

D|A|DAVIDSON

**Helping You Achieve
Financial Independence**



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D.A. Davidson & Co. member SIPC

**MONTECITO
INVESTMENT PORTFOLIOS**

An elderly couple is seen from behind, sitting on a wooden dock that extends into a calm lake. The man is on the left, wearing a dark polo shirt, and the woman is on the right, wearing a light-colored, textured top. They are both looking towards the right side of the frame. The background features a dense forest of evergreen trees and a range of rugged, rocky mountains under a clear blue sky. The scene is bathed in the warm, golden light of a setting or rising sun, creating a peaceful and romantic atmosphere. The sun is positioned low on the horizon, casting long, soft shadows and creating a lens flare effect on the left side of the image.

Life happens. Just like you, your plan and investments will be dynamic. We're here to help analyze your situation, define your vision, craft your strategy, and update as needed as you enjoy life's journey.

Our Mission

HELP YOU ACHIEVE FINANCIAL INDEPENDENCE

- Achieved when your assets produce cashflow greater than your expenses
- We call this cashflow your “investment paycheck”
- The greater the assets, the greater your “investment paycheck”
- Once achieved, you work because you want to, not because you have to



The Problem

MANY STRUGGLE TO ACHIEVE FINANCIAL INDEPENDENCE

This is not easy. Common challenges we all face:

- Failing to define your vision and plan for the future
- Making long-term decisions based on short-term information
- Playing it too “safe” and not generating enough growth
- Being impatient and giving up on your plan or investments far too soon
- Failing to invest in where the future is headed
- Late to recognize that time, values, and relationships are typically the most valuable assets we have

The Solution

A DYNAMIC PROCESS, TAILORED TO YOU

Your solution will embrace:

- Diversification
- Discipline
- Long-term perspective





Where are you in your financial “Stage of Life?”

Virtually everyone encounters a few main stages in their financial life that is not necessarily based on their age.

We must also consider:

- Current financial position
- Ability and willingness to accept risk
- Desire to enjoy a greater quality of life
- Goals that are unique to every individual

Once defined, we can build and manage your very own custom portfolio.

Main stages of your financial life

Accumulation

- Excess savings buys more assets
- Goals are well off into the future (10+ years)
- More volatile, high growth, and big potential investments held in the early years

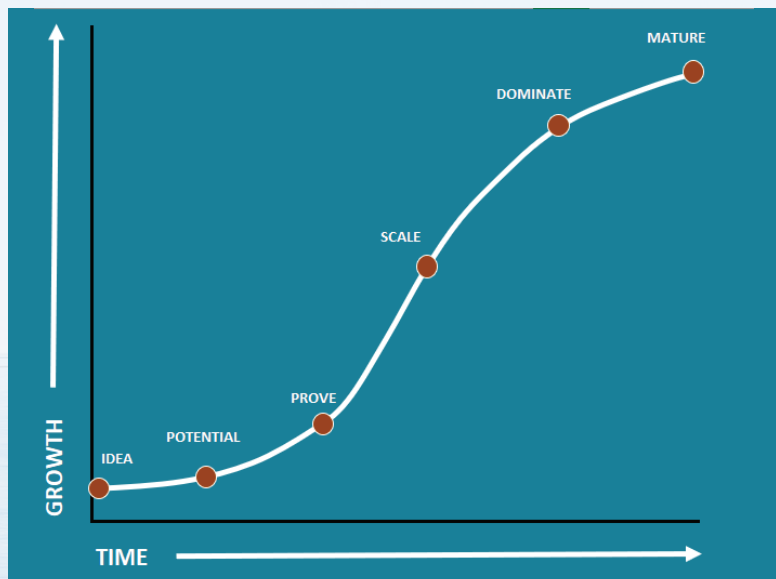
Transition

- Continuing to save but goals are now within sight (<10 years)
- Relying more on less volatile, more proven, cash flow producing investments in the mid to later years

Distribution

- Goals are here
- Time to turn on your “investment paycheck”
- Maximum diversification and cash flow generation with a desire for less volatility

Our process allows us to be long-term investors



Our disciplined approach allows us the flexibility to potentially own companies through their "stages of life":

- Businesses with lots of potential but not yet proven
- Industry leaders using excess profits for future investment opportunities
- Mature businesses no longer needing excess profits, returning them to shareholders

Our process allows us to be flexible

As a boutique asset manager, items we can address that others may not:

- Concentrated positions
- Low cost basis
- Similar holdings
- Sentimental value
- Personal preferences

It is never lost on us that without clients, we have no business. We strive to manage your money in a manner that makes you comfortable.



Getting Started

We recommend working with a financial advisor to help you tune out the noise and focus on the long term. Below are some items that your financial advisor will help you explore:

Define your vision and create/update your financial plan.	
Let you know if your goals are realistic and achievable.	
Construct a strategy to help grow your assets.	
Consider approaches to help protect your assets.	
Explore non-financial goals such as passing along family values or the importance of charitable efforts.	

DISCLOSURE

The information contained in this brochure has been taken from trade and statistical services and other sources, which we believe to be reliable. We do not guarantee that this information is accurate or complete and it should not be relied upon as such.

This brochure is for informational purposes only, and is not intended to meet the objectives or suitability requirements of any specific individual or account. An investor should assess his/her own investment needs based on his/her own financial circumstances and investment objectives.

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There are risks inherent in any investment and there is no assurance that any money manager, asset class, style or index will provide positive performance over time. The investment return and principal value of an investment will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost.

Real estate investments may be subject to a higher degree of market risk because of concentration in a specific industry, sector or geographical sector. Real estate investments may be subject to risks including but not limited to declines in the value of real estate, risks related to general and economic conditions, changes in the value of the underlying property owned by the trust and defaults by borrower.

Our Team



Blake Todd, CWS® Senior Vice President, Financial Advisor, Portfolio Manager
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With over 40 years in the financial services industry, Blake brings knowledge and experience to his practice. Since joining D.A. Davidson in 2006, Blake has applied his skill and knowledge to his position as Portfolio Manager for Crowell Weedon Asset Management–Montecito Investment Portfolios; additionally, he served as Branch Manager of D.A. Davidson’s Fresno office. A graduate of UC Santa Cruz and a third-generation native of California, Blake continued his love of California–living after graduation and never looked back. Away from the office, he enjoys golf, skiing, travel, and spending time with daughter Vanessa and son Mason.



Jarrett Perez, CFA Vice President, Financial Advisor, Portfolio Manager
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Including his time with D.A. Davidson, Jarrett has over 20 years of experience in the financial services industry. After graduating from Fresno State University, Jarrett developed a comprehensive skill set from experience through various positions at UBS, Seidler, and as former Operations Manager and Branch Manager for the Fresno branch of D.A. Davidson. Now he serves as Portfolio Manager at Crowell Weedon Asset Management–Montecito Investment Portfolios. Recognizing the importance of education in his field, Jarrett also received his Chartered Financial Analyst® (CFA®) designation in 2011. Outside of the office, life centers around sports and family for the father of four. Jarrett enjoys tennis, basketball, and golf in addition to spending time with his wife, Sarah, daughters Lily, Chloe, Anna and son Aidan.



Michelle Brandt, FPQP® Branch Office Operations Manager, Registered Client Associate
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With a diverse scope of experience including banking, telecommunications, payroll and employment tax reporting with a focus on small to medium sized businesses, Michelle serves as the Branch Operations Manager of D.A. Davidson’s Fresno office. She is an alumna of California State University Fresno, holding a bachelor’s degree in English and has obtained her Series 7 and 66 securities licenses. An animal lover, Michelle enjoys spending time with her pets, hiking in the nearby national parks and surrounding foothills, and traveling with her husband, Peter.



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