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SI PARTNER PROFILE by **Matt Cosentino** | photos by **Jeff Anderson**

Planning With Purpose

A culture of collaboration, independence, and trust enables **Brandywine Oak Private Wealth**'s financial advisors to guide families through life's biggest decisions and most complex transitions.

The wealth management industry is changing, and so are the people shaping its future. As more women take on leadership roles and become increasingly involved in managing family wealth, firms that embrace collaboration and diverse perspectives are helping redefine what exceptional financial advice looks like. At Brandywine Oak Private Wealth, the Kennett Square–based firm co-founded by Alison Dorsman and Michael Henley in 2018, that transformation is reflected throughout the organization.

For Dorsman, the change has been personal. When she first entered the profession, there were far fewer female advisors in the industry as there are now. Today, as co-founder of Brandywine Oak, she works alongside Private Wealth Advisor Brittany Kalsky and Private Wealth Manager Dionna Poluch—three members of Brandywine Oak's leadership team who help families navigate life's most important financial decisions.

The shift extends beyond the profession itself. It also reflects one of the most significant financial transitions in history, commonly referred to as "The Great Wealth Transfer." Between now and 2048, more than $124 trillion is expected to pass from one generation to the next. Nearly half of that wealth will first transfer to surviving spouses, and an estimated 95 percent of those spouses will be women.

For Brandywine Oak, those numbers reinforce a philosophy that has been central to the firm since its founding: empowering women to be confident, informed participants in every financial conversation.

Every member of the household is encouraged to take part in the financial planning process. Whether discussing retirement cash flow, tax planning, estate planning, charitable giving, or preparing the next generation to inherit wealth, the firm's advisory team wants both spouses—and adult children, when appropriate—to understand the family's financial picture and to feel comfortable asking questions.

The firm's commitment to education is reflected in its communication style. Advisors avoid industry jargon in favor of plain English, focusing on helping clients understand not only which recommendations are being made, but also why. Over time, as their confidence grows, spouses who initially sat quietly in meetings often become active participants.

The same collaborative philosophy applies to the structure of the firm itself. Brandywine Oak serves high-net-worth clients who have at least $3 million in liquid assets in the critical time frames right before retirement, transitioning

Alison Dorsman, CFP®, CRPC®

into retirement, and after retirement. Although the firm was founded just eight years ago, its advisors bring more than four decades of combined experience serving affluent families.

"Our client meetings aren't just about performance and how well your stocks have done," says Brittany Kalsky, who has helped shape the firm since its early days. "Our focus is, 'What are your goals for your family, and how can we help you achieve them?'"

Those conversations often take place during both life's happiest and most difficult moments.

"We're the people clients call when great things are happening," she says. "When families face challenges, we get to help guide them through those decisions as well."

The firm prides itself on its independence, meaning it has no mandate or motive to push certain products. This independence allows them to offer comprehensive and conflict-free advice, particularly in one area that has too often been overlooked: tax planning.

Driven by the belief that tax planning is "one of the most critical aspects of financial planning for any wealthy family," as Dorsman puts it, Brandywine Oak established its own in-house tax practice in 2021. The firm's financial advisors work alongside an in-house CPA who prepares tax projections, files tax returns, and optimizes taxes for many clients, with the goal being to reduce a family's lifetime tax bill. In other words, a client's investment, retirement, and tax strategies are coordinated throughout the year instead of being handled in separate silos. The team also has an estate planning attorney on retainer, fostering coordination between clients' tax, financial, and estate planning professionals.

"That ongoing collaboration has been extremely impactful for us and our clients," Dorsman adds.

Brandywine Oak's culture of collaboration is evident among all members of the firm. Advisors routinely lean on one another's expertise to solve complex planning questions. Kalsky says such teamwork benefits employees and clients alike.

"I appreciate having so many outstanding financial minds to learn from, while also having the opportunity to mentor younger professionals," she says. She believes the collaborative spirit strengthens every client relationship because each client benefits from the firm's collective knowledge, not just a single advisor.

For Dionna Poluch, the decision to join Brandywine Oak came when she was looking

Brittany Kalsky, CFP®, CRPC®, MBA

for a firm with an entrepreneurial spirit and a forward-thinking culture. Growing up, she watched her grandparents build a successful family-owned business over 50 years ago. She credits them with teaching her that a career isn't just about making a living; it's about building trust, serving others well, and creating lasting relationships. Those values ultimately drew her to Brandywine Oak.

"Culture matters because financial planning isn't a one-time event; it's a lifelong relationship," she says. "Tax laws change, markets evolve, and every family's circumstances are unique."

Those relationships often transcend the financial planning itself. Poluch spearheads the firm's regular educational events and seminars, covering topics such as Medicare enrollment and cybersecurity, as well as social events that help strengthen community. Advisors also encourage family meetings so future generations can understand the financial plan long before wealth changes hands.

"One of the greatest privileges of our work is when clients trust us to help guide not only their own financial future, but that of their children and grandchildren," she says. "That's a responsibility we never take for granted."

This long-term, family-centered perspective defines Brandywine Oak's mission since co-founders Michael Henley and Alison Dorsman first envisioned the firm in 2018. Whether clients are preparing for retirement, purchasing a second home, helping children buy their first house, or planning the transfer of wealth across generations, the firm's advisors strive to become trusted partners for every stage of life.

When asked about where the firm is headed, Kalsky says, "Looking ahead, we're focused on intentional growth—growing in the right way with the right clients who can utilize all of our services. It's about quality over quantity and working with families that need what we're offering."

"Our goal is that when clients have any big financial decision, we're the first people they're going to call," Dorsman adds. "We want to be involved in anything and everything. We want to support them throughout their lifetime and their children as well. They should be spending time with family and friends, not worrying about their finances. Leave that to us." ■

Dionna Poluch, CFP®

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