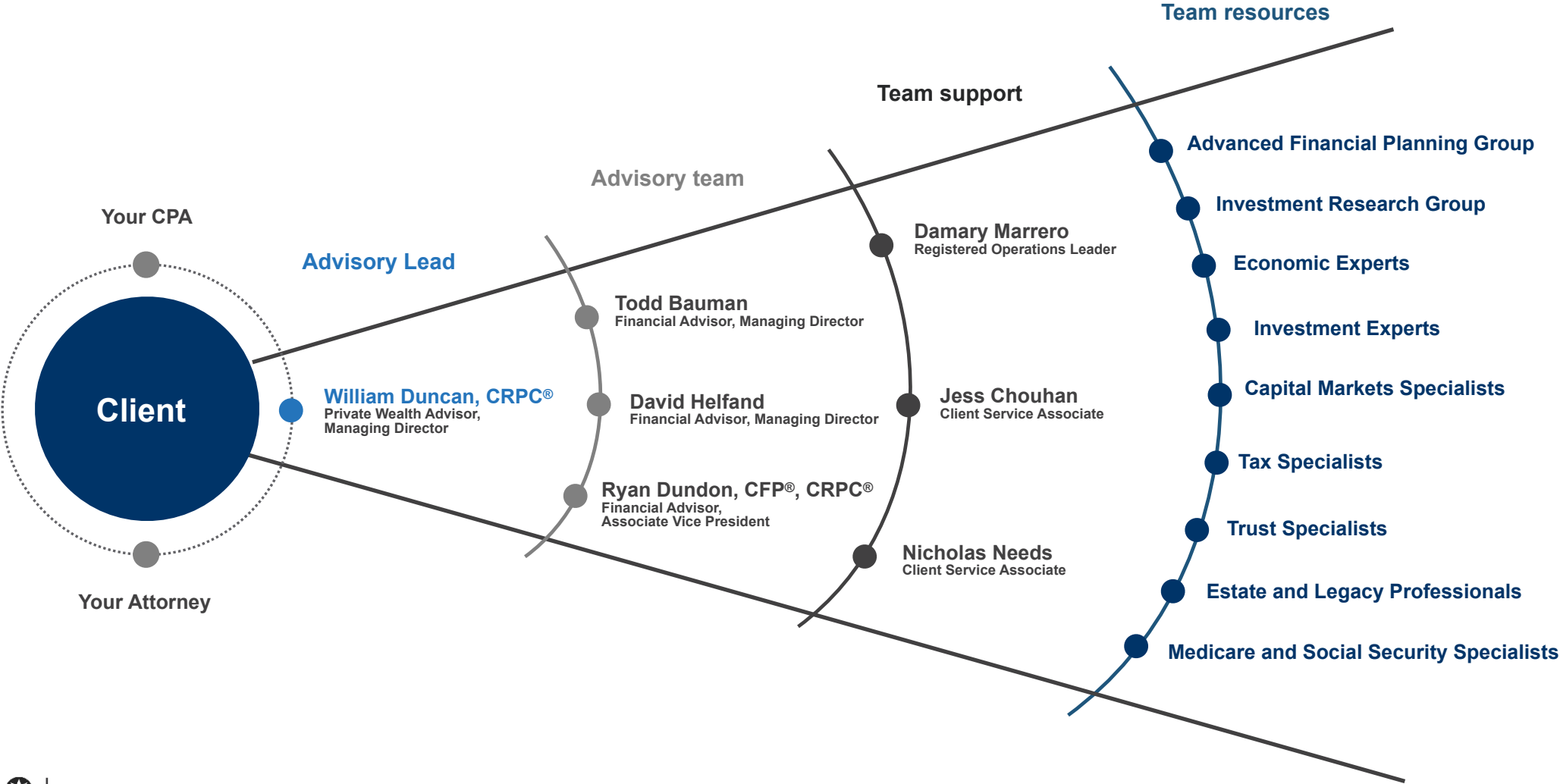
Team resources & professional partners

We coordinate with our trusted in-house experts and industry partners to ensure successful implementation of our clients' financial plans.



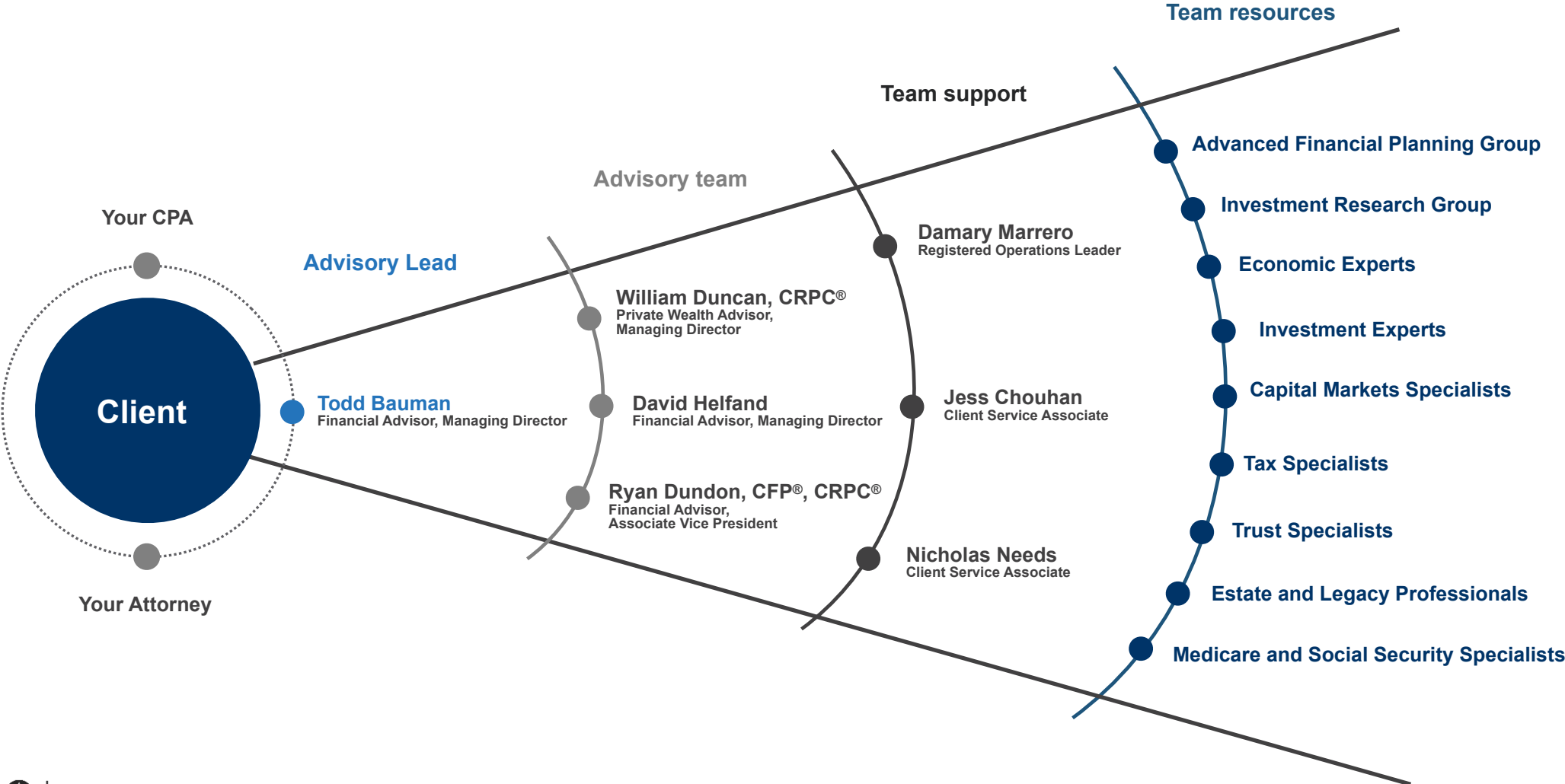
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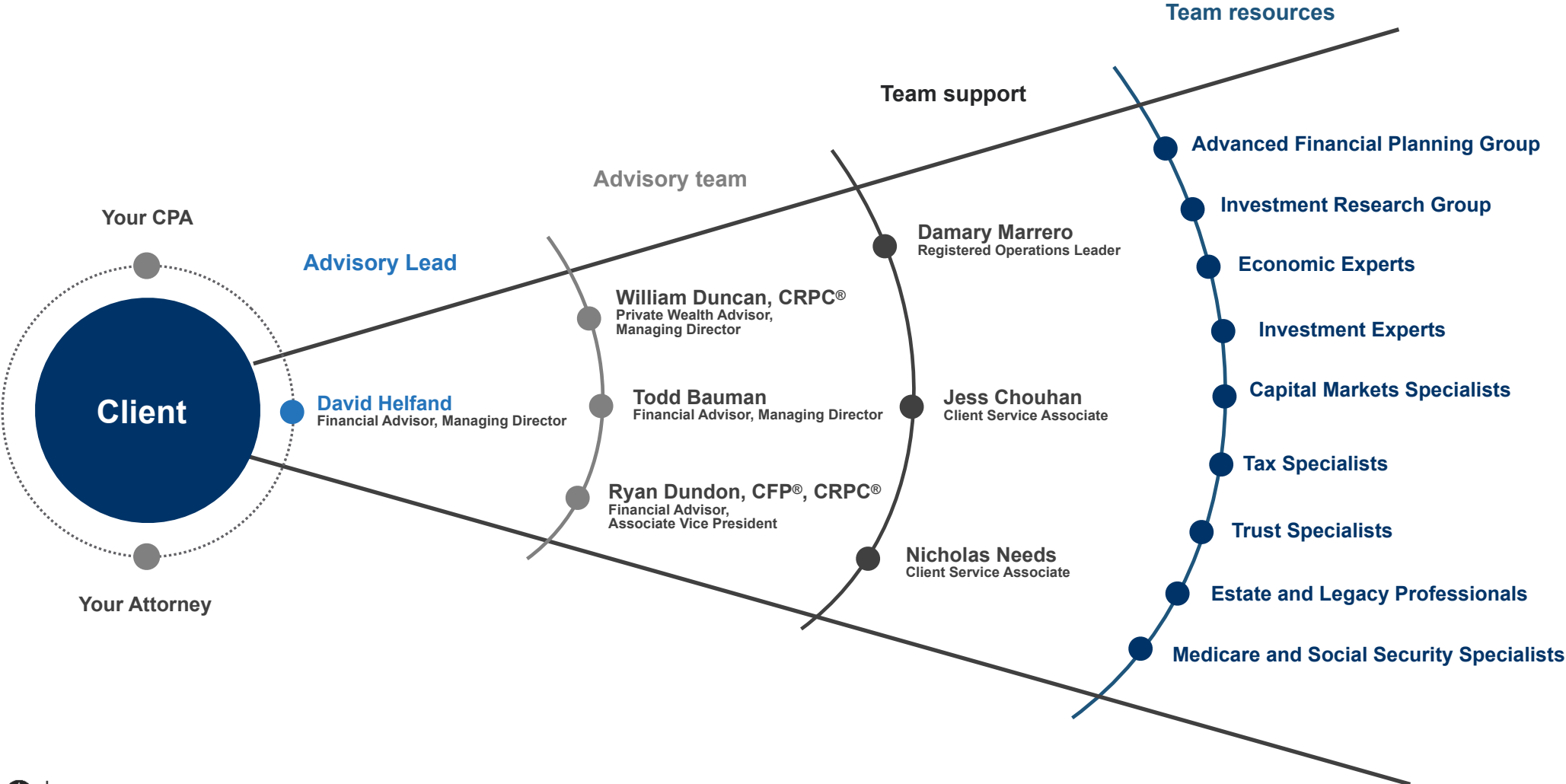
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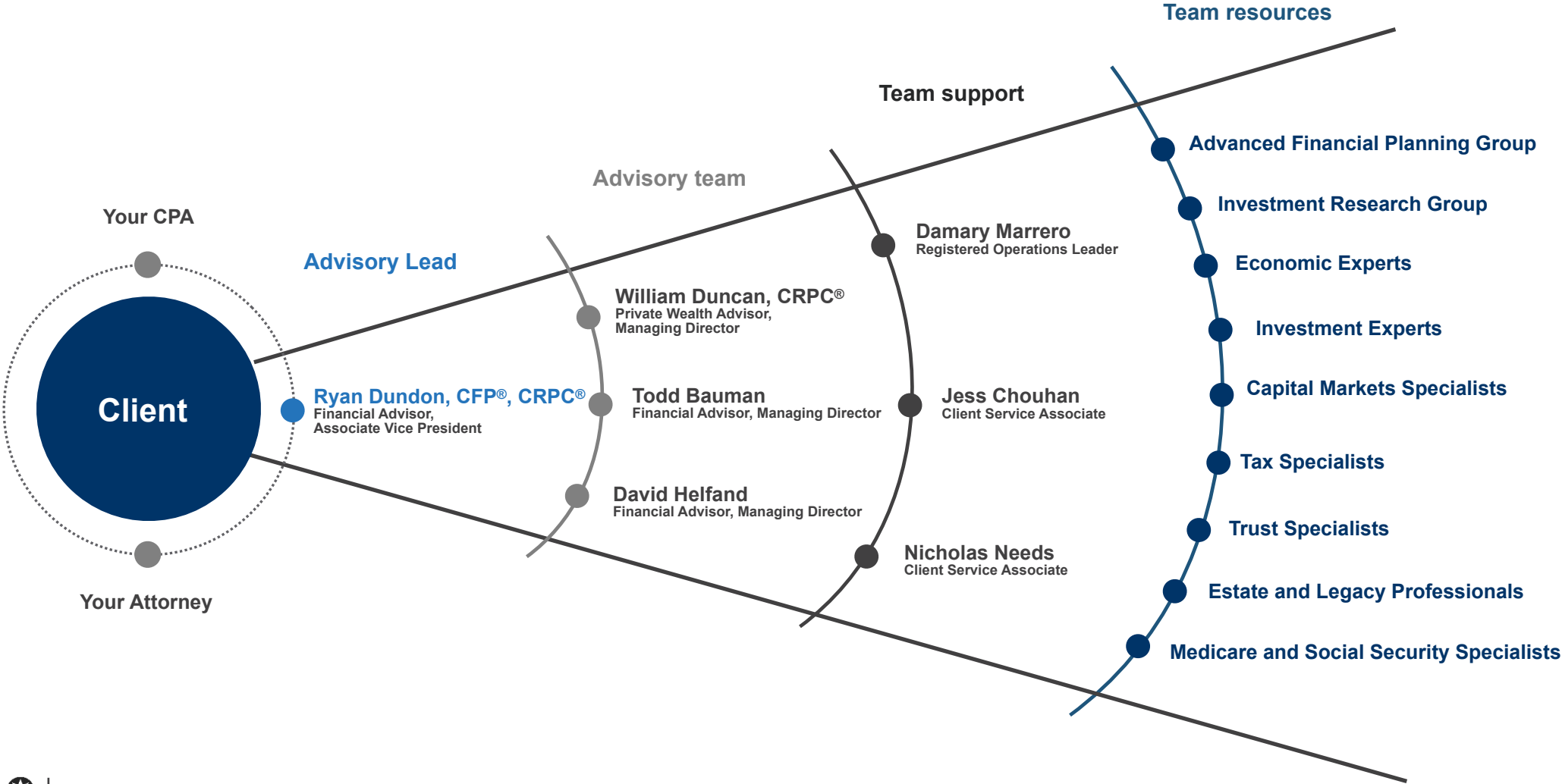
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Who We Are

As part of a larger financial institution, BDH Wealth Advisors has access to extensive resources and broad-based support.

BDH Wealth Advisors

- Focused on building the individual plan you need to help you get where you want to go
- Proactively providing objective advice, communication and more
- Actively managing your portfolio with an eye on risk and taxes
- Working with you and your loved ones to ensure everyone feels included in the process
- Keeping you informed of your progress toward your goals



Ameriprise Financial

- A longstanding leader in financial planning and advice
- A 130-year legacy of putting clients' needs first
- Serving more than 3.5 million individual, business and institutional clients¹
- More than \$1.4 trillion in assets under management or administration²
- 25th largest global asset manager³



2

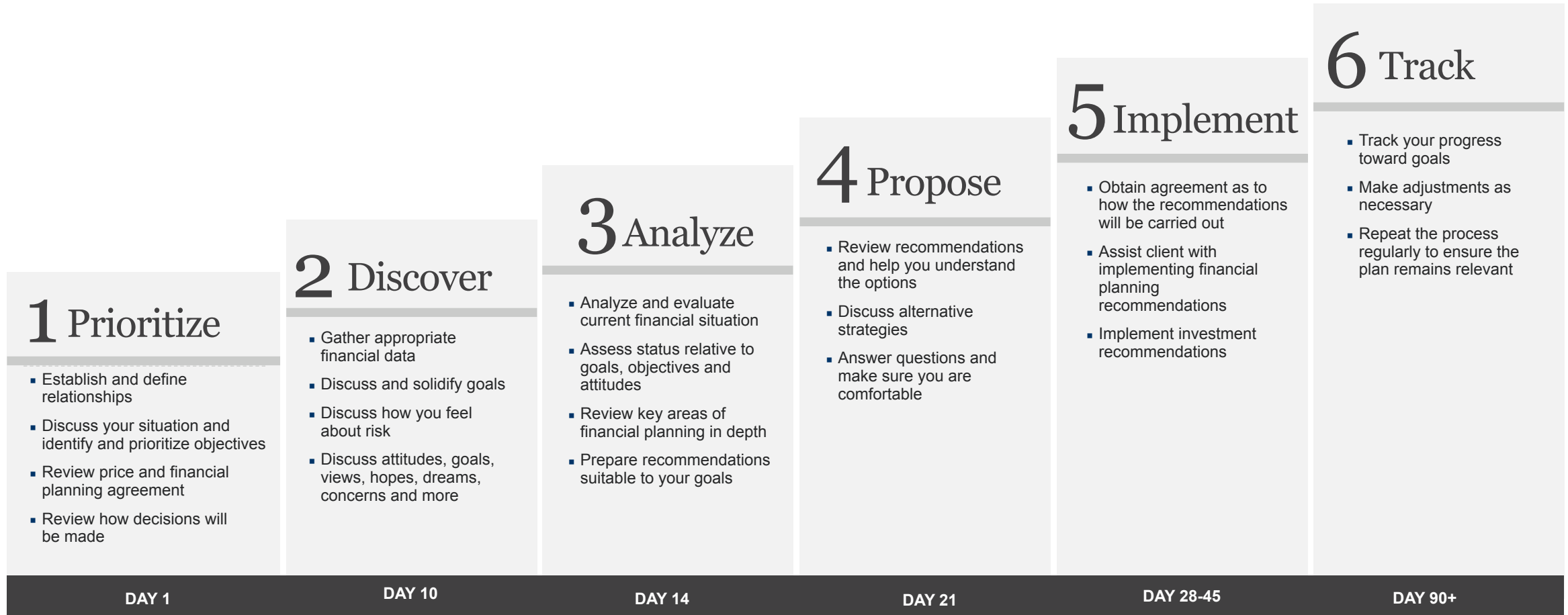
Our Process

Our approach to customizing a financial plan that addresses your unique objectives



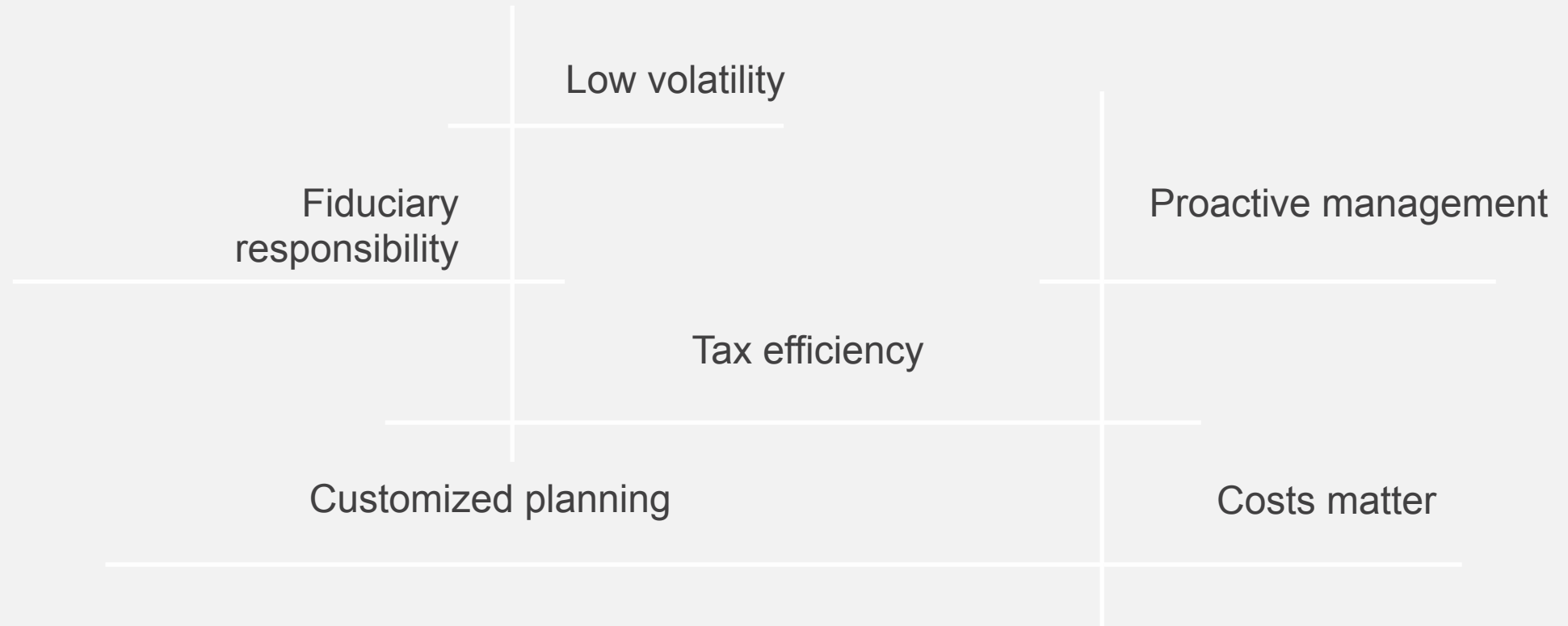
A comprehensive financial planning approach

We use a six-step, financial planning approach to uncover the details of your life and combine that information with our own expertise to create the right plan and optimal strategies for you. We will remain by your side every step of the way—providing you with the insight and support you need to make informed decisions that keep you on track to your goals.



Our Core Investment Beliefs


We design financial plans and investment portfolios to be as individual as the clients we serve. We are guided by the following core values:




Investment philosophy

We create a disciplined asset allocation plan based on your distinct goals and wealth plan. We build portfolios to provide strategic, long-term performance, with the ability to make tactical tilts to reduce risks or capture opportunities in the short term. And we keep you informed of what you own, why you own it, and what it costs.


We balance
the return you desire with the risk required to achieve it, in order to help you set realistic goals and to customize your asset allocation with a risk profile you can stick with for the long-term.



We build
and customize portfolios to meet your needs, while keeping your values in mind with the equity, fixed income, cash and alternative securities and strategies we believe will work best for you.



We combine
research from the Ameriprise Investment Research Group and third-party strategic partners with our own to understand each potential investment from multiple perspectives.



We work
transparently—keeping you informed about the good and bad with the markets, your portfolio, your tax situation and your progress toward each of your unique goals.





3

Our Service

Coordinating your financial care to help simplify your life

Services beyond investing

We offer a broad range of services to help you and your loved ones live brilliantly, now and in the future.

Financial services

Cash flow and net worth

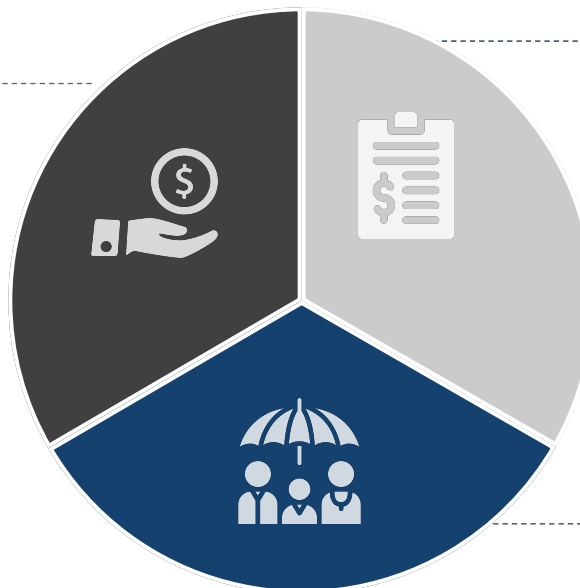
- Net worth
- Cash-flow management
- Liquidity
- Liability
- Home purchase

Protection Planning

- Life insurance needs
- Income protection planning
- Long-term care coverage
- Health insurance in retirement
- Auto, home and personal liability
- Business liability coverage

Retirement planning

- Outlook and goals for retirement
- Government programs—Social Security and pensions
- Future healthcare needs
- Employer-provided programs (401(k), deferred compensation)
- Distribution options and strategies
- Required minimum distribution planning
- Sustainability of retirement income
- Stock Option Planning/RSUs



Tax planning

- Strategies for managing federal and state taxes
- Understanding the Alternative Minimum Tax (AMT)
- Tax considerations for today and for the future
- Strategies for managing the timing of income or deductions
- Capital gains management strategies



Multi-generational planning

- Beneficiary designation and property titling
- Wills, powers of attorney, trusts
- Planning for family, charity, community
- Incapacity planning
- Estate planning

Hypothetical Scenario #1

Guiding clients toward their goals

Clients

Married couple approaching retirement and wondering if their preferred time horizon is realistic.

Challenges

The clients desire a comprehensive plan around that will include portfolio planning, insurance needs and legacy plans.

Recommendations

- Build retirement and savings plan that outlines when and how they can retire
- Determine how much long-term-care coverage is needed for asset protection
- Review and recommend a revised estate plan
- Review current 403(b) plans and align those allocations with other portfolios
- Review other assets and discuss how those holdings might affect cash flow in retirement and how to liquidate them in the most tax-efficient manner
- Collaborate with CPA on efficient tax planning

Results

- Clients gained control and confidence over their future.
- They are pleased that their long-term-care gap has been closed with appropriate life insurance plans.
- With their finances updated and organized, the clients are potentially in a better position for a retirement on their own terms

This illustration is hypothetical and is not meant to represent any specific investment or imply any guaranteed rate of return.

Hypothetical Scenario #2

Guiding clients toward their goals

Clients

Single 45-year-old woman who would like to retire at age 65.

Challenges

Client was recently promoted and now makes \$300k a year and receives \$100k in company stock. She has \$500k in her 401(k) and another \$500k in other investments. She has two children (ages 12 and 10) and would like to save up for college.

Recommendations

- Build retirement and savings plan that outlines her retirement and college saving goals
- Determine how much life and disability insurance she needs to protect herself and children
- Implemented an investment strategy for her 401k, company stock and other investments
- Collaborated with CPA on efficient tax planning
- Created a 529 for tax-efficient savings for her children's college
- Aligned on strategies to maximize ongoing monthly savings
- Implemented a protection plan with a variable universal life insurance policy and additional disability coverage beyond what her employer provides
- Referred to estate attorney to create an estate plan with a will and trust

Results

- Client gained control and confidence over the future for herself and her children.
- She is pleased with the extra protection provided by her new life insurance and disability coverage.
- With her finances updated and organized, the client is in a better position to pay for college and to retire on her own terms.

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Wealth management as individual as you are

Let us help you see the difference a detail-oriented, team approach can make.



BDH Wealth Advisors

A private wealth advisory practice of Ameriprise Financial Services, LLC

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<https://www.ameripriseadvisors.com/team/bdh-wealth-advisors/>

¹ Company data

² Company reports

³ Ameriprise Financial Q4 2024 Earnings Release.

Ameriprise Financial, Inc. and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation.

Ameriprise financial planning is called Ameriprise Financial Planning Service and is designed as a long-term, collaborative relationship between you and a financial advisor. The service is generally appropriate if you have financial goals, sufficient financial assets to begin addressing those goals and are willing to pay an investment advisory fee. If you decide to purchase the service, you will receive a written financial planning recommendations to help you achieve these goals. The complimentary initial consultation provides an overview of financial planning concepts and does not include a written analysis and/or recommendations.

Ameriprise Financial cannot guarantee future financial results. Client experiences will vary.

Investment advisory products and services are made available through Ameriprise Financial Services, Inc., a registered investment adviser.

Ameriprise Financial Services, Inc., Member FINRA and SIPC.

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Before you purchase life insurance, be sure to consider the policy's features, benefits, risks and fees, and whether it is appropriate for you, based upon your financial situation and objectives. Variable life insurance is a complex investment vehicle that is subject to market risk, including the potential loss of principal invested.

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