



Client Advice Process

Our structured, six-step client advice process enables us to provide you with a detailed assessment of your current financial situation as well as a comprehensive, prioritized plan to achieve your immediate and lifetime goals. We want to have a clear vision of your goals and desired lifestyle as we move forward together. We provide both initial and ongoing guidance so that you are able to see your progress and make modifications as necessary due to changes in your own situation or to adjust to changes in market conditions.

STEP #1 – INTRODUCTORY CONVERSATION

The Introductory Conversation is designed to determine whether or not our philosophy and process is a good match for what you need from a financial advisor.

STEP #2 – DISCOVERY MEETING

The Discovery Meeting enables us to gather sufficient information to understand your goals and current situation, which enables us to develop and prioritize a plan for you.

STEP #3 – PLANNING MEETING

During the Planning Meeting we review your draft financial plan and investment policy as well as discuss investment strategy, asset allocation and expected returns as they relate to your short term and long term goals.

STEP #4 – INVESTMENT PLAN MEETING

The Investment Plan Meeting gives us the opportunity to resolve any outstanding questions or concerns, and confirm the account transfer process is complete. At this meeting we provide specific investment recommendations consistent with the investment strategy.

STEP #5 – NEW CLIENT ORIENTATION

At the New Client Orientation we review our process, statements and other documents to confirm your understanding of strategy implementation and how to access information.

STEP #6 – ANNUAL PROGRESS REVIEW MEETING

The Annual Progress Review Meeting permits us to discuss relevant planning issues, update your family, employment and financial situation and review your investments in the context of the current economic and market conditions.



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