D|A DAVIDSON

BIERMANSKI WEALTH MANAGEMENT AND PLANNING

Financial Advisor with D.A. Davidson & Co. member SIPC

2825 Colby Ave., Suite 201 | Everett, WA | (425) 388-8483 | (888) 811-1319

jeffbiermanski.com | dadavidson.com

D.A. Davidson Companies

Since 1935, D.A. Davidson Companies has been providing investors and businesses with financial services and solutions tailored to each client. With a history of building brighter futures, we are here to help you plan for yours.

Client-First Focus

We at D.A. Davidson Companies have developed our own niche among financial services companies. We believe our unwavering commitment to you, our clients, makes us unique. We listen to you. Through listening, we gain an understanding of your needs and objectives. It's a refreshingly personalized process that we think you'll like.

Our Own Company

D.A. Davidson Companies is employee-owned — a structure reflected in the way we treat our clients and one another. Each of us is passionate about our work and invested in finding the best outcomes for our clients, who are often our neighbors and friends.

Four in One

D.A. Davidson Companies is made up of four firms working for clients who range from individual investors to corporations and public entities of all sizes. Our subsidiaries include D.A. Davidson & Co., a large full-service investment firm headquartered in the Northwest, providing wealth management, investment banking, and equity and fixed income capital markets services and advice; Davidson Investment Advisors, a professional asset management firm; D.A. Davidson Trust Company, a trust and wealth management company; and Davidson Fixed Income Management, a registered investment adviser providing fixed income portfolio and advisory services.

Community Priority

Founded as a Montana brokerage, we have grown to be a leading financial services holding company that is proud to maintain its Western roots and uphold a rich tradition of community involvement. We encourage and celebrate volunteerism and giving. Community responsibility isn't just part of our culture; it's the way we do business.

Quick Facts

- **Formed:** 1935
- **Employees:** Approximately 1,600
- **Headquarters:** Great Falls, MT
- **Offices:** 116
- **Client assets under management and administration:** $75.0 billion as of 06/30/2024
- **Company principals:**
  - **Jim Kerr** Executive Chairman
  - **Larry Martinez** Chief Executive Officer

About Us

Biermanski Wealth Management & Planning takes a life planning based approach to helping clients reach their goals. Working through a comprehensive wealth management process, we work with you to identify the key issues that are most important to you. From there, we develop a financial roadmap tailored to your needs.

Fortifying this process is our close-knit team of associates and specialists, in conjunction with the vast array of resources available at D.A. Davidson & Co., all supported locally and delivered personally — where our clients live, work and play.

Jeffrey P. Biermanski, CWS®, CRPC®

Vice President, Financial Advisor
(425) 388-8483 | JBiermanski@dadco.com

An experienced advisor, Jeffrey has helped achieve a well-rounded knowledge base and proficiency level. Jeffrey has earned the Chartered Retirement Planning Counselor℠ and Certified Wealth Strategist® professional designations.

A lifelong resident of Washington, Jeffrey lives in Arlington. He values spending time with loved ones and can usually be found on his motorcycle or at home working projects with a rescue dog or two by his side.

Brittany Strom

Registered Client Associate
(425) 388-8480 | BStrom@dadco.com

Process

— a methodical series of action

Plan

— to systematically organize

Sources of Wealth

- Wages & Salaries
- Taxable Interest
- Tax Exempt Interest
- Ordinary Dividends
- Qualified Dividends
- Individual Retirement Accounts
- Business Retirement Plans
- Pensions & Annuities
- Inheritance
- Business Ownership
- Social Security
- Real Estate

Wealth Management Issues

- Investments
- Liabilities
- Insurance
- Stock Options
- Durable Powers of Attorney
- Titling of Assets
- Choice of Executor / Trustee
- QRP / IRA Ret. Distributions
- Business Succession Planning
- Gifting During Lifetime
- Gifting on Passing
- Distribution on Passing

Solution

— combined interaction

- Monthly Cash Flow Plan
- Investment Process Plan
- Financial Roadmap
- Communication Plan

Our Planning Services

Investment Planning

We review your current portfolio and make suggestions based on your time horizon and your risk tolerance. We then implement an investment plan based on your financial needs and update that plan as appropriate.

Risk Management and Insurance Planning

We review the terms of your current policies and assess their relevance, and also help you determine what other coverage(s) you may need.

Cash Flow and Budgeting

We review your current and projected income and expenses, as well as other relevant factors, like debt and cash needs, to offer you an honest appraisal of your financial health and build a spending and savings plan that coincides with your lifestyle.

Retirement Planning

We assist you in identifying your goals for retirement, and based on your current and projected financial situation, provide you with a customized, comprehensive plan to reach those goals. We work closely with you and your network of financial professionals to update that plan as appropriate.

Estate Planning

We work side-by-side with you to put in place the necessary legal devices (powers of attorney, wills, trusts, etc.) to efficiently and properly distribute your assets when you desire to do so.

Planning for Loved Ones

We ensure that you are in a position financially to meet the current and potential needs of parents, children, and/or other loved ones.

Tax Awareness

We coordinate with your CPA in order to develop tax efficient investment and income strategies.

Compensation Analysis

We help you understand the alternatives you have regarding stock options, restricted stock units, or other methods of non-traditional compensation you may be entitled to, and how those methods coordinate with your overall financial plan.

Coordination and Collaboration

We coordinate with other professionals to make sure that your plan is thorough and tailored to your needs We communicate regularly with you (by phone or in person) to establish that a proper plan is in place to respond to changing life circumstances accordingly.

Our Wealth Management Resources

Our experience combines with the skills of other D.A. Davidson professionals who specialize in estate, insurance, and trust planning to assist in developing a truly comprehensive plan. As a client of Biermanski Wealth Management & Planning, you have access to these well-qualified professionals and more.

WEALTH PLANNING

Danielle Thies, CFP®, FPQP®

Associate Vice President, Senior Planner

(213) 244-9324 | DThies@dadco.com

Danielle helps to create comprehensive, tailored wealth planning solutions. She works with clients to understand their options and make decisions designed to constructively advance them toward achieving their goals. Danielle is Series 7 licensed and is a registered investment advisor representative. She is a CERTIFIED FINANCIAL PLANNER™ and Financial Paraplanner Qualified Professional℠. Before joining D.A. Davidson in 2014, Danielle worked in the mortgage industry. She holds a bachelor's degree in mathematics/economics from the University of California, Los Angeles.

INSURANCE

Matt Mendez

Vice President, Director of Insurance & Annuities

(206) 903-8669 | MMendez@dadco.com

As Director of Insurance and Annuities, Matt helps advisors understand, expand and refine the role insurance and annuities play in their clients' portfolios. His experience helping develop sales strategies, conduct due diligence and competitive analysis on life insurance and annuity products plays a vital role in helping financial professionals provide consultation on client cases.

D.A. DAVIDSON TRUST COMPANY

Amy McCormick

Vice President, Trust Officer, D.A. Davidson Trust Company
(206) 389-4083 | AMcCormick@dadco.com

Amy has an extensive background in trust administration, especially in the area of Special Needs Trusts. Prior to joining D.A. Davidson, she was with Wells Fargo Special Needs Trust Services for almost 10 years. Previously, she was an attorney in private practice in Seattle where she specialized in estate planning, elder law, guardianship and real estate transactions. Amy earned a bachelor's degree in psychobiology from Occidental College, an MPH in community health sciences from UCLA, and a law degree from Seattle University. She is a member of the Washington State Bar Association and the King County Bar Association.

MANAGED ASSETS

Scott Haigh

Senior Vice President, Portfolio Manager, Director of Managed Assets Research
(406) 556-6953 | SHaigh@dadco.com

Scott is head of the department's investment management research efforts covering mutual funds and exchange traded funds, and serves as lead portfolio manager for the firm's proprietary Managed Funds Portfolios program. In addition, Scott provides due diligence, monitoring and recommendations for the Separately Managed Account and Unified Managed Account programs. He has been instrumental in the design and implementation of the department's discretionary asset allocation programs. Previously, Scott worked as an insurance products analyst at Prudential Securities, and he holds a bachelor's degree in economics from Montana State University.

Jeff Hume, CFA

Vice President, Associate Director, Managed Assets Research
(206) 389-4079 | JHume@dadco.com

Jeff is a key resource for the department's research efforts, and his responsibilities include the due diligence, selection and ongoing monitoring of the investment vehicles offered through the firm's various Managed Assets platforms. He supports the firm's financial advisors by providing investment advice, portfolio reviews and recommendations for their clients. He also works closely with operations associates and aids in trading functions, composite maintenance and other general data and reporting measures. Jeff began his investment career in 2000 at Wells Fargo, and brings valuable experience to the firm as an investment management resource. Jeff is a CFA® charterholder and holds a bachelor's degree in economics from Western Washington University. He is a member of the CFA Institute and the CFA Society of Seattle.

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