ZELNIKER DORFMAN
PRIVATE WEALTH
AT STEWARD PARTNERS

WOMEN INVESTORS

Your Future Is not a Default. *It's a Decision.*

Clarity. Confidence. Alignment. Independence.

Many financial firms will hand you a portfolio. We hand you a plan; one built around the full shape of your life, not just your balance sheet. At Zelniker Dorfman Private Wealth, we combine rigorous financial planning with life coaching, because even the best investment strategy fails if it doesn't support the life you actually want to live.

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THE FINANCIAL CHALLENGES YOU FACE

The Financial Challenges You Face Are Uniquely Your Own and *Uniquely Important to Get Right.*

Zelniker Dorfman Private Wealth combines financial planning with life coaching to deliver personalized strategies across retirement planning, portfolio management, tax planning, estate and wealth transfer, divorce financial planning, and business owner planning. So wherever life takes you, you have a plan built for it.

Planning + Life Coaching

We don't just manage money, we help you get clear on the life you're building. Financial decisions become easier when you know exactly what they are there for.

Specialists in Transitions

Divorce. Widowhood. Inheritance. Career gaps. These are the moments we were built for and where our clients tell us we make the most profound difference.

Fiduciary, Always

For our advisory clients, we are legally and ethically bound to act in your interest alone, no commissions, working to lessen any conflicts of interest, no hidden agendas. Just clear, honest advice that puts you first.

OUR TEAM

When you work with Zelniker Dorfman Private Wealth, you are assigned a dedicated advisor who knows your situation, your goals, and your career timeline. You will never be passed to an associate or handled by a team you have never met. Our advisors bring decades of combined experience working exclusively with business owners.



Molly Townsend, *CFP®, AIF®*
Director, Wealth Advisor



Jolene Tepedino
Client Services & Operations Director



Emmie Barcomb
Registered Client Administrative Manager

OUR SERVICES

01 *Retirement & Pension Planning*

Bridging the gender pension gap with strategies built around your career history, timeline, and the retirement you actually want.

02 *Investment Portfolio Management*

Personalized portfolios designed for growth, longevity, and the life milestones only you can define.

03 *Tax Planning & Strategy*

Keeping more of what you earn and inherit through smart, proactive tax planning at every stage of life.

04 *Estate & Wealth Transfer*

Ensuring your wealth reaches the people and causes you love, efficiently, intentionally, and without surprises.

05 *Divorce Financial Planning*

Protecting your financial future during one of life's most disorienting transitions with clarity, advocacy, and a plan.

06 *Business Owner Planning*

From compensation strategy to exit planning, we help women who build businesses build lasting personal wealth alongside them.

Steward Partners, its affiliates, and Steward Partners Wealth Advisors do not provide tax or legal advice. You should consult with your tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning, and other legal matters.



LIFE TRANSITIONS

The Moments That Change Everything *Deserve Advice Built for Them.*

Life doesn't follow a financial plan. It arrives in chapters, some chosen, some not. What separates women who thrive financially from those who struggle isn't luck or income. It's preparation. At Zelniker Dorfman Private Wealth, we specialize in the moments that reshape everything.

DIVORCE

Your financial life belongs to you.

Divorce is disorienting at the best of times. When you've been the secondary financial decision-maker in a marriage, it can feel like stepping into a foreign country without a map. Questions about what you're entitled to, how to separate joint assets, and how to rebuild on your own terms can feel overwhelming.

We act as your financial advocate throughout the process; helping you understand what you own, what you're owed, and how to structure a post-divorce financial life that doesn't just survive but genuinely thrives. We work alongside your legal team to help ensure every financial decision made during proceedings protects your long-term interests.

WIDOWHOOD

Grief and finances shouldn't collide.

Losing a spouse is one of the most profound experiences a person can face. The last thing you should have to navigate alone in that moment is a maze of financial decisions, yet many women find themselves doing exactly that, often discovering for the first time the full picture of joint finances, pension entitlements, and estate arrangements.

At Zelniker Dorfman Private Wealth, we offer a calm, patient, and deeply supportive process for women navigating financial life after loss. We help you understand what you have, secure your income, manage inherited assets wisely, and rebuild a financial plan that honors both your history and your future. There is no rush. We work at your pace.

CAREER GAPS & TRANSITIONS

Time away doesn't mean falling behind.

Whether you stepped back to raise children, care for a parent, manage your own health, or simply reassess your direction, career gaps carry a financial cost that many advisors underestimate. Lost contributions, reduced pension entitlements, and missed compounding growth add up faster than most women realize.

The good news: with the right strategy, the impact can be recoverable. We help you build catch-up plans that are realistic, not punishing and we frame every decision around where you want to be, not where you think you should have been.

INHERITANCE

Receiving wealth is a responsibility.

We help you prepare before an inheritance arrives, having the right conversations, understanding what's coming, and having a plan in place so that when the moment comes, it is a moment of empowerment rather than overwhelm. And if you've already inherited, we help you understand what you have and build a strategy around it.

QUESTIONS WE HEAR EVERY DAY

You're Not the *Only One Asking.*

There are no naive questions in financial planning, only questions that haven't been asked yet. Here are the ones we hear most often from women who walk through our door. If any of these sound familiar, you're in exactly the right place.

— *"How much do I actually need to retire comfortably?"*

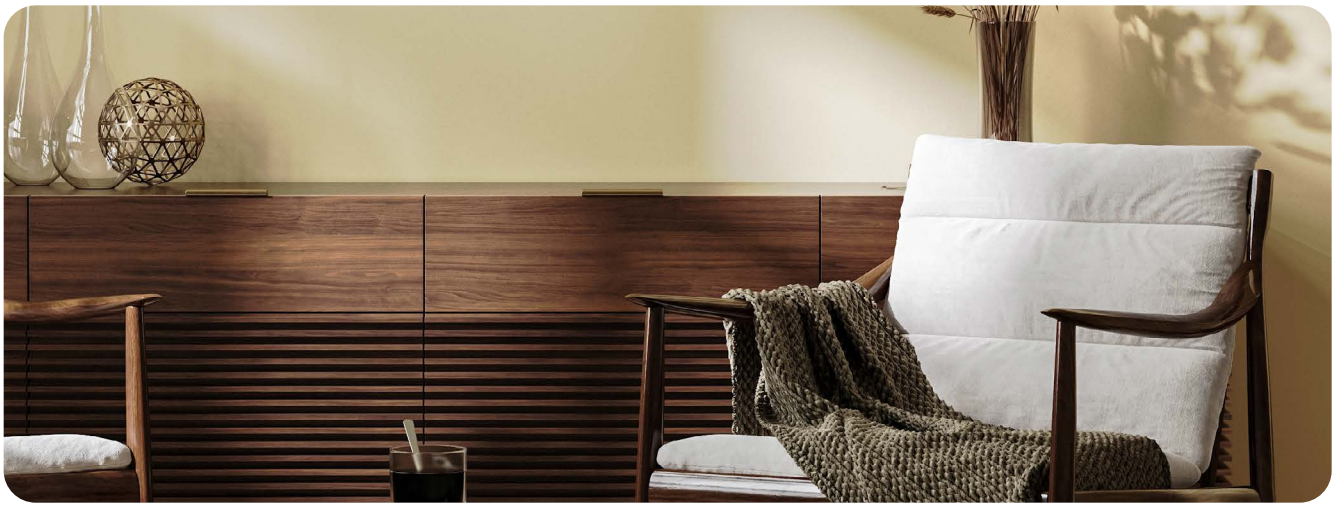
There's no universal answer and that's the problem with most retirement calculators. The real question is: what does your retirement look like, and how long does it need to last? Women live longer on average, which means we plan for a longer horizon. We build a number specific to your life, not a generic target, and we revisit it every time your circumstances change.

— *"I took time off for my kids. How far behind am I, and can I catch up?"*

More recoverable than you think, especially with the right strategy. Career gaps cost money in the short term, but the long game is still very much winnable. We help you build realistic catch-up plans that don't require you to sacrifice your present to secure your future. And we start with your actual numbers, not assumptions.

— *"What happens to my income if my spouse dies before me?"*

This is one of the most important questions in retirement planning, and one of the least discussed. Survivor pension benefits vary enormously, and many women discover too late that their income drops significantly after a spouse's death. We map this out proactively, including insurance, joint pension structures, and income replacement strategies so you're never caught off guard.





— *"My parents are aging. What should I do before and after I inherit?"*

The before is just as important as the after. We help you start the right conversations with your parents, understand what's likely coming, and have a plan ready so that when an inheritance arrives, it's a moment of empowerment rather than overwhelm. Post-inheritance, we help you protect it from unnecessary tax exposure and integrate it meaningfully into your long-term plan.

— *"How do I protect myself financially during a divorce?"*

The most important thing you can do is understand the full picture before any decisions are made. That means knowing what assets exist, what you're entitled to, and what the long-term financial impact of different settlement options looks like. We work alongside your legal team as your dedicated financial voice; making sure every agreement reflects your future, not just the present moment.

— *"Am I invested correctly for where I am in life?"*

Possibly, but many women we meet have portfolios that were built once and never properly revisited. Investment needs change significantly across decades: your 40s look nothing like your 60s. We assess your current holdings against your actual goals and life timeline, and realign where needed. No judgment about how you got here, just a clear path forward.

— *"I'm growing a business. How do I build personal wealth at the same time?"*

Business owners often reinvest everything into the business and neglect personal wealth-building which creates enormous risk if the business ever hits turbulence. We help you structure compensation, extract wealth tax-efficiently, build a personal investment portfolio alongside your business, and eventually plan for a successful exit on your terms.

— *"How do I know my advisor is actually working in my interest?"*

Ask if they are a fiduciary. A fiduciary is legally required to act in your best interest at all times, not just recommend 'suitable' products. Zelniker Dorfman Private Wealth is a fee-only fiduciary team. We do not earn commissions on products we recommend. Our only incentive is your success. If your current advisor can't say the same, it's worth a conversation.

YOUR INVESTMENT STRATEGY

A Portfolio Is Not a Product. *It's a Plan for The Life You Want.*

Every investment decision we make on your behalf connects back to one question: does this bring you closer to the life you want to live? We don't chase returns for their own sake. We help you build portfolios designed to endure through market cycles, career changes, inheritance events, and every unexpected moment life delivers.

START WHERE YOU ARE

The best time to invest was yesterday. The second best is today. We meet you where you are; whether starting fresh, catching up, or rebuilding, and building forward from there.

DIVERSIFY INTELLIGENTLY

Diversification isn't about owning a lot of different things. It's about owning the right things relative to your goals, time horizon, and the life events you're planning around.

PLAN FOR A LONG LIFE

A well-designed portfolio should be prepared to support you through a long retirement, providing for ongoing income, healthcare expenses, and the life you envision for yourself.

ADAPT AS LIFE CHANGES

Marriage, divorce, inheritance, career pivots, each chapter changes the financial equation. We review your strategy at every milestone to keep your plan as dynamic as you are.

HOW WE WORK WITH YOU

01 *Discovery*

We learn your full story: goals, gaps, fears, and aspirations.

02 *Strategy*

We build a tailored plan mapped to your life, not a template.

03 *Invest*

We construct and actively manage your portfolio with precision.

04 *Review*

We meet regularly to keep your plan aligned with your life.

05 *Evolve*

As your chapters change, so does your strategy. Always forward.

Diversification does not assure a profit or protect against loss in a declining market. All investing involves risk including possible loss of principal. Past performance is no guarantee of future results.

ZELNIKER DORFMAN
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Experience Matters, Knowing the Right People Can Make *All the Difference.*

We'd welcome the opportunity to learn about your situation and share how Zelniker Dorfman Private Wealth can serve as the financial partner you've been looking for.

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