



How I Am Different

Many investors believe that financial advisors are similar to each other in process, perspective and value. I appreciate the opportunity to share what I think sets me apart from others in my field.

My life experiences and the perspective they have given to me in relating to my clients

Over the course of my life - so far - I have personally experienced becoming a single woman suddenly both through widowhood and divorce, something a large percentage of women will deal with sometime during their lives. I have been a working mother and then suddenly a caregiver for a parent. I understand the stress and emotional toll these life events can create, particularly the challenges that emotions can bring to decision-making during difficult times.

Drawing on my own life experiences as well as my knowledge and expertise as an advisor and financial planner, I am better able to guide my clients through the challenges they face with care and compassion, providing them with the confidence they need to make good decisions for their future.

My business approach to understanding how things work and relentless attention to details

I became a financial advisor after many years of working in accounting, income tax preparation and finally business management. I began working when accounting was done in hand-written ledgers; the job wasn't complete until everything was checked and balanced. That experience has provided me with valuable insight into how things work an understanding of managing debt, cash flow, profit and loss as well as the importance of those checks and balances.

Unfortunately, I've also seen the effects of not paying proper attention to details; business management decisions that lead to hardship or financial disaster. My parents owned a business that they saw as their retirement nest egg. Unfortunately, when the time came to sell the

business and retire, the paperwork was signed without proper tax advice and appropriate structuring of the sale. The resulting tax consequences were devastating and had a lasting financial effect on their retirement.

I view your personal finances as a business with income, expenses, assets and liabilities. My approach and awareness of the importance of details and planning ahead enables me to help my clients avoid the pitfalls that others may overlook.

My understanding of the importance of preparing for the unexpected

Life has a way of taking unexpected turns - some good, some not so good. Experience has taught me the importance of preparing for the possibility of employment loss, illness, divorce and even death at an early age. I believe in looking ahead and planning for even the small things such as car repair, home upkeep or major body repairs, which can sometimes catch people unprepared.

Earlier in my career, I worked for a family-owned business. The owner died unexpectedly, and I was responsible for paying \$1,000,000 in estate tax to the IRS. Unfortunately, there was no plan in place to cover a tax bill that large, resulting in a real hardship to the family. I gained an acute awareness of the need to watch for unfunded liabilities and unintended consequences.

We are all here for such a short time, and our good health is not guaranteed, so helping my clients prepare for the unexpected is an important part of my planning process.



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