

7 4th Street, Suite 25
Petaluma, CA 94952
Phone: 707-766-9254
Fax: 707-766-9354
Email: dobsonassetmgt@aol.com

Dobson Asset Management -Northern California

Relationship Summary

*Fee-Only Financial Planning,
Investment Management Advice & Research*

March 31, 2022

Introduction

My name is Christopher M. Dobson, and our firm is registered with the Securities and Exchange Commission as an Investment Advisor. I'm joined in the firm by my longtime associate Merilee Maystrovich and my son, Samuel R Dobson, who is a registered investment advisor representative. We are a Fee Only firm which means we only get paid directly from clients.

You can research firms and financial professional using the website [Investor.gov/CRS](https://www.investor.gov/CRS).

We have also prepared a firm brochure which is given to every client prior to hiring us.

Relationship Service Questions

"What investment services and advice can you provide me?"

We can provide financial planning service with a specific focus on retirement. We also design and review investment portfolios. Often our fees are quoted on a total basis though we will work on an hourly basis.

We will manage and monitor portfolios for retail investors which is included in our "Supervisory Service". In this service we also will take discretionary authority which allows us to buy and sell securities for the benefit of our clients without first seeking permission. I will say that most often we will review any new recommendation first with a client.

"Given my financial situation, should I choose an investment advisor service?"

Investment advisor services are designed to assist investors in making financial decision that are absolutely in the best interest of the client. Investment Advisor services can differ from firm to firm so it is important to determine if the service being offered is right for you. We also attempt to select investments and securities which minimize the overall costs to the client. We also evaluate risk and design portfolios that match our client goals.

We have years of experience. We have degrees in economics and business along with years of study through the College of Financial planning. All of this helps us design and deliver investment advisory services.

“What fees will I pay?”

The fee range for Retirement Planning & Investment Portfolio Design is between:

\$800.00 to \$1,500.00

Fees for any service can be negotiated to a lower amount than stated above. Fees are **paid after** all work is completed. If a client chooses to hire us to provide ongoing monitoring and review services below is the current fee schedule:

Maximum Fee Schedule for Investment supervisory service:

Annual fee on the first \$499,999.9965 of a %

Annual fee on the next \$500,000.00 - \$999,999.99..... .45 of a %

Annual fee on values greater than \$1,000,000.0035 of a %

The fees for this service are billed quarterly. All fees are paid 90 days after the service begins.

Other general financial consulting services are performed with a maximum hourly fee of \$300.00 per hour.

The only way we get paid is from the described services above.

Standard of Conduct and Conflicts

When we act as your investment advisor, we have to act in your best interests and not put our interest ahead of yours.

When we perform financial planning, we will follow the code of ethics and standards of conduct as described by the CFP Board, which can be found on their website: <https://www.cfp.net/ethics/code-of-ethics-and-standards-of-conduct>.

We make money only when clients pay us. This is for initial planning and design and then through the ongoing supervision of their portfolios. We try to minimize and disclose conflicts. A conflict can arise when a client only wants a design or planning service and does not feel supervision is necessary. We still provide customized consulting services for client who desire this.

“Do you or your financial professional have legal or disciplinary history?”
I’m proud to answer that question, NO. but, researching a financial planner and Investment advisor is an important step before you hire anyone to do work. As stated earlier you can use the tools provided by this website, **Investor.gov/CRS**. Also use can go to the CFP Board website at cfp.net.