



**FORM CRS**  
**March 2, 2022**

Dickmeyer Boyce Financial Management, Inc. (DBFM) is registered with the Securities and Exchange Commission (SEC) as a Registered Investment Advisor. We are a Fee-Only Financial Planning and Wealth Management firm. We do not sell any products or accept any commissions. Brokerage and investment advisory services and fees differ and it is important that you understand the differences.

Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors and investing.

The conversation starter comments in red below are designed to provide you with some questions you might ask a prospective advisor as you evaluate their services.

**What investment services and advice can you provide me?**

- DBFM provides personal financial planning and investment advisory services to individuals, families and their related entities, trusts and estates, and family businesses. The following are typical services offered to clients:
  - **Personal Financial Overview** is a detailed analysis and review of your personal financial situation. It addresses your financial questions such as retirement readiness, insurance needs, education funding, tax or estate planning or investment allocation and strategies. We also use this analysis as a basis for determining your optimal portfolio allocation if you decide to use our Asset Management service.
  - **Asset Management** – We offer ongoing investment advisory services on a discretionary basis. The accounts are monitored daily. We have full trading authority and management of the accounts as part of our service. Client household account minimum is \$500,000. Our fee is based on a percentage of the assets being managed.
  - **Comprehensive Financial Planning** – This service involves the development of a more comprehensive and strategic financial plan based on the initial findings of the Personal Financial Overview. We delve deeper into the complex issues of retirement, insurance, tax and estate planning.
  - **Retirement Plan Advisory Services** – DBFM offers retirement plan services which entails us working with employers, plan sponsors and assisting the employee participants.

**Conversation Starter:** Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

**What fees will I pay?**

- **Personal Financial Overview:** \$1,000 (Fee is waived if client decides to use our ongoing Asset Management service.)
- **Asset Management:** The fee for our asset management service for clients and corporations is based upon a percentage of the assets being managed. Fees are calculated in arrears and charged on a quarterly basis. This means that while the fee is calculated using the dollar amount invested at the beginning of the quarter, the fee is actually withdrawn and billed to the client's respective account at the *end* of each quarter. The annual fee is 1% on the first \$500,000, 0.80% on the next \$500,000, 0.60% on the next million and 0.40% on the remaining amount. Assets above \$5 million are negotiable.
  - **ERISA Sponsored Retirement Plans-** The annual fee is 0.50% on the first million. The next million is 0.40%, the next million is 0.30% and amounts over \$3 million are 0.25%.
  - **Charitable Accounts** – The annual fee is 0.40% for accounts over \$200,000. Otherwise, the ERISA Sponsored Retirement Plan fee schedule is used.



**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.**

- **Comprehensive Financial Planning:** All Asset Management clients will receive financial planning services as part of their overall service. For those that do not utilize our asset management service, financial planning is offered on an hourly basis or will be quoted based on the complexity and number of hours expected. The hourly rate is \$200.
- **Other Fees and Costs:** DBFM uses mutual funds, stocks and exchange traded funds (ETFs) in our portfolios. Since DBFM does not take custody of client's assets, a custodian is used (i.e. Charles Schwab/Fidelity Investments). Custodians may charge transaction fees on purchases or sales of certain mutual funds, stocks, bonds, and exchange traded funds. These transaction charges are usually relatively small and are incidental to the purchase or sale of a security.

Mutual funds and exchange traded funds charge a management fee. The management fee and miscellaneous fees occur internal to the fund and are included in the fund expense ratio which is calculated into the price of the fund daily.

**Conversation Starter: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

- **When we act as your investment adviser,** we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts with your interests because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.
  - DBFM will act as your fiduciary at all times. We take this very seriously. We will always put your interests ahead of our own. We are not compensated by selling financial or insurance products with commissions. We are compensated solely on a percentage of your assets or a stated rate. We believe this is a fair compensation method in that when our clients benefit, we benefit.
  - Conflicts of interest could have a negative impact on investment return. We address them by identifying them, disclosing them if they are present and eliminating or reducing the conflict.

**Conversation Starter: How might your conflicts of interest affect me, and how will you address them?**

**How do your financial professionals make money?**

- Company revenue is derived by client fees only.
- All of our planners are salary-based employees. Salaries vary based on experience and tenure with the firm. Bonuses may be awarded based on asset retention.

**Do you or your financial professionals have legal or disciplinary history?**

- No. DBFM, nor any of its employees have any disciplinary history. For a free and simple search tool to research your financial professionals, go to [www.investor.gov/CRS](http://www.investor.gov/CRS).

**Conversation Starter: As a financial professional, do you have any disciplinary history? For what type of conduct?**

**Additional Information**

- Please visit our website [www.dickmeyerboyce.com](http://www.dickmeyerboyce.com) or contact our office at (260) 436-2051 for more information about us and the services we offer, or **to request a copy of our most recent relationship summary.**

**Conversation Starter: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**



Dickmeyer Boyce Financial Management, Inc.

SEC FORM ADV PART 2A  
Firm Brochure (“Brochure”)

6506 Constitution Drive, Fort Wayne, IN 46804  
Telephone: (260) 436-2051

March 2, 2022

This Brochure provides information about the qualifications and business practices of Dickmeyer Boyce Financial Management, Inc. (“DBFM”). If you have any questions about the contents of this brochure, please contact us at telephone number (260) 436-2051. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Dickmeyer Boyce Financial Management, Inc. is a Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Dickmeyer Boyce Financial Management, Inc. also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and our website: [www.dickmeyerboyce.com](http://www.dickmeyerboyce.com).



Dickmeyer Boyce Financial Management, Inc.  
March 2, 2022

**Item 2 – Material Changes**

None



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## **Item 4 – Advisory Business**

### **Firm Description**

Founded in 2002, Dickmeyer Boyce Financial Management, Inc. (“DBFM” or “Dickmeyer Boyce”) is a fee-only financial planning and wealth management firm. DBFM provides personal financial planning and investment management to individuals, families and their related entities, trusts and estates, and family businesses. DBFM also acts as an advisor to employer retirement plans. DBFM does not sell any financial products nor do we receive commissions for recommending or placing clients in financial products.

DBFM works with each client to evaluate their financial situation, including risk tolerance and define their financial objectives. DBFM then works to develop strategies for reaching client’s objectives. Clients may impose reasonable restrictions on investing in certain securities, types of securities, industries and/or sectors. This must be done in writing and be signed by the client and Dickmeyer Boyce.

### **Principal Owners**

Dickmeyer Boyce has eight employees including two Certified Financial Planner™ designees. David A. Dickmeyer and Ian D. Boyce are Principal Owners in the firm.

### **Types of Advisory Services**

The following are typical services offered to clients:

#### **Personal Financial Overviews**

This analysis is a detailed review of your Personal Financial Situation. The overview focuses on addressing the financial questions that are important to you whether they be:

- Knowledge about retirement readiness
- An overview of your portfolio and investment strategy
- A review of the adequacy of life or long term care insurance, estate or tax planning questions,
- Education funding questions
- Any other questions you may have

After the meeting, you will receive a detailed follow-up letter with reports, recommendations, and a summary. Additionally, the overviews are helpful in determining the appropriate portfolio strategy for clients who decide to utilize our Wealth Management service. Prospective clients who go through the Personal Financial Overview, who meet the investment minimum and who choose to become wealth management clients upon completion of this process, will have their overview fee of \$1,000 waived.

### **Hourly Engagements**

Some clients may choose to utilize our services on an hourly basis. The scope of the engagement will be clearly outlined in an engagement letter prior to the meeting.

### **Wealth Management**

Upon completion of the Personal Financial Overview process you may consider engaging us through our Wealth Management Services: **Asset Management and Comprehensive Financial Planning**.

Wealth Management is a holistic process of evaluating your complete financial picture that brings together the key elements of your financial plan with the management of your investment assets to achieve your financial goals.



### **Asset Management**

Through the Personal Financial Overview (PFO) we are able to determine the optimal portfolio allocation and return necessary to meet your financial objectives. We use our Asset Management service as the means to achieve your goals. Our investment philosophy seeks to manage risk first, and in the process of doing so, improve long term return. We provide you with periodic reviews including performance information, as well as an opportunity for you to review other aspects of your financial picture with your advisor.

### **Comprehensive Financial Planning**

This service involves the development of a more comprehensive and strategic financial plan based on the initial findings of the Personal Financial Overview. While it begins with the PFO, we delve deeper into the complex issues of Retirement, Insurance, Tax and Estate Planning to ensure that each element is designed to efficiently grow your wealth and meet your long-term goals. Your financial plan is completed over the course of a year and includes specific recommendations and steps for implementation carried out in consultation with your other professionals.

### **Retirement Plan Advisory Services**

In our role as a fiduciary for your retirement plan, we:

- Work with plan sponsors to create and update plan documents
- Establish suitable investment policy statements
- Select and monitor plan investments and make recommendations for mutual fund changes
- Enroll and educate employees about retirement readiness and their specific plan offerings
- Produce investment materials, performance information and plan summaries for review by plan sponsors and owners

### **Managed Assets**

As of December 31, 2021, Dickmeyer Boyce had approximately \$295,551,798 under management. These assets are 100% discretionary unless they are coded as unmanaged in the DBFM portfolio management system. Dickmeyer Boyce exercises discretion over client portfolios. This means that DBFM has the authority to place trades for the client's account without prior client's approval.

Assets under the direct management of Dickmeyer Boyce are held by independent custodians including Charles Schwab & Co., Fidelity Investments, or others, in the client's name. **Dickmeyer Boyce does not act as a custodian of client assets.**

### **Item 5 – Fees and Compensation**

Dickmeyer Boyce bases its fees on a percentage of assets under management, hourly charges, fixed fees, and retainers.

The specific manner in which fees are charged by Dickmeyer Boyce is established in a client's written agreement with Dickmeyer Boyce. Dickmeyer Boyce will generally bill its fees on a quarterly basis. Clients may pay the fee directly or may have the fee deducted from their account by the custodian. The fees are billed in arrears. This means that while the fee is calculated using the exact dollar amount invested at the beginning of the quarter, the fee is actually withdrawn and billed to the client's respective account at the *end* of each quarter. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any unpaid fees will be due.



### **Asset Management Fees**

Dickmeyer Boyce charges a fee for the Asset Management service that is based upon the assets that are under management at the beginning of each quarter. The fee is calculated using the following schedule:

#### **Clients and Corporations:**

First \$500,000 – 1.00% per year.

Amounts above \$500,000 -- \$5,000 plus 0.80% per year on amounts above \$500,000.

Amounts above \$1,000,000 -- \$9,000 plus 0.60% per year on amounts above \$1,000,000.

Amounts above \$2,000,000 -- \$15,000 plus 0.40% per year on amounts above \$2,000,000.

Accounts above \$5,000,000 have negotiable fees.

#### **ERISA Plans:**

Asset Management Fee for ERISA Plans is based upon the following schedule:

First \$1,000,000 – 0.50% per year.

Amounts above \$1,000,000 but less than \$2,000,000 - \$5,000 plus 0.40% per year on amounts over \$1,000,000

Amounts above \$2,000,000 but less than \$3,000,000 - \$9,000 plus 0.30% per year on amounts over \$2,000,000.

Accounts above \$3,000,000 - \$12,000 plus 0.25% on amounts greater than \$3M.

#### **Charitable Accounts:**

Charitable accounts and non-profit accounts are managed at 0.40% per year. The minimum account size is \$200,000 or the above ERISA fee schedule is used.

#### **Personal Financial Overview Fees**

A typical fee for this service \$1,000. Annual reviews and plan updates can be completed on an hourly basis and will be billed at the disclosed hourly rate.

Unless otherwise stated in an engagement letter, all engagements are billed and due within 30 days of completion of the specified work.

#### **Ad Hoc Services**

As set forth above, we may also provide advisory services on an hourly basis. Under these circumstances, the scope of the engagement will be clearly outlined in an engagement letter prior to the meeting. DBFM's hourly rate is \$200.

#### **Other Fees**

Since DBFM does not take custody of client's assets, a custodian is used (i.e. Charles Schwab/Fidelity Investments). The custodian charges transaction fees, or otherwise is paid part of the mutual fund's published management fee to serve as custodian. Any transaction fee that the client pays represents an additional layer of management fees.

Custodians may charge transaction fees on purchases or sales of certain mutual funds, stocks, bonds, and exchange traded funds. These transaction charges are usually relatively small and are incidental to the purchase or sale of a security. In some cases, custodians also charge monthly, quarterly or annual custody fees. Fees for custody are disclosed to clients when this type of arrangement is recommended.

Mutual funds and exchange traded funds generally charge a management fee for their service as investment managers. The management fee is included in the expense ratio. Mutual fund fees also include transaction charges for the purchase or sale of securities within the fund and may charge other fees as disclosed in the fund





prospectus. These fees are in addition to the fees paid by the client to Dickmeyer Boyce.

#### **Past Due Accounts and Termination of Agreement**

Dickmeyer Boyce reserves the right to stop work on any account that is more than 60 days overdue. In addition, Dickmeyer Boyce reserves the right to terminate any financial planning engagement where a client has willfully concealed or refused to provide pertinent information about financial situations when necessary and appropriate to provide proper financial advice, per the judgment of DBFM.

Clients may terminate the agreement at any time by providing written notice. Terminating clients will receive an itemized bill for work completed.

#### **Item 6 – Performance-Based Fees**

Not applicable.

#### **Item 7 – Types of Clients**

Dickmeyer Boyce provides portfolio management services to individuals, families, trusts and estates. Advice may extend to entities related to the client such as small businesses and charitable organizations including foundations and endowments. Client relationships vary in scope and length of service.

Additionally, we serve high net worth individuals and corporate pension and profit-sharing plans.

The minimum portfolio size for individual clients and corporations currently being accepted is \$500,000.

The minimum portfolio size currently being accepted for ERISA plans is \$500,000.

The minimum account size for charitable accounts and non-profit accounts is \$200,000, otherwise ERISA fee schedule is used for portfolios of smaller size.

#### **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

Security analysis methods at Dickmeyer Boyce include fundamental analysis. The main sources of information include Value Line reports, Morningstar reports and web-based research; S&P reports and fund prospectuses. Additionally, employees of Dickmeyer Boyce review financial newspapers and magazines, research materials prepared by others, and filings with the Securities and Exchange Commission in annual reports. Employees at Dickmeyer Boyce also participate in on-site visits with fund representatives and portfolio managers, conference calls and industry conferences.

#### **Investment Strategies**

The primary investment strategy we use for clients is strategic asset allocation. We may use passively managed index and exchange traded funds when appropriate for the client as well as actively managed funds, dividend producing stocks, and individual municipal bonds where there are opportunities to make a difference by the security's selection. Portfolios are generally globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives, income needs, and tax situation stated by the client during consultations. The client may change these objectives at any time. The client's goals and objectives are recorded in the Personal Financial Overview or a financial planning letter and reinforced during client meetings. Each portfolio is constructed solely for each client.

#### **Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach keeps the



risk of loss in mind. However, as with all investments, clients face investment risk including the following: loss of principal risk, interest rate risk, market risk, inflation risk, currency risk, reinvestment risk, business risk, liquidity risk, and financial risk.

### **Item 9 – Disciplinary Information**

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Dickmeyer Boyce or the integrity of Dickmeyer Boyce's management. **The firm and its employees have not been involved in any legal or disciplinary events related to past or present activities.**

### **Item 10 – Other Financial Industry Activities and Affiliations**

Dickmeyer Boyce does not participate in any other industry business activities. Nor does Dickmeyer Boyce have any arrangements that are material to its advisory business or its clients with any related person.

### **Item 11 – Code of Ethics**

Dickmeyer Boyce has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Dickmeyer Boyce must acknowledge the terms of the Code of Ethics annually, or as amended. CFP® designees are also held to a Code of Ethics as outlined by the CFP Board of Standards. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

#### **Participation or Interest in Client Transactions**

Dickmeyer Boyce anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which DBFM has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which DBFM, and/or clients, directly or indirectly, have a position of interest. DBFM's employees are required to follow our Code of Ethics. Subject to satisfying this policy and applicable laws, officers and employees of DBFM may trade for their own accounts in securities which are recommended to and/or purchased for DBFM's clients.

The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of DBFM will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while at the same time allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of DBFM's clients.

In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee.

The Chief Compliance Officer for Dickmeyer Boyce is Ian D. Boyce. Sara Stanski is the Director of Operations and also assists with compliance. Ian and Sara review all employee trades each quarter. Ian's personal trades are reviewed by Sara Stanski and President David A. Dickmeyer. Sara's personal trades are reviewed by Ian Boyce.



Personal trading reviews ensure that the personal trading of employees was not based on inside information and that the clients of the firm received preferential treatment. The trades are not of significant enough value to affect the securities markets.

### **Item 12 – Brokerage Practices**

Dickmeyer Boyce does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. Dickmeyer Boyce recommends custodians based on the proven integrity and financial responsibility of the firm, best execution of orders at reasonable commission rates, and the quality of client service.

Dickmeyer Boyce recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab and Fidelity Investments. Dickmeyer Boyce does not receive fees or commissions from any of these arrangements, although they may benefit from the electronic delivery of client information, electronic trading platforms and other services provided by custodians for the benefit of clients. Dickmeyer Boyce may also benefit from other services provided by custodians, such as research, continuing education, and practice management advice. These benefits are standard in a relationship with these custodians and are not in return for client recommendations or transactions.

Dickmeyer Boyce annually reviews the execution of trades and trading fees charged at each custodian. The review is documented in our policies and procedures manual.

### **Item 13 – Review of Accounts**

The frequency of reviews is individually negotiated with each client. However, in general it is the intention of Dickmeyer Boyce to meet annually or more often as needed. Comprehensive financial planning clients are provided with quarterly, semiannual or annual reviews which may also include asset allocation updates and rebalancing, performance reviews, tax and estate planning reviews, cash flow monitoring and more. A review may be triggered by client request, changes in market conditions, new information about an investment, changes in tax laws, or other important changes.

Performance reports are sent to all clients at least annually. Year-end reports include a summary of portfolio holdings and performance information. Periodically, Dickmeyer Boyce produces a newsletter summarizing our general thoughts on the economy or addressing items of particular interest or importance. These letters are mailed electronically or via the U.S. Post Office to all clients for their review.

### **Item 14 – Client Referrals and Other Compensation**

Dickmeyer Boyce has been fortunate to receive many client referrals over the years. The referrals have come from current clients, estate planning attorneys, accountants, employees, personal friends and other sources. The firm does not pay for referrals.

Additionally, Dickmeyer Boyce does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

### **Item 15 – Custody**

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Dickmeyer Boyce urges clients to carefully review such statements



and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. In some investment management client relationships, clients may request that Dickmeyer Boyce provide direct wealth management services for “held away” accounts such as employer sponsored 401(k) plans. Currently Dickmeyer Boyce manages 7 client accounts under this arrangement. Under SEC Custody rules, Dickmeyer Boyce is deemed to have custody of such client accounts and therefore subject to an annual surprise audit by an independent auditing firm.

#### **Item 16 – Investment Discretion**

Dickmeyer Boyce accepts discretionary authority to manage securities accounts on behalf of clients. Dickmeyer Boyce has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Discretionary trading authority facilitates placing trades in clients’ accounts on their behalf so that we may promptly implement the investment policy that they have approved. In most cases clients are provided with an opportunity for review and discussion prior to implementation of the recommendations. In all cases, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

Investment guidelines and restrictions must be provided to Dickmeyer Boyce in writing.

Clients must sign a Limited Power of Attorney before Dickmeyer Boyce is given discretionary authority. The Limited Power of Attorney is included in the qualified custodians account application.

#### **Item 17 – Voting Client Securities**

As a matter of firm policy and practice, Dickmeyer Boyce does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios.

#### **Item 18 – Financial Information**

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. **Dickmeyer Boyce has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.** A balance sheet is not required to be provided because Dickmeyer Boyce does not serve as a custodian for client funds or securities, other than as described above, and does not require prepayment fees of more than \$1,200 per client, six months or more in advance.



## Supervised Person's

**David A. Dickmeyer, Ian D. Boyce, Andrew D. Lanphear and Max D. Dickmeyer**

**Dickmeyer Boyce Financial Management, Inc.**

6506 Constitution Drive, Fort Wayne, IN 46804

(260) 436-2051

As of March 2, 2022

This Brochure Supplement provides information about David A. Dickmeyer, Ian D. Boyce, Andrew D. Lanphear and Max D. Dickmeyer that supplements the Dickmeyer Boyce Financial Management, Inc. Brochure. You should have received a copy of that brochure. Please contact Ian Boyce if you did not receive Dickmeyer Boyce's Brochure or if you have any questions about the contents of this supplement.

Additional information about David A. Dickmeyer, Ian D. Boyce, Andrew D. Lanphear and Max D. Dickmeyer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2- Educational Background and Business Experience

Employees have earned certifications and credentials that are required to be explained in further detail.

### Certified Financial Planner™

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – CFP Board’s coursework component requires the completion of a college-level program of study in personal financial planning, or an accepted equivalent (through Challenge Status or Transcript Review), including completion of a financial plan development (capstone) course registered with CFP Board. You must also have earned a bachelor’s degree (or higher) from an accredited college or university in order to obtain CFP® certification.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The exam is administered on one day during two 3-hour testing sessions, including case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances. CFP Board’s financial planning subject areas include Professional Conduct and Regulation, General Financial Planning Principles, Education Planning, Risk Management and Insurance Planning, Investment Planning, Tax Planning, Retirement Savings and Income Planning, and Estate Planning.
- **Experience** – Because CFP® certification indicates to the public your ability to provide financial planning without supervision, CFP Board requires you to have 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship pathway that meets additional requirements. Qualifying experience may be acquired through a variety of activities and professional settings including personal delivery, supervision, direct support, indirect support or teaching.
- **Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field.
- **Ethics** – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of



care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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**Ian D. Boyce, CFP®, Managing Partner, Vice President, Chief Compliance Officer**

Date of Birth: 01/24/1968

**Educational Background:**

- University of Vermont, B.S. in Zoology with a minor concentration in Economics, 1989
- Certified Financial Planner Representative™, College for Financial Planning - Denver, 2002

**Business Experience:** Ian's career in financial services began at J.P. Morgan Chase (1998) where he worked in the Private Client Group running estate planning projections, evaluating client cash flow issues and researching investments. In 2000, he joined a large regional Fee-Only Financial planning firm where he refined his financial planning skills working with high net worth clients. While at that firm, he met Dave Dickmeyer. In 2004, he left that firm to join Dave and to form Dickmeyer Boyce Financial Management, Inc. Together they have built a successful advisory practice that now serves 369 clients and oversees the management of over \$295 million in assets. Collectively they have over 46+ years of experience in the field.

**Item 3- Disciplinary Information: NONE**

**Item 4- Other Business Activities: NONE**

**Other Professional Activities:** NAPFA Member, Board Member- The University of St. Francis (2012-present), Director – Parkview Hospital Regional Medical Center (2017-Present) , Director- Parkview Hospital Foundation Board (2018-Present), Board Member- Questa Education Foundation Board (2020-present)

**Item 5- Additional Compensation: NONE**

**Item 6 - Supervision**

Ian Boyce's compliance-related activities are supervised by Sara Stanski, Director of Operations and Dave Dickmeyer, President. Sara and Dave review Ian's investment advisory work through frequent office interactions. They are also able to review Ian's activities through our client relationship management system.

**Ian Boyce's Contact Information:**

(260) 436-2051 or [ian@dickmeyerboyce.com](mailto:ian@dickmeyerboyce.com)

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**David A. Dickmeyer, M.B.A, Managing Partner, President**

Date of Birth: 04/01/1956

**Educational Background:**

- Purdue University, B.S - Industrial Engineering, 1978
- Butler University, Master of Business Administration (M.B.A.), 1982

**Business Experience:** While Dave was studying for his M.B.A. degree, he became fascinated with the tenants that separated successful companies from not-so successful companies. He also became interested in the methods of evaluating the worth of corporations. In 1991, Dave's self-study of Asset Management strategies and company evaluation techniques accelerated. Additionally, he developed a keen respect for the need for financial planning, long-term investment strategies, and the critical need for objective advice. After years of managing investments for family and friends, Dave joined a regional Fee-Only financial practice where he was instrumental in developing a methodology for evaluating individual stocks. In November of 2002, seeking to add another dimension to his process he left the firm and found what today is Dickmeyer Boyce Financial Management, Inc. He was joined in 2004 by Ian Boyce and today they oversee a thriving financial planning practice.

**Item 3- Disciplinary Information: NONE**

**Item 4- Other Business Activities: NONE**

**Other Professional Activities:** Member, Fort Wayne Director's Business Group (present).

**Item 5- Additional Compensation: NONE**

**Item 6 - Supervision**

David Dickmeyer's compliance-related activities are supervised by Sara Stanski, Director of Operations and Ian Boyce, Chief Compliance Officer and Vice President. Sara and Ian review Dave's investment advisory work through frequent office interactions. They are also able to review Dave's activities through our client relationship management system.

**Dave Dickmeyer's Contact Information:**

(260) 436-2051 or [dave@dickmeyerboyce.com](mailto:dave@dickmeyerboyce.com)

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**Andrew D. Lanphear, CFP®, RICP®, Wealth Advisor**

Date of Birth: 01/03/1976

**Educational Background:**

- University of Wisconsin-Madison, B.S. Mechanical Engineering, 1999
- Cardinal Stritch University, Master of Business Administration (M.B.A.), 2011
- Northwestern University, Financial Planning Certificate Program, 2017
- American College, Retirement Income Planning, 2021

**Business Experience:** Drew spent 20 years as a sales engineer and sales director, providing industrial automation solutions to industries such as automotive, consumer electronics, food, and healthcare. Prior to joining Dickmeyer Boyce, Drew was the North American Sales Director at a leading sensor manufacturer for enabling driverless vehicles. Throughout his career in sales, Drew spent significant time studying investments, investment strategy, and wealth management, while also, managing his own portfolio of investments. In 2016 he decided to formally pursue a career in financial management and enrolled in Northwestern University's Certified Financial Planning program. Upon successfully completing his education requirements, Drew passed his CFP® board exam in March 2018 and now dedicates all his professional time to helping clients manage their wealth.

**Item 3- Disciplinary Information: NONE**

**Item 4- Other Business Activities: NONE**

**Other Professional Activities:** NAPFA Member

**Item 5- Additional Compensation: NONE**

**Item 6 - Supervision**

Drew Lanphear's compliance-related activities are supervised by Sara Stanski, Director of Operations and Ian Boyce, Chief Compliance Officer and Vice President. Sara and Ian review Drew's investment advisory work through frequent office interactions. They are also able to review Drew's activities through our client relationship management system.

**Andrew Lanphear's Contact Information:**

(260) 207-4575 (Indiana)

(414) 306-6777 (Wisconsin)

[drew@dickmeyerboyce.com](mailto:drew@dickmeyerboyce.com)

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**Max D. Dickmeyer, Wealth Advisor**

Date of Birth: 09/01/1992

**Educational Background:**

- Purdue University, B.S. Mechanical Engineering, 2015
- Kaplan Financial Education, Series 65, 2020

**Business Experience:** Max has been with Dickmeyer Boyce since 2010. His responsibilities include equity research and analysis, asset management, and productivity improvement through technology and automation. Max currently leverages his equity research and asset management experience to serve clients seeking comprehensive financial planning and wealth management.

**Item 3- Disciplinary Information: NONE**

**Item 4- Other Business Activities:** Remember U, LLC

**Other Professional Activities:**

**Item 5- Additional Compensation: NONE**

**Item 6 – Supervision:** Max Dickmeyer's compliance-related activities are supervised by Sara Stanski, Director of Operations and Ian Boyce, Chief Compliance Officer and Vice President. Sara and Ian review Max's investment advisory work through frequent office interactions. They are also able to review Max's activities through our client relationship management system.

**Max Dickmeyer's Contact Information:**

(260) 436-2051

[max@dickmeyerboyce.com](mailto:max@dickmeyerboyce.com)