



Executive Wealth Management Group
at Steward Partners

***Financial Planning Engagement Process &
Client Services Overview***

Protect Your Assets. Prepare for Uncertainty. Plan for Generations.



Our team will design a complete financial plan and investment recommendation for your family. This process will include the following:

I. Your Executive Financial Plan – Organize & Understand Your Current Financial Status

- A full understanding of your current financial status, or where you are now.
- Set Measurable Goals – Create specific targets for what you want to achieve and when you want to see results.
- Understand the effects of each financial decision – make sure the all financial decisions make sense in the overall “big picture”.

II. Special Services – Drilling into the Details

- Executive Services & Highly Concentrated Stock Positions - Stock/Stock Options/Restricted Stock – 10b5-1 Plans, lending against your stock, option exercise strategies, diversification needs.
- Liability Management - Analyze all debt.
- Family Advisory Services - Includes meeting with your family members and other advisors (CPA and attorney) as directed by you.
- Estate Planning Analysis - Work with an Attorney and/or CPA to develop an estate plan that strives to transfer wealth according to your objectives with an examination of the costs involved and funding alternatives available.
- Insurance Analysis - Includes an examination of current Survivorship Analysis - Includes an examination of current life insurance in place and evaluation of need, cost effectiveness and qualitative features. Replacement recommendations if necessary.
- Retirement Planning – Cash flow analysis.
- Education Planning – From Kindergarten to College – what are the best savings strategies for your family

Schedule an introductory call to learn more:

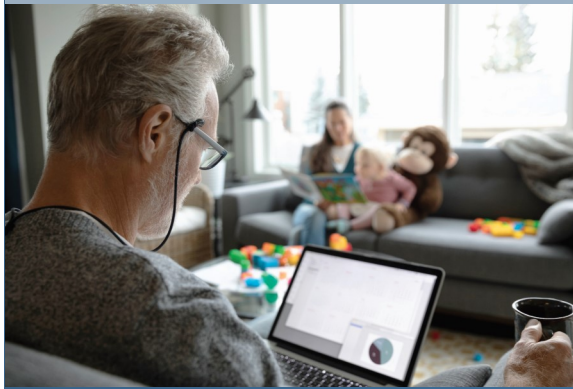
One International Place Suite 3210
Boston, MA 02110

Phone: 617-377-4418

t.davis@stewardpartners.com

www.davis.stewardpartners.com





Why Choose Our Team and specifically a CERTIFIED FINANCIAL PLANNER™ professional?

Most people think all financial planners are “certified,” but this isn’t true.

Anyone can use the title “financial planner.”

Only those who have fulfilled the certification and renewal requirements of CFP Board can display the CFP® certification trademarks which represent a high level of competency, ethics and professionalism.

And because they are held to a fiduciary standard of care, a CFP® professional is required to act in your best interest.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification

Additional services offered after the financial plan:

III. Investment Strategy Development – Customized Investment Management

- Determine the proper asset allocation among stocks, bonds, cash or alternatives based on your long-term financial objectives and risk tolerance. Simply put, how to get from Point A to Point B with the least amount of risk.
- Defined as the optimal distribution of investment holdings among asset classes designed to achieve high total return and reduced risk. Risk is a measure of the portfolio’s volatility.
- Tailored to your need for liquidity, safety, income, growth, tax savings, and the protection against inflation.
- Identify investment strategies that are uniquely customized to meet the your needs. This includes using: index funds, mutual funds, hedge funds, separately managed accounts, municipal bonds & variable universal life insurance where applicable.

IV. Our Ongoing Commitment to our Clients – Client Experience

- 12/4/2 Client Contact Commitment 12 contacts per year, minimum. 4 Quarterly Reviews. 2 Face-To-Face and/or In-Depth conversation and review.
- Online Access through www.raymondjames.com and our Mobile App.
- Quarterly Performance Measurement Reports.
- Client driven as needed more frequently (feel free to call any time with questions or concerns).
- Annual formalized plan review.



What to Expect from Our Relationship:

Knowing what to expect from a financial planning relationship puts you in the driver's seat—which is exactly where you belong. To get the most out of your experience with us, you shouldn't settle for anything less than the qualities of a true professional.

1. Integrity

Trust is central to a successful financial planning relationship. You rely on our honesty, professionalism and abilities to achieve your goals. We take our professional obligations seriously and place principles over personal gain, so we can form a good working partnership. CFP Board's strict *Standards of Professional Conduct* are designed to ensure we act in a professionally responsible manner.



2. Objective Advice

Your needs will be at the heart of all of our recommendations. We have an ethical obligation to act in your best interest when we provide financial planning advice. We will use our experience and judgment to carefully consider your situation, and then give you advice that best meets your goals. Sometimes this objectivity may require us to explain that your goals are unrealistic given your current resources and financial commitments.

3. Competence

We have demonstrated an appropriate level of knowledge to offer financial planning advice. The CFP® certification provides confidence that we have completed rigorous education and experience requirements—including continuing education coursework—designed to ensure competence in financial planning.

4. Fair Treatment

Fair treatment means we will clearly state what services will be provided and at what cost. We will also explain the risks associated with all financial recommendations, along with any potential conflicts of interest.

5. Privacy

To get the best results from our relationship, you need to divulge relevant personal and financial information to your financial planner on a regular basis. We will keep this information in confidence, only sharing it to conduct business on your behalf, at your consent or when required to do so.

6. Diligence

Before engaging you as a client, we will discuss your goals and objectives and explain what you can expect from the relationship. Once we have determined that we can assist you, our team will make recommendations suitable for you.

To schedule an introductory call, contact us at: 617-377-4418 or t.davis@stewardpartners.com

Visit our website at www.davis.stewardpartners.com

Davis Executive Wealth Management Group

Steward Partners Global Advisory LLC and the Davis Executive Wealth Management Group maintain a separate professional business relationship with, and our registered professionals offer securities through, Raymond James Financial Services, Inc. Member FINRA/SIPC. Investment advisory services offered through Steward Partners Investment Advisory LLC.

Raymond James and its advisors do not provide tax or legal advice. You should consult with the appropriate tax or legal profession in regards to your particular situation.

Investing involves risk, including the possible loss of principal amount invested. No investment strategy can guarantee your objectives will be met.

Every investor's situation is unique and you should consider your investment goals, risk tolerance and time horizon before making any investment. Prior to making an investment decision, please consult with your financial advisor about your individual situation.