APOLLON
WEALTH MANAGEMENT

Elevating Wealth Management to a Higher Personal Standard

Fiduciary guidance to help you live with confidence, build meaningful legacies, and make informed financial decisions that endure.

PLANNING BEYOND THE PORTFOLIO

True financial planning starts with understanding what matters most to you: your goals, your values, your vision for the future. Only then can we build a plan that truly serves you.

As a Registered Investment Advisor (RIA), our goal is to give you clarity, control, and confidence across every stage of your financial journey. We integrate planning, investment management, and legacy design into one cohesive framework so every decision supports a life and legacy you're proud of.

Apollon at a Glance

Fiduciary Standard
Transparent advice that always focuses on your best interest

Comprehensive Planning
Tax, estate, risk, investments, and cash flow integrated into one plan

Multigenerational Lens
Built to support you, your family, and your heirs across decades

Institutional-Grade Investing
Family office solutions with high-touch service

Collaborative Team
Our advisors operate as a multidisciplinary unit, not just as individuals

Who We Serve

We work with people who have worked hard to build something meaningful and want a partner to help them protect it, grow it, and pass it on with intention.

High-Net-Worth Individuals and Families: Thoughtful planning that coordinates investments, tax, estate, and risk, giving every dollar a purpose.

Business Owners and Entrepreneurs: From building to exiting your business, to helping you turn liquidity into lasting legacy on your terms.

Pre-Retirees and Retirees: Cash flow planning and retirement income strategies designed to replace your paycheck, protect your lifestyle, and anticipate the next chapter.

How We Work:
Planning That Presents New Possibilities

We lead with planning, not products. Before we recommend a single investment or strategy, we map your full financial landscape, ensuring every aspect is integrated and aligned.*

OUR SUITE OF SERVICES INCLUDES:

Comprehensive Wealth and Cash Flow Planning: Analysis of where you stand today: assets, liabilities, cash flow, tax exposure, and risk. You see your full financial horizon clearly.

Tax-Smart and Estate-Aware Strategies: We integrate tax planning, estate design, and risk management from the start so you're not making decisions in silos.

Business Owner and Liquidity Event Planning: Tax efficient scenario planning around exits, succession strategies, and liquidity events. We turn a once-in-a-lifetime transaction into a thoughtful, long-term plan.

Institutional-Grade Investment Management: Portfolios anchored in your financial plan. From core strategies to alternatives and direct indexing, each solution is evaluated through a fiduciary, research-driven lens.

Legacy, Philanthropy and Multigenerational Planning: Helping you translate financial success into family security, opportunity, and impact so your wealth supports what you care about most.

*Not all services described in this marketing piece are provided to all clients. Please refer to your investment management agreement with Apollon explaining the specific services that will be provided.

MEET YOUR APOLLON TEAM

When you work with Apollon, you're supported by an entire team of experts who know your story and are committed to every phase of your financial journey.

Michael J. Dolberg
Chief Executive Officer

Heather Kelly
CLU®, ChFC®, RHU, HIA, MHP
Chief Executive Officer
Advisor Insurance Solutions

Robert H. Gorman
CFP®, MSFS®, AEP®
Chief Development Officer

Bob Ruelle
CLU®, ChFC®, CASL®, MSFS®, RICP®, AEP®, RHU®, REBC®, FLMI®
Senior Vice President of Financial Planning

Eric Sterner
CFA®, MBA, CAIA, FRM®, CIPM®
Chief Investment Officer

Collaborative expertise meets personalized service.

125+ years of combined investment and planning experience on our Investment and Planning Committees.

Credentials across CFP®, CPA, CFA®, ChFC®, and more reflecting our commitment to excellence and ongoing learning.

Seamless coordination with your CPA, attorney, and other professionals so everyone is working from the same playbook.

The values guiding our work together.

Every relationship is grounded in Apollon's core values:

Integrity

Upholding the fiduciary standard, always putting your interests first.

Excellence and Expertise

Investing in our team's knowledge and tools so you benefit from the latest thinking and best practices.

Stewardship

Acting as a responsible steward of your wealth, focusing on long-term preservation and growth.

Collaboration and Strategic Vision

Combining multi-family office style service with a forward-looking, multi-decade perspective.

THE APOLLON WEALTH MANAGEMENT EXPERIENCE

As an Apollon client, you can expect:

1. **Clear, ongoing communication:** You leave every meeting knowing what we're doing, why we're doing it, and what comes next.
2. **One coordinated plan:** Your investments, taxes, estate, and risk strategies are built to work together, with your financial goals at the center.
3. **Modern, tech-enabled visibility:** Intuitive tools help you see your full financial picture at all times, without losing the personal touch from your dedicated team.
4. **Adaptability as life changes:** We revisit your plan regularly as new peaks appear and valleys arise: career transitions, liquidity events, family changes, or market shifts.
5. **Access to ongoing financial education:** You'll receive ongoing market commentary and planning insights from our investment and planning teams.

Elevate your financial strategy

Whether you're considering a major decision, exploring new possibilities, or simply want to understand where you truly stand today, our team is here to help.

APOLLON

WEALTH MANAGEMENT

Let's schedule a conversation to map out your next steps together.

Apollon Wealth Management, LLC ("Apollon Wealth") provides advice and makes recommendations based on the specific needs and circumstances of each client. The actual services provided are described in the client's agreement with Apollon and may not include all of the services descried in this marketing piece. For clients with managed accounts, Apollon Wealth has discretionary authority over investment decisions. Investing involves risk and clients should carefully consider their own investment objectives and never rely on any single chart, graph, or marketing price to make decisions. Please contact your financial advisor with questions about your specific needs and circumstances. Please visit our website **http://apollonwealthmanagement.com** for other important disclosures.