

COVER PAGE

Dominion Financial Consultants, LLC

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March 31, 2011

This brochure provides information about the qualifications and business practices of Dominion Financial Consultants, LLC (“Dominion”). If you have any questions about the contents of this brochure, please contact us at 540-535-0505. The information in this brochure has not been approved or verified by any state securities authority.

Additional information about Dominion Financial Consultants, LLC also is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search for our firm by using our CRD number which is 149284.

Dominion Financial Consultants is registered with the Commonwealth of Virginia. However, this registration, while required by law, does not indicate any established or set level or skill or training on our part.

**MATERIAL CHANGES**

Recently, the commonwealth of Virginia required investment advisors such as Dominion Financial Consultants to make material changes to the information and layout of their Form ADV Part 2 disclosure document which we will refer to in this document as the brochure. This brochure being provided to you now is the “new brochure” containing these changes which is a materially different document from the Form ADV brochure you have received from us in the past although much of the information has not changed.

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## **ADVISORY BUSINESS**

Dominion Financial Consultants has been in business since 2006. We provide comprehensive financial and tax planning services which refers to a process whereby an advisor such as Dominion Financial Consultants which is experienced in matters such as these assists an individual or business in achieving their investment and tax planning goals. In general, this process involves discussing and choosing the investments and finance-related activities that seem best based on each client's particular financial goals and circumstances. These services include one or more of the following: estate planning, retirement planning, income tax planning, goal setting and related retirement projections, budgeting and related cash flow management, risk management and insurance analysis, and education planning.

We assist our clients in the development of a comprehensive financial plan to meet their stated financial and tax planning objectives. The plan includes a review of issues relating to the financial planning process, cash flow and budgeting, investments, insurance, taxes, education funding, small business planning, income tax planning, estate planning and retirement planning.

The planning process is conducted in 6 parts:

1. Identification of financial goals and objectives;
2. Collection and analysis of all relevant data;
3. Identification of financial problems and suggested solutions;
4. Preparation of written financial plan;
5. Coordination of the implementation of recommendations; and
6. Periodic reviews and updates.

Our services and processes are designed to determine and address each client's specific investment needs through use of a detailed confidential client questionnaire designed to collect information as to the client's investment and financial circumstances and objectives, time horizon expectations and risk tolerance as well as the collection of certain key financial documents. The client may also impose restrictions on our ability to implement particular types of investments on its behalf if that is the client's preference as part of the process. We then prepare a written financial plan or investment proposal for the client based upon the information collected and, if agreed to by the client, we implement the plan on the client's behalf typically through the use of another investment management firms we will retain to manage your assets on a sub advisory basis; through the use of a mutual fund portfolio we will design and implement for your account directly; or through the purchase and/or sale of individual securities for your account directly.

We also provide our clients with investment management services consisting primarily of discretionary separate investment account management services through the use of equity, fixed income and balanced (between equity securities such as stocks and fixed income securities such as municipal or government bonds) portfolios typically through the use of other investment management firms, referred to as “sub advisors”, we will retain to manage your assets on a sub advisory basis. The initial step in this process will typically be the development of a financial plan as described above.

As stated, client accounts may be managed by Dominion Financial Consultants or by the sub advisory firm engaged by Dominion Financial Consultants to manage all or a portion of a client’s assets on a fully discretionary basis subject to limitations imposed by client investment objectives and other regulatory limitations.

Business consulting services are also offered which include tax and accounting guidance; budgeting; analyzing, implementing and managing retirement plans; analyzing and managing business cash flow; development of exit strategies for business owners; acquiring new sources of financial or venture capital; designing and implementing executive and other employee compensation; healthcare analyses including the appropriateness of high-deductible plans, health savings accounts and flexible spending accounts; analysis of real estate holding in retirement portfolio; planning for or assisting with the sale of closely-held businesses including valuations; developing insurance programs for life and disability insurance on business owners and key executives; structuring substitute creditor agreements to deal with debt upon the death of a business owner; and related administrative assistance.

Dominion Financial Consultants may provide advice on a limited basis regarding investments in option contracts on securities and commodities, variable life products and annuities, certificate of deposits and similar instruments, municipal and government securities, and possibly other types of investments. Any such investments may be included in the client's billable assets under management.

As stated, Dominion Financial Consultants provides financial planning services which may include but not be limited to advice and/or recommendations regarding client investments, financial holdings, preference for capital appreciation and/or income production and related matters such as living expenses, personal risk, estate and retirement considerations, education needs and tax issues. If a comprehensive financial strategy is agreed to, a written financial plan will be prepared based on the clients' financial needs and goals, risk tolerance and the foregoing factors, as deemed applicable, and, if deemed appropriate, consultations with the client's attorney, accountant, and other personal advisors. All decisions implementing the initial plan will be discussed with, and agreed to by, the client. A client has no obligation to open an account, to transact business, or to implement any recommendations or suggestions provided pursuant to the services provided through the Firm. By nature, financial planning is a long-term oriented but short term influences that may impact a client's financial situation on a more immediate basis such as need for short-term cash flow and liquidity are also considered and a level of short-term reserve funds through appropriate investment vehicles may be recommended with a second level of recommendations focused more toward long-term considerations, as needed.

Please note that projections or other information generated regarding the likelihood of various investment outcomes set forth in any such financial plan are hypothetical in nature, do not reflect actual investment results and are not a guarantee of future results. Any assumptions used in the preparation of the plan, or shown in the plan, are based, in part, upon information provided by the client. Any inaccurate or incomplete representation by a client of data or information can invalidate any projections shown in the plan. In addition, actual results can vary to a material degree due to external factors beyond the scope and control of any projections and assumptions shown in the plan.

Clients should understand that they remain responsible for notifying us of changes in their financial circumstances, investment objectives or investment restrictions. In addition, we will not verify independently any information we receive from our clients or our clients' other professional advisors but will instead rely upon the accuracy and completeness of the information provided in performing our services for our clients.

We do not provide legal, advice or services and you should not assume that we are providing you such services at any time. Also, you should understand that, generally speaking, securities or other investments for which we provide advice to you are not deposits or obligations of any bank, are not endorsed or guaranteed by any bank and are not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other governmental agency and that neither Dominion Financial Consultants nor any of its affiliated companies is a trust or banking institution.

The principal owner of Dominion is Christine R. Mistr whose education and business background is as follows:

B.S. University of Richmond	1993
J.D. University of Virginia	1998
Certified Public Accountant, Virginia	1995
Fee-Only Financial Advisor, Dominion Financial Consultants, LLC	2006-2010
Tax Counsel, U.S. Senate Committee on Finance	2002-2006
Associate Tax Attorney, McKee Nelson, LLP	2000-2002
Associate Tax Attorney, McGuire, Woods, Battle & Boothe, LLP	1998-2000
Independent Auditor, Ernst & Young, LLP	1993-1995

The amount of client assets we manage on a discretionary basis as of March 25, 2011 is \$4,763,587. We do not manage on a non-discretionary basis.

## **FEES AND COMPENSATION**

Dominion Financial Consultants will charge clients project fees for retirement, tax, and/or financial planning services. Project fees are project-specific fees that are developed and assessed based upon the complexity of work required and requested by the client and will generally range from \$250 to \$2000. If it becomes necessary to revise an agreed-upon project fee due to an unexpected increase in the complexity of the work involved, the client will be provided reasons for any changes and further work will be done only with the client's approval.

Dominion Financial Consultants may charge a monthly, quarterly, or annual retainer fee for continuous financial services or other ongoing financial planning services which will generally range from \$1000 to \$4000 a month.

Alternatively, we may agree upon an hourly billing arrangement with a client depending upon the type of service provided but which will not exceed \$325 per hour.

For asset management services, a client will pay an annualized fee of one percent (1%) of assets under management, unless otherwise negotiated for an increase or decrease based on the complexity of the account involved. Fees are billed quarterly in arrears based upon the market value of the assets at the end of the preceding quarter. If your relationship with us is begun or ended during a calendar quarter, your fee will be prorated for the appropriate number of days completed or remaining in the quarter and, where applicable, you will be issued a refund for the portion of your quarterly fee paid in advance which was unearned.

We may negotiate the amount of your fee depending upon circumstances including but not limited to account composition and complexity, other client, employee or family relationships, etc. which may result in different fees being charged by us for client accounts similar in composition and objectives. Our employees and their family related accounts may be charged a reduced fee, or no fee, for our services.

You may pay your fee to us directly upon receipt of an invoice from us or you may authorize your custodian to allow us to directly debit our fee from your account or accounts. If you choose the later method, your custodian will not confirm our fee but will pay the amount based on the fee amount communicated to the custodian by us and send it directly to us. You will receive a periodic statement from your custodian which will include the amount of the fee which has been sent to us. You should confirm the accuracy of our fee calculation upon receipt of your custodian's statement.

The fees you pay us do not include brokerage commissions or other fees or charges associated with securities transactions implemented with or through a brokerage firm, mark-ups or mark-downs in principal transactions, deferred sales charges, odd-lot differentials, stock exchange fees, wire transfer or related processing fees, transfer taxes or other charges mandated by law or regulation all of which will be charged to you in addition to our fee. We do not receive any portion of any of the foregoing expenses or fees. You should go to the section on Brokerage Practices in our brochure for more information on

how we select or recommend brokerage firms for your securities transactions and information related to that process.

Dominion Financial Consultants does not sell insurance or investment products nor do we accept commissions from the purchase by a client of an insurance or investment product as a result of our recommendation.

You should understand that mutual funds, including exchange traded funds, in which your assets are invested by us or by others, impose separate investment management fees and other operating expenses, described in the fund's prospectus, for which you, the client, will be charged separately from the fee paid to us for our services.

Unless provided otherwise, we will pay for the services of any sub advisory firm retained to provide asset management or research services directly out of our fee that we collect from you. Generally, any such sub advisory firms will receive a fee, based upon a percentage of the market value of your assets for which the sub advisory firm is providing services, ranging from 25% to 50% of the fee we collect from you for our services.

Clients should be aware that similar or comparable services may be available from other firms including other investment management firms at a cost higher or lower than that available through us.

#### **PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

This section does not apply to Dominion Financial Consultants, LLC.

#### **TYPES OF CLIENTS**

Our clients include individual persons, trusts, estates, charitable organizations and corporations or similar business entities. No minimum account size is required.

#### **METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

We use several methods of investment analysis and investment strategies to provide services to our clients. Our methods of investment analysis include charting which is the use of financial charts and graphs; fundamental analysis which is the analysis of a company's financial statements, its management, competitive advantages, markets, etc.; technical analysis which is the analysis of a company by studying past market data such as price and volume; and cyclical analysis which involves the buying and selling of investments when certain financial ratios are low or high. Our investment strategies include long term purchases (securities generally held for at least a year) and short term purchases (securities generally held for less than a year).

The securities we use and include in our investment strategies and investment advice include equity securities such as exchange listed securities, securities traded over the counter and foreign issues; warrants; debts securities of corporations and similar entities; commercial paper; certificates of deposit; municipal and government securities; investment company securities such as mutual fund shares including exchange traded funds; variable life annuities; variable annuities; options contracts on securities and commodities; futures contracts on tangibles and intangibles; interests in partnerships investing in real estate; oil and gas interests; as well as other types of marketable investments such as gold, silver, commodities, real estate, and structured notes.

Investing in securities such as the types of securities used by us in managing your assets or providing you investment advice involves the potential risk of loss in the value of the securities both in the amount invested in the securities as well as any profits which have not been realized by selling the securities. You should be prepared to bear the risk of such losses. The degree of risk depends upon the type of security or strategy involved.

#### **DISCIPLINARY HISTORY**

This section does not apply to Dominion Financial Consultants, LLC or any of its management persons.

#### **OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

Dominion Financial Consultants, through its President and Chief Executive Officer, Christine Mistr, who is also an attorney, has a material arrangement with CM Advisory Services, LLC, a law firm wholly owned by Ms. Mistr. CM Advisory Services, LLC may provide legal services to clients of Dominion Financial Consultants for which Ms. Mistr will receive compensation. Employees of Dominion Financial Consultants are also employees of CM Advisory Services, LLC and the two companies share office space. Employees of Dominion Financial Consultants may recommend the services of CM Advisory Services, LLC and vice versa. This presents a conflict of interest since Ms. Mistr has a financial interest in the use by clients of the services of CM Advisory Services, LLC. ABC Advisors addressing this conflict of interest by disclosing the affiliation of the two companies to clients in writing at the time a client of Dominion Financial Consultants becomes a client of CM Advisory Services. Ms. Mistr spends approximately one quarter of her professional time on the business of CM Advisory Services, LLC.

#### **CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

Dominion Financial Consultants has adopted a written Code of Ethics under which all our full time employees are obligated to comply with certain trading restrictions in their personal accounts in order to seek to avoid conflicts of interest with transactions being effected in client accounts. Our employees

may buy or sell the same securities that we recommend that our clients invest in or that we purchase or sell on our clients' behalf. This presents a conflict of interest between our employees' own financial interest and the best interest of our clients. We have addressed this conflict of interest by imposing trading restriction under the Code of Ethics described above in this section which include restrictions on our employees' personal trading based upon investment activity occurring in, or being contemplated for, our clients' accounts under which our employees can only buy or sell securities in their personal accounts simultaneously with, or after completion of, a purchase or sale of the same security in our clients' accounts. There are certain exceptions from the pre-clearance requirements for transaction which we do not believe present a conflict of interest between our employees and our clients such as where our employees receive the same averaged price and incur the same proportional transaction costs as our clients through a block order of equity or fixed income securities.

Pre-approval must also be obtained by employees before investing in initial public offerings of securities and before investing in a private placement of securities. Our employees are required to submit quarterly reports relating to their personal transactions and an annual report of their personal securities holdings to us. A copy of our Code of Ethics is available to you upon request by contacting us through the contact information provided on the Cover Page of this brochure.

## **BROKERAGE PRACTICES**

Except for accounts where the client directs that trades be executed by a particular brokerage firm and except in the case of wrap fee programs where trading is generally directed to a designated brokerage firm, Dominion Financial Consultants, or the sub advisory firm engaged by Dominion Financial Consultants to manage all or a portion of a client's assets, determines the brokerage firm through whom, and the commission rate at which, securities transactions for client accounts are executed and is obligated to seek the best combination of price and execution for a particular transaction. In evaluating brokerage firms, Dominion Financial Consultants considers, among other things, the reliability, efficiency, integrity and overall quality of service provided; implementation costs; liquidity provided; error resolution; online services; value of any investment research provided; financial condition; ability to execute difficult trades as well as the brokerage firm's reputation.

The Firm may recommend that a client utilize the services of a particular broker-dealer/custodian from which the Firm may receive without cost (and/or at a discount) support services and/or products, which allow the Firm to better monitor and service client accounts maintained at a particular broker-dealer/custodian.

Research and Other Soft Dollars Benefits: Where more than one brokerage firm satisfy our criteria, preference may be given to brokerage firms which provide us with certain brokerage and research services and products as allowed by law under Section 28(e) of the Securities Exchange Act of 1934 which Dominion Financial Consultants may use to execute client transactions even though the

commissions or similar costs for particular transactions may be higher than the commissions or costs incurred by using another brokerage firms which does not provide Dominion Financial Consultants with these brokerage and research services or products. Payments to brokerage firms for these services through commission revenue rather than direct cash payments are referred to as “soft dollars”. We have made a good faith determination that the amount of commission is reasonable in relation to the value of the brokerage and research services or products provided by the brokerage firm(s) which we consider to be a significant benefit to our clients. We use these brokerage and research services and products to benefit all of our clients’ accounts not just those whose transactions paid for the services.

The brokerage and research services or products received by us under the arrangement described above include general investment research.

Our use of client brokerage commissions or similar costs for transactions to obtain brokerage or research services and products presents a conflict of interest to us because we do not have to internally produce the service or product or purchase it directly elsewhere. This also means that we will have a financial incentive to select or recommend brokerage firms which provide us such brokerage and research services or products rather than based on a consideration of the lowest commission cost to our clients. To address these conflicts,

Dominion Financial Consultants may recommend that a client utilize the services of a particular brokerage firm and/or custodian from which we may receive without cost, or at a discount, certain brokerage and research services and products as described above.

Charles Schwab & Co., Inc.: We may recommend that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a FINRA registered broker-dealer, member SIPC, to maintain custody of their assets and to effect trades for their accounts. Although we may recommend that clients establish accounts at Schwab, it is the client’s decision to custody assets with Schwab. Dominion Financial Consultants is independently owned and operated and not affiliated with Schwab.

Schwab provides us with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor’s clients’ assets are maintained in accounts at Schwab Institutional and are not otherwise contingent upon our committing to Schwab any specific amount of business such assets in custody or trading commissions. These services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders such as our clients through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts maintained by our clients.

Schwab Institutional also makes available to us other products and services that benefit us but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of our accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist us in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of our fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Institutional also offers other services intended to help us manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to us. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to us. Schwab Institutional may also provide other benefits to our employees such as educational events or occasional business entertainment. In evaluating whether to recommend or require that our clients custody their assets at Schwab, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a conflict of interest since our recommendation that our clients maintain accounts at Schwab may be based in part on the availability to the Firm of all or some of the products or services described above.

**Directed Brokerage:** We will execute transactions through a particular brokerage firm as a result of your decision to direct us to execute transactions through a particular brokerage firm or as a result of your decision to participate in a "wrap fee" arrangement in which case trades are generally executed through the brokerage firm with which you have entered into the "wrap fee" arrangement. In this situation, you will be responsible for negotiating the commission rates you pay, not us. You should be aware that our inability to negotiate commissions, obtain volume discounts and that best execution may not be achieved for transactions in your account(s). As a result, transactions in accounts directed by you to a particular brokerage firm may result in higher commissions, greater spreads or less favorable net prices than would be the case if we were authorized to choose the brokerage firm through which to execute transactions for your account(s).

You should also be aware that disparities in commission charges for similar transactions in accounts in different clients of ours may exist and that there is a conflict of interest arising from such directed brokerage practices. You should be aware that transactions for accounts which we have been instructed by you, or by the brokerage firm in the event of a wrap fee arrangement, to direct to a specified

brokerage firm may be placed subsequent to transactions we enter for client accounts where we determine the brokerage firm through which to execute transactions for clients. This may result in less favorable execution for those accounts where we have been instructed by you to direct to a specified brokerage firm for execution.

You should be aware that you have brokerage options which you should consider other than instructing us to direct to your transactions to a particular brokerage firm including the use by us of other brokerage firms we determine to use for execution of client transactions possibly at a lower commission cost and that this option may be available through us.

**Blocked Transactions:** We may group or block orders from time to time for the same security for more than one client account in order to more effectively execute the orders. This is what is known as a “block transaction”. This process can create trading efficiencies, prompt attention to the order and improved price execution since the block transaction may be executed at various prices but averaged as to price. Therefore, clients whose transactions are part of the block transaction will receive the same average price and trading costs. Personal transactions of our employees may be included in such block transactions. Where such block transactions are not fully executed, we will seek to allocate the executed portion of the block transaction on a basis which we consider fair to our clients over time. Generally, this will mean a pro rata allocation or allocation on a rotational basis although we may, in certain circumstances, allocate purchases or sales on some other basis, after consideration of factors such as taxability of the account, cash available for investment, asset mix of the account, objectives and restrictions of the account, company and industry concentrations, broker designations specified by the client, size of the execution versus the total order size, and partial positions versus full positions. Any employee transactions will be excluded from block transactions which are not fully executed.

**Trade Errors:** Errors in executing client transactions may occur from time to time which we will seek to correct on a timely basis so that you will not incur a loss or other costs as a result of any such errors. Any loss or costs incurred as a result of the correction of such errors will be borne by us or by your broker/custodian while any market gains result from the correction of such errors will usually be retained by your broker/custodian or by you.

## **REVIEW OF ACCOUNTS**

Christine R. Mistr, President and Chief Executive Officer, will conduct telephonic or in-person quarterly reviews with clients who will also receive monthly statements and transaction confirmations directly from their custodian. As needed, the Firm will provide additional analytical information to those clients to further explain investment performance for the period under review. Significant changes to the client's financial situation and dramatic changes in the economy or the financial markets are triggers

that may cause the Firm to conduct an additional review, converse with the client, and implement any needed changes to investment strategy. In addition, we will provide a supplemental annual report to our investment supervisory clients.

We will provide you written reports concerning your account(s) with us on at least a quarterly basis. These quarterly reports will include activity during the quarter, current holdings and allocations separated by asset classes, and may be grouped with other accounts related to you. You should also receive written reports directly from your custodian concerning your account(s) which generally contain information relating to all transactions and other account activity.

#### **CLIENT REFERRALS AND OTHER COMPENSATION**

We may from time to time enter into written agreements with other persons or companies who refer potential clients to us in exchange for a referral or solicitor fee which typically is a percentage of the fee we receive from the referred client for our services. This means that the persons or companies who refer potential clients to us as described will have a financial interest in your selecting us to provide you services. If you are referred to us through an arrangement like this, you will receive a written document which will disclose that we have an arrangement with the solicitor, any affiliation between us and the solicitor, and a description of the compensation the solicitor will receive from us if you establish an account with us. The fee we charge you for our services will not be increased as a result of our use of these referral arrangements.

We may also compensate our employees, including our portfolio managers, who refer potential clients to us for our services. Thus, the employee will have a financial interest in the selection of Dominion Financial Consultants by the client for investment management services.

Please refer to the section on Brokerage Practices in our brochure for information on other economic benefits we may receive for providing services to you.

#### **CUSTODY**

In addition to any account reports or statements you may receive from us, you will receive account statements directly from your custodian on at least a quarterly basis although you may receive them on a monthly basis. You should carefully review these statements and compare these statements to statements you receive from us for any discrepancies. You should also remember that the statements you receive from your custodian are your official record of your accounts and assets for tax purposes.

#### **INVESTMENT DISCRETION**

We will accept discretionary investment authority over your assets if you agree to such an arrangement. This is typically accomplished execution of a limited trading authority or similar written authority contained in your client agreement with us or through similar authority contained in a wrap fee arrangement you may execute with the brokerage firm which established the wrap fee arrangement. When executing your client agreement with us, you can further limit the extent of discretionary investment authority to be granted to us although this may impact the level of services we can provide you. You may also place restrictions on our authority such as instructions not to make investments in certain industries or to not sell certain investments you may have due to possible adverse tax consequences to you.

### **VOTING CLIENT SECURITIES**

You should understand that Dominion Financial Consultants will not vote proxies or render any advice on proxies solicited by or with respect to certain investments in your account. Also, we will not take any action or render any advice on investments in your accounts which become subject to class actions or related litigation or other matters such as mergers, acquisitions, tender offers, bankruptcy proceedings or other similar events although we may provide you limited assistance upon request on an informal basis. We will not forward you any proxy or litigation materials we receive, electronically or otherwise, inadvertently and you should contact your custodian directly and instruct it to make arrangements for your proxy or litigation materials to be forwarded directly to you or your representative.

### **FINANCIAL INFORMATION**

This section does not apply to Dominion Financial Consultants, LLC as we have never filed for bankruptcy nor are we subject to any financial conditions which could impair our ability to meet our obligations to you.

### **REQUIREMENT FOR STATE-REGISTERED ADVISERS**

All information required to be provided by Dominion Financial Consultants under the section is contained elsewhere in this brochure.