dayton financial

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	TRANSACTIONAL	*FINANCIAL PLANNING*
SERVICES	Provide investment recommendations to buy and sell securities, such as variable and fixed annuities, actively managed investment advisory and retail mutual fund portfolios, and fixed insurance products like life, disability and long term care.	Provide in-depth and integrated analysis of your financial goals as well as recommendations to help you plan to reach them.
FINANCIAL AREAS ADDRESSED	Advice on specific investments you hold with me, based on your time frame and risk tolerance. Basic capital needs and risk analysis in the event of premature death, severe illness or significant injury.	- A review of six key planning areas, including cash flow, accumulation goals, insurance, taxes, retirement, and estate planning. - Address some or all of the following: **Goals to track over time:** Education Retirement Retirement transitioning Retirement income Other major accumulation goals **Additional financial planning areas:** Investment planning (all assets) Income tax planning Employee benefits planning Estate, legacy or multi-generational planning Small business planning Divorce planning
MEETINGS	Generally, one-two meetings per year.	Generally, two- four meetings/checkpoints per year, including an annual planning meeting. More advanced planning may entail additional meetings.
DELIVERABLE	Placement of products to help pursue your specific goals.	Your completely personalized, hard-bound, detailed financial plan. Written recommendations on specific financial goals; action item list to help you pursue your goals; goal tracking and achievement.
*FORMS OF ADVISOR COMPENSATION**	Commissions from securities and fixed insurance product sales. 12b-1 fees on assets held in retail mutual fund and some investment advisory portfolios .	Initial 3-4 meeting planning session. Fee is agreed upon up front based on complexity of your overall financial situation. Fees typically range from $600-$2,500. Plan updates and annual reviews billed at $150/hour.

SUMMARY OF FINANCIAL SERVICES