

## INTRODUCING THE SECOND OPINION SERVICE



### ... a message from Fred Dawson

As you know, we represent a select group of families, for whom we can have a major beneficial impact. We enter into only a handful of new relationships per year, all via personal introductions from our existing clients. I wanted to offer you a service that we provide to our best clients for the people they care most about. Why now? In my 40+ year career, I have never seen so much money in motion; so many people wanting someone to “check under the hood” to make sure they are on the right path. People are very unsure of what to do now.

**Frederick J. Dawson, ChFC, CLU / [fdawson@dawsonwealth.com](mailto:fdawson@dawsonwealth.com)**

To help the people you care most about make informed decisions, we now offer our second-opinion service. We’ll take them through the same discovery and analysis process you experienced to help them get very clear on where they are now and where they’d like to go. We’ll examine any of the gaps that need to be filled.

### ONE OF THREE THINGS WILL HAPPEN:

- 1** We find out that they are in good shape and advise them to stay where they are, or
- 2** We find out that they could better their situation. If we are not a fit for their particular situation, we’ll be happy to point them in the right direction to a financial advisor who can work with them more effectively, or,
- 3** We find gaps in their current plan and feel we could provide a significant advantage in helping them reach their goals. We would then explore the idea of working together with them.

### WHO DO YOU CARE ABOUT MOST THAT WOULD BENEFIT FROM THIS SERVICE?



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#### \*About Forbes Top Wealth Advisors Best-In-State (2023)

The Forbes Top Wealth Advisors Best-In-State 2023 ranking, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 6/30/2021 to 6/30/2022 and was released on 4/4/2023. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 39,007 nominations, 7,321 advisors received the award. This ranking is not indicative of an advisor’s future performance, is not an endorsement, and may not be representative of individual clients’ experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please visit <https://www.forbes.com/lists/best-in-state-wealth-advisors> for more info.

# An Interview with Fred Dawson

## Question:

All of us are interested in being successful with our money. What are you seeing people do these days?

## Answer:

I see investors concerned with five major areas:

1. They are not taking the time to make smart decisions with their money.
2. They're paying more than their fair share in taxes.
3. They don't have a really well-thought-through plan for how they'll take care of their heirs.
4. They haven't fully protected their assets from being unjustly taken.
5. Many of my clients give to charities that they're passionate about. But they haven't really figured out the best strategy to ensure their gifts have the maximum impact both for the charities and their personal finances.

## Question:

How should people be dealing with each of these areas?

## Answer:

The first step is to make an honest assessment of where you are now, where you want to go and what are the gaps. Second, we would recommend looking to your existing financial and other advisors in these five areas to make an honest assessment about whether you have the right team in place. Sometimes this may mean you need to bring additional advisors to the table. Or it could mean you need to change existing advisors to help you reach your goals.

## Question:

How do people get started on this path?

## Answer:

People need a process because these five areas are really all-encompassing for people's lives. So it's important to approach it systematically. The way I do this is through a discovery meeting where I ask questions about the seven most important areas that impact success and wealth. I know that money means different things to different people, so I want to make sure I really understand my clients. I ask them questions about their values, goals, relationships, assets, advisors, process and outside interests.

## Question:

I can see this really matters to you. Why are you so passionate about this topic?

## Answer:

My mother worked on an automobile assembly line for many years. Her work ethic amazed me. Working hard every day, she never missed a day, or even went in late. When I was 11, my mother purchased a clarinet for me. By age 14, I had moved on to playing sax. When I was ready to close the case on my saxophone for the last time, she brought home to me an album by world famous Yakety-Sax Man Boots Randolph. Musically speaking, I "burst into flames!" That simple gesture was to change my life forever. Many years later, Boots became a friend and a client. His passion and enthusiasm for entertaining his audience was remarkable. My work ethic and my passion for helping people succeed sprouted from each of them.

## Question:

What's the first step that you recommend people should take?

## Answer:

We usually recommend that a person get a second opinion on their financial situation. With so much ambiguity today politically, financially and in the markets, a lot of people are not sure that they're making the best decisions with their wealth and that the steps they are taking now will actually help them get to where they want to be. Think of it this way: If your doctor told you that you have cancer and wants to operate tomorrow, you'd probably seek a second opinion. Why should it be any different with your wealth? If you're not sure that you're making the best decisions, a second opinion could give you a lot of insights about how to take a new direction that could be much better than the direction you are headed today. *When we offer a second opinion, we look at all seven areas I talked about earlier and then provide an assessment of steps that a person can take to maximize the probability of achieving all that's important to them. Any opinions are those of Fred Dawson and not necessarily those of RJFS or Raymond James.*