



Company Profile

Broadlake Financial Management (BFM) is a registered investment advisor with the Securities and Exchange Commission, providing investment management services and financial advice to clients. The firm was founded “Eley Financial Management” in 1989 by Gary W Eley, and is now wholly owned by long time partners Joseph Diebold and Mathew Malaney. In December 2017 the firm adopted the trade name Broadlake Financial Management. The firm currently has:

- Approximately \$260 million in assets under management
- Individual, corporate, and non-profit clients
- Experienced professional staff including two CFA Charter holders and a Certified Financial Planner® dedicated to serving clients' interests

Our Mission is to assist our clients in identifying their financial goals and to provide a comprehensive range of services to help them achieve those goals.

Contact Information:

Broadlake Financial Management
99 Swift Street Suite 305
South Burlington, VT 05403

For directions: <https://goo.gl/maps/ckMopEPLXtD2>

Phone Numbers:
802-863-4463 or 888-683-4463
Fax: 802-864-0949

contact@broadlakefinancial.com
<https://broadlakefinancial.com/>

Corporate Philosophy

Broadlake Financial Management's overall corporate philosophy puts clients' interests first.

Our Professional Staff:

- Provide independent and objective investment advice
- Are accessible to clients
- Work to minimize investment expenses

Independent Advice

We do not sell investment products or receive commissions for our financial services, and our investment management fees are not tied to any particular products or fund families. They are based on a percentage of total client assets under management. This makes it possible for us to be an objective advocate as we select investments that are best suited to meet our clients' needs.

Accessible to Clients

We meet with clients at their convenience in our offices or in their homes or places of business. Frequency of meetings depends on client needs and preferences.

Minimize Expenses

Lower investment expenses put more returns into investors' pockets, with benefits compounding over time. To reduce up-front and on-going fees and expenses we:

- Charge competitive management fees
- Use discount brokers as custodians of client accounts to minimize security trading costs and account fees
- Emphasize no-load mutual funds which minimizes transaction costs and mutual fund expenses

Services

Broadlake Financial Management provides the following investment management services and financial advice to individuals, corporations and non-profit organizations:

Investment Management – We invest in a wide range of investment vehicles including stocks, bonds, mutual funds and exchange traded funds (ETFs). We have the capabilities to invest across all investment styles (value, growth and blend) and sizes (large, medium and small). Broadlake Financial Management utilizes a global perspective, investing in U.S. markets, developed foreign markets and emerging foreign markets. We will also serve in the capacity as a sub-advisor, managing to a more specific mandate as outlined in a client's Investment Policy Statement (IPS).

Investments for Taxable Accounts - Including brokerage, trust, and Uniform Gift to Minor (UGMA) accounts. We manage with sensitivity to tax consequences of trades, and where possible emphasize accumulation of gains to defer taxes.

Investments for Retirement Plans - We manage all types of tax sheltered investment accounts for individuals, including traditional IRA, Roth IRA, SEP IRA, Simple IRA, Keogh, and 403(b) accounts. We also design and manage cost effective programs for employer sponsors of pension and profit sharing plans.

Personal Financial Advice - We consult with our clients on retirement planning, college funds, major purchases, insurance, budgeting, wills, trusts and estate planning, understanding their money "personality," caring for aging parents or dependent children, tax planning, and financial planning after divorce or widowhood.

Investor Education - We educate our clients on financial issues that affect them with one-on-one explanations of investment options and alternatives. We also conduct seminars on personal finance and investments targeted for participants in employer sponsored retirement plans, as well as for other investor groups.

Investment Reviews - We strive to be accessible to clients whenever our advice or input is desired. Timely reviews of clients' investment goals and our mutual progress towards accomplishing those goals are an important component to long-term financial success. These can be scheduled to occur regularly on an annual basis, though we also strongly encourage clients to contact us any time material changes to their financial situations occur.

Professional Staff

Broadlake Financial Management's highly professional staff is dedicated to serving our clients' interests. Our varied backgrounds include experience and expertise in the areas of financial planning, individual and institutional portfolio management, securities and mutual fund analysis and personalized investment counseling.



JOSEPH M. DIEBOLD, CFP®
President/ Owner

Investment Background

Portfolio Manager - Broadlake Financial Management. 1992 - Present

Educational Background

- Certified Financial Planner® - 2001
- Series 65 NASD - 1994
- BA University of Vermont - 1988



MATTHEW A. MALANEY, CFA
President/ Owner

Investment Background

- Portfolio Manager - Broadlake Financial Management, Inc. 2007 - Present
- SVP & Investment Director - TD Banknorth, Burlington, VT 2001 - 2007
- VP & Portfolio Manager - Citigroup Asset Management, NY, NY 1998 - 2001
- Co-founder & Portfolio Manager - JL Capital Management, Wash., D.C. 1996 - 1998
- Portfolio Manager - American Asset Management Group, Rockville, MD 1993 - 1996

Educational Background

- CFA Charter - 1996
- Series 65 NASD - 1993
- BA Dartmouth College - 1989



ANDREW D. MURPHY, CFA

Portfolio Manager
Chief Compliance Officer

Investment Background

- Portfolio Manager - Broadlake Financial Management 2010 - Present
- Chief Compliance Officer - Broadlake Financial Management 2009 - Present
- Analyst - Broadlake Financial Management 2005-2010
- Alfa Capital, Moscow, Russia - Spring 2004
- MBF Clearing Corp. New York, NY - Summer 2003

Education/Professional Development

- CFA Charter – 2010
- Series 65 NASD – 2006
- BA Economics University of Vermont - 2005



JOSEPH S. SMITHWICK

Operations Manager and I.T. Specialist

Investment and Business Background

- Broadlake Financial Management 2004 - Present
- Computer Consultant, Burlington, VT (Self Employed) - 2003 - 2004
- Interstate Brands, Greenville, NC - 2001-2003

Education/Professional Development

- Series 65 NASD – 2006
- Electronics Engineering Technology (EET), Assoc. Degree