D|A|DAVIDSON

THE DISTAD CLAY

WEALTH MANAGEMENT GROUP

a member of D.A. Davidson & Co. member SIPC

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John Distad

Senior Vice President, Financial Advisor
JDistad@dadco.com

John has over 46 years of experience in the financial services industry and is a founding partner of the Distad Clay Wealth Management Group, a member of D.A. Davidson & Co. He brings a wealth of experience to his role as a Financial Advisor at D.A. Davidson. Prior to entering financial services, he served his country as a naval carrier aviator and continued to serve in the Navy Reserve until 1992 when he retired as a captain. Focusing on tax-free investing, asset management, and estate planning, John serves the needs of high net worth individuals and families, as well as mature investors who are nearing or are in retirement. John holds Series 7, 8, 63, and 66 securities licenses in addition to a bachelor's degree in biology from UCSB and a master's degree in systems management from USC.

John Clay, CWS®

Senior Vice President, Financial Advisor, Branch Manager
JClay@dadco.com

John has over 20 years of experience in the financial services industry and is a founding partner of the Distad Clay Wealth Management Group, a member of D.A. Davidson & Co. He is dedicated to providing clients with the highest level of service with a special focus on financial planning, income generation, tax-exempt investing, and retirement planning. John is a graduate of California Polytechnic University in Pomona and holds his Series 7, 66, 9, and 10 licenses and California Insurance License #0D54907.

Emily Reagan, CSRIC™

Financial Advisor
EReagan@dadco.com

Emily began her career in the financial services industry in 2017. She started as an intern with the Distad Clay Wealth Management Group, a member of D.A. Davidson & Co. After graduating from CSU Channel Islands with a bachelor's degree in business, she entered D.A. Davidson's Financial Advisor Apprentice Program. Emily moved to Spokane, WA and worked with our Planning Resource Center where she learned wealth planning techniques, strategies, and complexities of financial and estate planning. She worked alongside hundreds of advisors and their clients throughout the firm creating and presenting financial plans. Emily then moved to Seattle, WA and worked with our Financial Services Representatives Team where she advised and guided clients through investment strategies and proposals while identifying opportunities to help clients achieve their financial goals. Emily moved back to Ventura in 2020 and joined our team as their newest advisor. She holds her Series 7 and 66 licenses as well as her California Insurance License #4054866.

About D.A. Davidson & Co. and the Distad Clay Wealth Management Group, a member of D.A. Davidson & Co.

Our Vision: TO BE THE MOST RESPECTED FINANCIAL SERVICES FIRM

Since 1935, D.A. Davidson & Co. has helped both individual investors and businesses get closer to their financial dreams. As an employee-owned company, we can say unequivocally that each of us is personally invested in your financial success and that we will work passionately to find solutions for you. Backed by resources available at D.A. Davidson, the Distad Clay Wealth Management Group, a member of D.A. Davidson & Co., offers continuity wealth planning and management with next generation delivery, clarity and simplicity. We are here for one reason alone — to give you the best opportunity to reach a sound financial future.

Marcy McTernan

Senior Registered Client Associate
MMcTernan@dadco.com

Working in the financial services industry for over 35 years, Marcy has gained experience through positions as wire operator, cashier, operations manager, and now as a Senior Registered Client Associate. A graduate of California State University, Northridge, she earned her bachelor's degree in art. Since then, Marcy has continued her education in the financial services industry and now holds Series 7, 63, and 66 licenses.

Tiffany Lopez

Cashier, Receptionist
TLopez@dadco.com

Tiffany provides administrative, cashier, marketing, and technical support for our team and assists in other operational services at the branch. Outside of work, Tiffany enjoys volunteering in her community and county, running marathons, and spending quality time with her daughter.

Jennifer Nuckols

Client Associate
JNuckols@dadco.com

Jennifer began her career in the financial industry in 2006 after graduating from Concordia University-Irvine. She provides support for the team.

Our extended team

Through us you have access to our integrated wealth planning experts

Ryan Halleran

Senior Vice President, Director of Wealth Planning

Danielle Thies, CFP®, FPQP®

Associate Vice President, Senior Planner

Scott Haigh

Senior Vice President, Portfolio Manager, Director of Managed Assets Research

Rob Roels, CFP®

Vice President, Associate Director of Wealth Planning – Development Lead

Steve Condon

President, Asset Management and Trust

Planning makes a difference

D.A. Davidson Wealth Planning

Powered by

MoneyGuidePro® Created by PIEtech
Plan ▪ Invest ▪ Enjoy

With Integration Partners: FinaMetrica and ENVESTNET® YODLEE®

In working with us to create a retirement plan, we will help you:

1. Focus on your goals in retirement and how you will pay for them.
2. Address your concerns and expectations for retirement.
3. Identify potential threats to your retirement and how to manage them.
4. Feel more educated, confident and in control of your financial future.
5. Navigate the complexity of financially moving into retirement.

We'll take the time to understand your retirement goals and can help you create a customized plan to make the most of your money – now and in retirement.
You are able to make changes to your plan at any time and immediately see the impact.

Are you confident and do you believe that you will be able to meet your expectations in retirement?

Financial planning is about more than assets, investments and net worth. It's about what you want to do with your money and why. It's about identifying your concerns, expectations and goals – it's about how you feel and what you want.

Our wealth planning process helps address common fears and concerns such as health care costs, outliving your money and the best time to file for Social Security benefits. We work with you to compare different "what if" scenarios and provide sophisticated, yet easy-to-understand analysis to help you gauge how likely you are to reach your goals and whether you are on course, rather than focus on headlines in the news.

Our focus is to work with you to create a personalized plan of action to help you achieve your goals and provide periodic adjustments to help you stay on the right path.

Our investment solutions and professional services

Investment planning

- Active and passive ETF portfolios
- Tax-free municipal income management
- Individual stocks, bonds, and closed-end funds
- Continuity planning and transitional wealth management
- Comprehensive risk tolerance analysis
- Electronic linking and eDelivery

Retirement income planning

- Income strategies for pensions and other retirement plans
- Discuss rules and requirements for traditional and Roth IRAs
- Social Security distribution option comparison

Employee stock option and purchase plans

- Review and documentation of employee stock options
- Analysis of qualified and non-qualified employee stock purchases
- Inclusion and linking to continuity plan insurance
- Review disability, life, long-term care, annuities and other insurance
- Perform cost and suitability analysis
- Insurance agent outreach service or professional referrals

Liabilities

- Comprehensive review of loans and credit cards
- Link liabilities to financial plan for eDelivery
- Personal banker outreach service or professional referrals

Tax management and services*

- Review current taxation on investments
- Implementation of tax-aware portfolio strategies
- CPA outreach service or professional referrals

Estate planning and trust services

- Review needs, wishes and current estate plan
- Make recommendations to enhance the continuity of plan
- Attorney, fiduciary and trustee outreach service or professional referrals

Business owner services

- Cash flow and risk management
- Retirement plans analysis and implementation
- TPA, insurance and banking outreach service or professional referrals

Business succession planning

- Pre-transition and post-transition planning
- Business and personal continuity planning and wealth management
- Banking, attorney and CPA outreach service or professional referrals

Real estate

- Assess mortgage and property valuation
- Mortgage broker and realtor outreach service or professional referrals

Our Planning Services — What to Expect

Investment Planning

We review your current portfolio and make suggestions based on your time horizon and your risk tolerance. We then implement an investment plan based on your financial needs and update that plan as appropriate.

Risk Management and Insurance Planning

We review the terms of your current policies and assess their relevance, and also help you determine what other coverage(s) you may need.

Cash Flow and Budgeting

We review your current and projected income and expenses, as well as other relevant factors, like debt and cash needs, to offer you an honest appraisal of your financial health and build a spending and savings plan that coincides with your lifestyle.

Retirement Planning

We assist you in identifying your goals for retirement, and based on your current and projected financial situation, provide you with a customized, comprehensive plan to reach those goals. We work closely with you and your network of financial professionals to update that plan as appropriate.

Estate Planning

We work side-by-side with you to put in place the necessary legal devices (powers of attorney, wills, trusts, etc.) to efficiently and properly distribute your assets when you desire to do so.

Planning for Loved Ones

We ensure that you are in a position financially to meet the current and potential needs of parents, children, and/or other loved ones.

Tax Awareness

We coordinate with your CPA in order to develop tax efficient investment and income strategies.

Compensation Analysis

We help you understand the alternatives you have regarding stock options, restricted stock units, or other methods of non-traditional compensation you may be entitled to, and how those methods coordinate with your overall financial plan.

Coordination and Collaboration

We coordinate with other professionals to make sure that your plan is thorough and tailored to your needs. We communicate regularly with you (by phone or in person) to establish that a proper plan is in place to respond to changing life circumstances accordingly.

D.A. Davidson Day 2022

Investing Our Time, Improving Our World

We believe that through volunteering, we can change lives one hour at a time. For a week in September, our team steps away from their desks, rolls up their sleeves and gives of their time and talent to designated nonprofits in their communities. We celebrated our firm's sixth annual D.A. Davidson Day by partnering up with Surfrider Foundation of Ventura County for a monthly beach cleanup that removed 168+ pounds of trash, 44+ pounds of recycling, including almost 2,500 cigarette butts filling up one half of a 5 gallon bucket. We are proud of our team work ethic and the strength of their efforts to better the world around them.

The Distad Clay Wealth Management Group, a member of D.A. Davidson & Co., takes pride in our participation in community events, sponsorships, client workshops, and support for our local artists in both Santa Barbara and Ventura County. With over five client events per year, we are always finding new ways to show our appreciation for our clients and our community.


SURFRIDER FOUNDATION
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