



copper leaf  
FINANCIAL

# True Wealth Management







# About Us

*Davis & Hodgdon CPAs and Copper Leaf Financial are two independent but affiliated entities. Our adherence to the fiduciary standard empowers us to suggest the proper financial products that will help achieve your goals and that kind of freedom changes everything.*

**Our holistic approach to wealth management includes** a plan that is designed to integrate and enhance every aspect of your financial life: from tax planning, estate planning and retirement funding, to charitable giving and beyond. By understanding and aligning these critical components of financial health, we are able to help you reach your most important goals.

## Where Tax and Finance Meet.

Copper Leaf Financial, LLC is a SEC registered adviser affiliated with Davis & Hodgdon CPAs (“D&H”). For more than 30 years, D&H has provided comprehensive and timely planning with a proactive approach to tax services. Together, we have the ability to combine comprehensive financial planning with the careful, tax-aware eye of the CPA to give clients the confidence to map out their financial goals. Our leadership team includes licensed CPAs and Certified Financial Planner® professionals who can contribute an unparalleled understanding of how taxes impact your decisions about retirement, estate planning, investments and insurance.

*We prize evidence over emotion and we value academic and market research over fluctuating opinions.*

## How We're Different

**Fiduciary.** We provide advice and recommendations that are in your best interest. Period. Our independence and adherence to the fiduciary standard allows us to provide unbiased investment advice.

**Fee-Only.** We provide 100% transparent, fee-only wealth management services based on your unique needs. No commissions, no third party referral fees.

**Our Investment methodology** is based on academic research and an evidence-based portfolio construction. We work with you over the long term to develop a plan that acts as a roadmap - and evolves over time. We believe that money is made over time and diversification is the key to long-term investment success.

Our logical, rational approach is based on your goals, income needs and time table. We look closely at these factors to determine your tolerance for the market's ups and downs – in other words, your ability, willingness and need to take risk. Once we identify where you fall on this spectrum, we develop a portfolio that gives you the greatest odds of success.



# Our Areas of Expertise



## Sustainable Planning

**Aligning your investments with your values is just the beginning.**

We think that your entire financial plan should be a reflection of who you are and how you think. With overall alignment throughout your plan the potential to make a difference is enormous — for yourself, your community, even the world at large.

We use academic research to integrate sustainable investing into your portfolio. **We specialize in sustainable “planning” because it really includes alignment across your entire financial plan – not just investing.**

We help you achieve an overall alignment between your values, your investments, your community and your charitable giving.



## Charitable Giving

Philanthropic giving is a special area of focus at Copper Leaf Financial.

We help you create a giving plan that maximizes your charitable dollar so that you can give more and have the greatest impact.

**Specifically, we help you develop a purposeful charitable giving plan that includes:**

- Clear, focused giving goals that reflect your values and are organized within a formal giving statement. We also help you identify the cause areas aligned with your values and select the organizations that are most effective at attaining your philanthropic goals.
- A detailed philanthropic budget that is aligned with your financial plan and includes categories for proactive, reactive, and emergency giving.
- Giving “vehicles” that are best suited for your personal situation and budget with careful attention to tax savings strategies and family considerations.

**Reach out to us today and find out how purposeful giving can fit into your financial and legacy plans.**



# Our Process

## Legacy Planning.

As assets are transferred between spouses and ultimately heirs, we coordinate income requirements, tax considerations, and other intentions. The goal is to positively impact the client's wealth on the lives of others – either heirs or charity.

## Introduction.

This is an introduction that can easily be done in -person or virtually. Getting to know each other and providing you with a detailed understanding of our process is an important first step in designing a roadmap to your financial and personal goals.

## Discovery.

We listen to what's important to you so that we can clearly understand your vision, values, priorities, goals & concerns. Collect financial information, investment statements, tax returns & legal documents, and assess the current overall state of your financial health.

## Strategize & Implement.

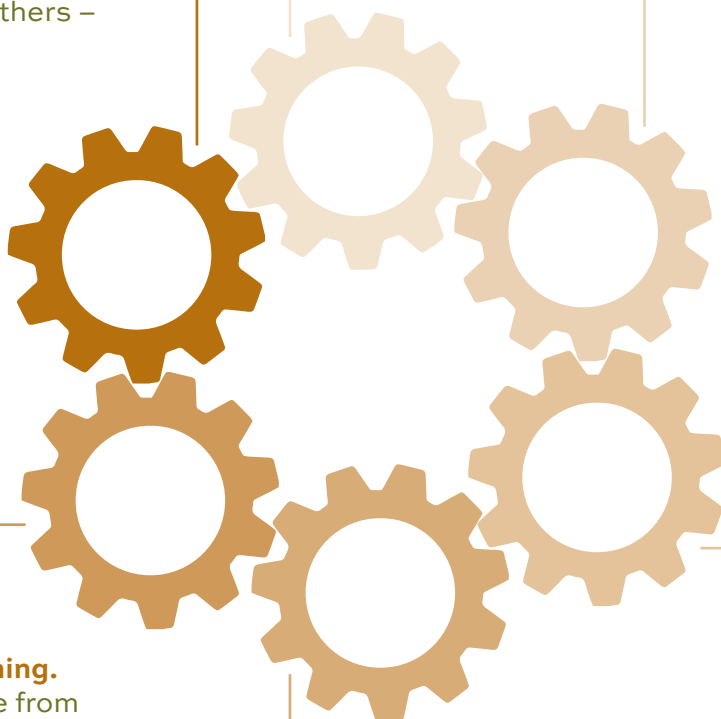
Develop a map by presenting analysis and strategies. We address your needs, wants and wishes in a coordinated approach. Saving, investing, risk-management, and tax optimization set the foundation for smooth action toward your goals. Your personal Investment Policy Statement directs the way forward.

## Distribution Planning.

Optimizing income from all sources – including investments – in a tax efficient way can increase the longevity of the plan. Smart rebalancing and distributions can increase philanthropic impact while preparing for legacy objectives.

## Fine-Tuning & Transition Planning.

Focus on step-by-step tasks to accomplish your goals. Regular progress meetings move the process forward in achievable steps, supported by your vision and values. Tax optimization, Roth conversions, to-do's while working, to-dos in retirement, rebalancing, etc. Here, we move you to the next step in your personal plan, i.e. transitioning into retirement, or establishing an estate plan.







# A Team You Can Trust



## **JOHN W. DAVIS,** Certified Public Accountant (CPA), Certified Financial Planner™ (CFP)

John is a Partner of Copper Leaf Financial. He is a graduate of the University of Vermont with a degree in accounting and is Chairman of the Vermont Economic Progress Council (VEPC). John is also a board member, treasurer and member of the executive committee for Age Well and board member of the Vermont Employee Ownership Center (VEOC).

John is a CPA with 40+ years of experience in the financial world, including both public accounting and financial planning. John works with business owners on succession planning to help facilitate the continued success of all areas of the business, including

retaining key people over time. He focuses on working with clients to help achieve their short- and long-term financial goals – mindful of the need to adjust strategies as life circumstances evolve.

John lives in Williston, Vermont with his wife Sand and their dog. He has two grown children – Zach and Erin of Williston, Vermont. In his spare time John enjoys golfing, skiing, gardening, and anything and everything dealing with entrepreneurs.



## **BRET L. HODGDON,** Certified Public Accountant (CPA), Certified Financial Planner™ (CFP), Certified Fraud Examiner (CFE), & Chartered Global Management Accountant (CGMA)

Bret is a Partner of Copper Leaf Financial. He is a CPA and CFP® professional and graduate of Lyndon State College with a degree in Accounting and Business Administration. Bret also graduated from Leadership Champlain and from the Champlain College Excellence in Executive Leadership (ExcEL) 2013. Bret is a board member for the Vermont Chamber of Commerce. He is also a board member and member of the finance committee for Vermont Businesses for Social Responsibility (VBSR). With over 20 years of financial experience including public accounting and financial planning,

Bret works closely with individuals and business owners to define their financial goals and help them realize those goals by crafting a sound, long-term plan that acts as a foundation upon which to make tax and investment decisions. He meets with clients regularly to monitor their plans, making adjustments as life circumstances and goals evolve.

Bret is a devoted Red Sox fan and lives in Jericho, Vermont with his wife Nicole and their two children Grace and Gavin.



# A Team You Can Trust



## **BREANNA SYKES,**

**Certified Financial Planner™**

Breanna is a Certified Financial Planner™ professional (CFP®) and Wealth Advisor with Copper Leaf Financial. She has a Bachelor of Science in Business and Master of Business Administration (MBA) with a concentration in entrepreneurship from Bellevue University. Breanna also earned the Certified Financial Planning Certificate from North Carolina University. She started her career path in business and technology education and has spent the last several years in the financial services industry.

Breanna leads Copper Leaf's 401(k) team, serving business clients with comprehensive company retirement planning. She works closely with business clients to help them educate their employees and work towards retaining their top talent.

Breanna grew up in the Adirondacks but spent 10 years in the Carolinas with her husband, Jon, while he was in the military. Her passion for the outdoors and being an avid snowboarder brought her back to Vermont where she spent much of her childhood. She currently resides in Monkton with Jon and their three children, Abigail, Jackson, and Theodore, two rescue dogs Odin and Charlie and rescue cat Furby.



## **ASHLEE SOLARCZYK,**

**Certified Financial Planner™, Certified Wealth Strategist®**

Ashlee is a CERTIFIED FINANCIAL PLANNER™ professional (CFP®), Certified Wealth Strategist (CWS®), and Wealth Advisor with Copper Leaf Financial. She has a Bachelor's degree in business and a certificate for entrepreneurial management from the University of Iowa. Most recently, Ashlee spent 12 years as an Advisor for Schwab Wealth Advisory in Phoenix, Arizona.

Ashlee's passion is to help clients find success and comfort in complex financial areas. Every client's goals, feelings, and family dynamics are unique, and she is committed to knowing her clients personally and to understand what is most important to them. This commitment enables her to help implement and maintain her client's comprehensive financial plan – one that will keep them on track to achieve their vision of financial success.

Ashlee and her husband enjoy the outdoors and traveling, and also have a personal goal of hiking the highest point in every state which she is currently at 31/50! They have three pets that are spoiled like children, two cats and a dog.





# A Team You Can Trust



## JACKIE WINKLER,

### Associate Wealth Advisor

Jackie is an Associate Wealth Advisor with several years of client service experience that includes working in operations support at VSECU, as well as a Pharmacy Technician at Kinney Drugs. Jackie grew up in New York City and moved to Vermont in 2012. She is an avid boater and enjoys fishing.



## MAIA FURNARI,

### Operations Specialist

Maia is the Operations Specialist with several years' of experience in the legal field working as an estate planning and family law legal assistant in downtown Burlington. In her free time Maia enjoys being out on Lake Champlain boating and fishing, and spending time with her fiancé and two dogs Stella and Artie.



## ERICA DIXON,

### Client Services Associate

Erica is a Client Service Associate with 16 years of professional experience including key operational roles in construction, retail, government, nonprofit and consulting services. Most recently, and in the past five years, she has worked in the wealth management industry. Originally from Charleston, West Virginia, Erica has lived in Rock Hill, South Carolina since 2018. She and her daughter Layla enjoy hiking, live music, spending time outdoors, and traveling.





# Life has changed.

Let us help you focus on the things that really matter.



*Copper Leaf Financial is an affiliated and separately registered entity.*

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