

D.R.
Saur | *Financial*



INVESTMENTS | SERVICE | INTEGRITY

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D.R. Saur Financial, Inc. offers to its clients copies of our written disclosure document, the ADV Part II, at no charge. Our ADV Part II includes a detail of investment account fee structure. Please call our office at (214) 559-3944 if you would like a copy mailed to you. The ADV Part II should be provided to clients at the time an investment advisory account is opened. TD Ameritrade executes trades for D.R. Saur Financial's Registered Independent Advisory business.

OUR MISSION



*Our mission at D.R. Saur Financial is to
build financial peace of mind for our clients.
This peace of mind is built on three pillars:
Investments, Service, and Integrity.*

We are committed to managing money based on these principals, and to serving as responsible and reliable financial stewards to grow your wealth. We don't believe in a one-size-fits-all approach. Our experienced financial advisors take the time to learn about your specific needs and goals, and provide objective, intelligent investment advice designed for you as an individual. In all cases, we seek to utilize smart investments that will achieve solid returns while avoiding extraordinary risk. We appreciate your interest in our firm and look forward to developing a trusted relationship with you and your family for generations to come.

ACHIEVING YOUR VISION

*Money can't buy happiness,
but neither can poverty.*

Leo Rosten

Money is a part of every day life. You earn an income from your job or pension, buy groceries, put gas in the car, and pay your household bills. Over the course of your lifetime, you may also have bigger milestones related to money, whether it's receiving an inheritance, paying for college, buying a home, or building a family.

How you think about money has a lot to do with what you experienced as a child, such as whether finances were discussed in the home, and whether you grew up with a lot or a little. Regardless of your feelings about financial matters, however, you undoubtedly have dreams and goals directly related to money. Maybe you want to travel the globe, send your kids to private school, start a new business, or create an endowment for a charity close to your heart. Whatever your objectives, we can help you make them a reality, with sound financial planning and guidance designed to protect and increase your wealth.

We work with you one-on-one to create a financial roadmap that will take you from where you are to where you want to be. This planning process starts with a longer conversation about your dreams and goals. Then, we take a look at your current assets and draw on more than 20 years of industry experience to put together an investment plan designed to grow your wealth. Because we are an independent advisory firm, we are unencumbered by conflicts of interest and can remain objective when it comes to selecting the investment vehicles that can best meet your needs. And, because your peace of mind is our top priority, we continually monitor the progress of your portfolio and sit down with you regularly to check that we are on track toward your desired destination.





Dan Saur founded D.R. Saur Financial more than 20 years ago to achieve lasting wealth for our clients. We want to bring a smile to your face as we exceed your expectations by delivering quality investments uniquely tailored to your needs and goals. Our commitment to integrity, honesty and personal service drives everything we do, so that you can rest easy knowing your finances are being managed with exceptional care.

INCOMPARABLE INTEGRITY

- ▶ We never take custody of your money. All assets are held in your name at nationally known brokerage houses.
- ▶ We recommend what we believe to be the best solution to meet your goals, even if it means not investing with us.
- ▶ We follow our own advice, typically investing in the same types of investment vehicles that we recommend to our clients.
- ▶ D.R. Saur is an accredited member of the Better Business Bureau with an A+ rating. Since our founding in 1993, we have never had a complaint filed with the BBB.

EXCEPTIONAL SERVICE

- ▶ We provide each and every client with prompt service born out of a sincere desire to help.
- ▶ We answer the phone when you call.
- ▶ We can design customized financial plans to guide you toward financial success.
- ▶ We offer regular portfolio reviews.
- ▶ We provide an account aggregation system to make reviewing your portfolio holdings easier.
- ▶ We host numerous client events throughout the year.

QUALITY INVESTMENTS



- ▶ We take a distinctive approach to investing, driven by our passion for the growth and protection of our clients' money.
- ▶ We seek out best-in-class investments, most of which are “institutional grade” and not typically available to individual investors.
- ▶ In addition to traditional investment vehicles, we offer a range of other investments, some of which are not directly correlated to the stock market.
- ▶ We strive for true diversification, often using the endowment model followed by many university endowment funds, which includes investing in unique, non-correlated asset classes and tactical management designed to control risk and produce solid returns.
- ▶ We conduct in-depth due diligence on the investments that we use.

RETIREMENT PLANNING

Identify target date
Set long-term savings targets and income goals
Create asset allocation model that supports goals
Identify suitable retirement and investment vehicles
Succession planning

CASH FLOW MANAGEMENT

Income-producing investments available
Periodic reviews of liquidity needs
Optional direct deposit into or from bank accounts

INVESTMENT ALLOCATION

Unique asset classes
Alternative investment strategies
Market related investments designed to control risk
Diversification through low correlation between investments
Online account aggregation

INVESTMENT DUE DILIGENCE

Systematic investment research
Comprehensive risk analysis
Historical track record review
Investment committee evaluation
Investment correlation analysis



GIVING YOU MORE OPTIONS

Most financial advisors are limited to recommending the products offered by their brokerage firm, and they have only one or two investment tools at their disposal. As an independent wealth management firm, D.R. Saur Financial can offer you a broader range of investment solutions and provide objective counsel without any concern for conflicts of interest. We take the time to consult with you to determine the types of investment tools and level of risk with which you are most comfortable, and we keep these considerations top of mind as we design a portfolio to meet your financial goals.

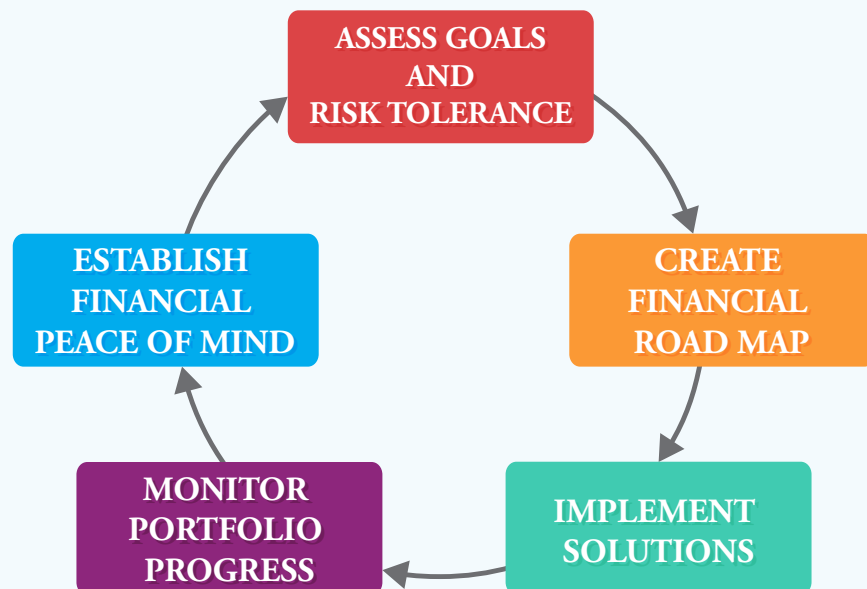
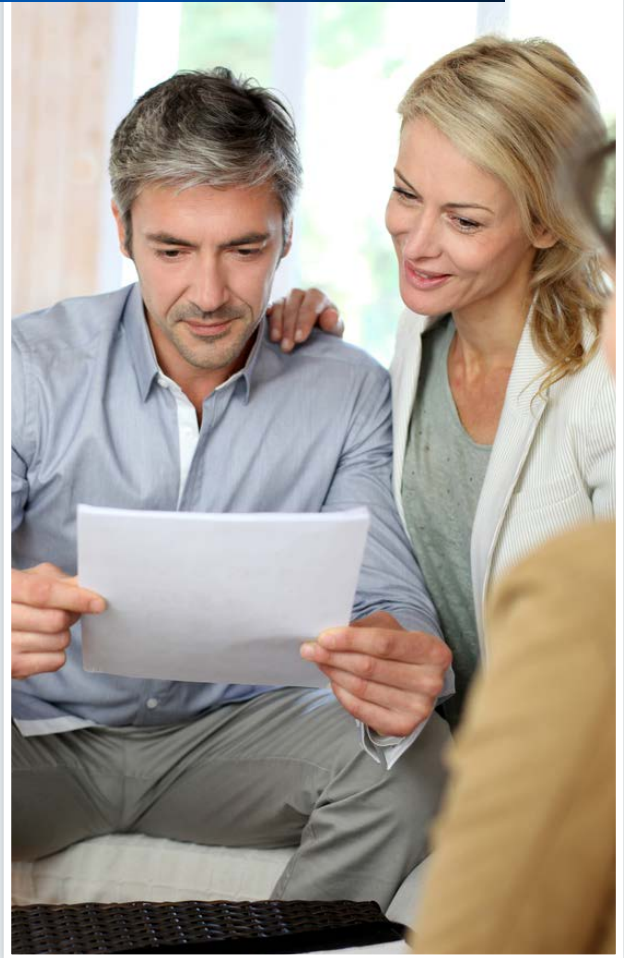
Our approach allows us to maintain flexibility and adaptability for each individual client. We also take seriously our responsibility to demonstrate undivided loyalty and good faith toward all of our clients, and to always make recommendations with your best interest in mind.

	Annuity Only Advisor	Registered Investment Advisor Only	D.R. Saur Financial
Could use Stocks, Bonds, Mutual Funds, and ETFs	✗ No	✓ Yes	✓ YES
Could use the Endowment Model of investing	✗ No	✗ No	✓ YES
Could use real estate investments	✗ No	Not necessarily	✓ YES
Could use investments in loans made to companies	✗ No	Not necessarily	✓ YES
Could use energy investments	✗ No	Not necessarily	✓ YES
Could use private equity	✗ No	Not necessarily	✓ YES
Could use annuities or other insurance products	✓ Yes	✗ No	✓ YES

OUR PLANNING PROCESS

Every individual has their own singular dreams and desires. Whereas other firms focus on the nuts and bolts of investment planning, we focus on the “why.” We embrace the fact that your financial goals are unique, and we take the time to learn about your life’s journey and vision for the future.

We begin each new engagement with conversations about your goals and dreams. We assess your current financial needs and explore your objectives. We will create an investment strategy custom-tailored to your goals and review the performance of your portfolio regularly. Our continuous planning process is designed to give you peace of mind, so that you can enjoy the things you love in life and see your dreams come true.



NAME _____

SPOUSE'S NAME _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP _____

CELL _____ HOME _____ OFFICE _____

PREFERRED CONTACT ☐ CELL ☐ OFFICE ☐ HOME

E-MAIL ADDRESS _____

All information provided is strictly confidential.

Best weekday & time to meet: _____

Additional Comments: _____

MY MOST IMPORTANT INVESTMENT

A Message from Our Founder:

Our job as financial advisors is to help build and protect a client's financial assets. However, I believe there is another kind of long-range planning that is much more important than money.

A wise man once asked, "What does it profit a man to gain the whole world, but lose his soul?"¹ It is true that someone can develop financial peace of mind, yet still not know peace in his or her life. Sometimes, it seems as though life itself is working against our having peace. The dog is barking, you've lost a friend, you're stuck in traffic, and you just had an argument with your spouse. Money can't bring peace to these circumstances.

When I was nine years old, I had an experience that challenged the peace in my life. My mother was diagnosed with a rare heart disease and told she had no more than two years to live. Thankfully, she outlived that prognosis by twelve years, but in the midst of all the unrest my family experienced during this time, we began to wonder how peace is possible. How could we find a peace that would allow us to rise above circumstances and hold steady during this storm in life?

Many people struggle to find this peace, and that is why I want to share my story with you. During those difficult years when we were faced with my mother's illness, my family found peace in only one place—or more specifically, in one person. We found peace by putting our hope and trust in the one person who transcends all trials and struggles: Jesus Christ. As God, Jesus is the only one who can truly offer us this gift.

I find that people all over the world try to reach God through a variety of means: Going to religious establishments, honoring rituals, trying to live by a set of rules, etc. These can be helpful, but they will not get us to God. But, that's okay, because God's great love compelled him to come to us in the person of Jesus Christ.

I believe the Bible teaches that if a person believes Jesus is the Son of God, that he died on the cross and paid the penalty for their sins, and rose from the dead, then they can have peace with God through trusting in Jesus alone to forgive their sins and give them life after death.²

I encourage you to explore the teachings of the Bible and the claims of Jesus; see whether they resonate true in your heart and mind. Please see the recommended reading below if you would like to learn more, or contact me if you would like to visit further about finding this peace.

Dan Saur

Recommended Reading

These books helped me come to a reasoned understanding of my faith in God, and I commend them to you:

The book of John in the Bible

God's Not Dead by Rice Brooks

Case for Christ by Lee Strobel

More Than a Carpenter by Josh McDowell

¹Mark 8:36-37

²John 5:24



Please contact our office to schedule a complimentary consultation.

We look forward to serving you!

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