D|A|DAVIDSON
The Strength of Advice®

David J Medina, CFP®, CWS®, CPFA
Financial Advisor
Complimentary Second Opinion Service

COMPLIMENTARY SECOND OPINION SERVICE

The benefits of an objective evaluation of your finances at no cost, nor obligation

Compare Advisors

- Confirm the alignment of wealth management and investment philosophies
- Determine if advisor is accredited on the practices of an investment fiduciary
- Assess if advisor is certified to provide comprehensive wealth management

Different Perspective

- Revisit your goals, priorities, resources, structures and strategies
- Understand strengths and opportunities in your current financial plan
- Obtain confidential answers to your questions from another reference

Portfolio Analytics

- Evaluate if your portfolio aligns with you risk tolerance and risk capacity
- Ensure sufficient diversification across and within asset classes
- Diagnose portfolio based on Modern Portfolio Theory (MPT) metrics

Total Investment Costs

- Isolate investment expenses, advisory fees, transaction and other costs
- Communicate all fees and expenses that impact investor net returns

Tax Efficiency

- Consider impact of asset location between various accounts
- Review alternative vehicles to improve after tax returns
- Optimize personal contribution, conversion and withdrawal strategies

Client Deliverable

- Furnish a written assessment designed in your best interest
- Suggest to remain, add or switch advisors
- Seek to provide confidence and peace of mind going forward

There is no charge for your initial consultation, supporting materials or review. After, should you choose to engage, you may incur fees or sales charges, depending on the financial services or products selected.

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