



Strength in Numbers

A network of support
powering independent financial guidance



We're the pros behind the pros.

When you work with a Cetera financial professional, you receive more than personal service and independent financial guidance. You also benefit from the scale, resources, and insights of a national firm with a single purpose: to help financial professionals and their clients pursue greater financial well-being.

As one of the nation's leading wealth management firms, we work behind the scenes of our investment professionals and financial advisors to provide the infrastructure and tools they need.

When your financial professional works with us, they gain:

- » Access to a wide range of investment solutions to develop a financial strategy that fits your needs
- » Independent market research and insights
- » Advanced technology
- » Regulatory oversight to ensure your investments are monitored
- » Guidance and training from knowledgeable consultants

EQUIPPED TO SERVE

Financial professionals who work with us are supported by top-of-the-line services, tools, and resources.

Education and Training

Regular educational opportunities and conferences keep our registered representatives up to date on the latest market trends, investing techniques, and products.

Technology

Our tools and platforms provide comprehensive services, including collaboration directly with you, display of your finances all in one place, and progress measured against your goals, as well as leading-edge cybersecurity and privacy protections.

Advanced Planning Capabilities

Forecasting tools and consulting teams give financial professionals at Cetera an edge in tailoring portfolio management and ongoing guidance to your individual goals and needs.

Support for Retirement Plan Business

When our financial professionals manage retirement plans for business owners, they're backed by specialized platforms, tools, and an in-house team of specialized consultants.

Objective Research and Commentary

You and your financial professional have access to independent economic insight, foresight, and perspective to help keep you on track toward pursuing greater financial well-being.

OUR ROOTS

We've served independent financial professionals for decades.

Cetera was formally established in February 2010, but our full history stretches back to 1981. While names have changed over time, our commitment to independent financial guidance and personal connections hasn't.

SAFE & SECURE

Our professionals are protected—and so are you.

Backed by our national infrastructure, Cetera financial professionals benefit from our stability and security. They have access to resources—including consultation, continuity planning, and capital—to help them thrive through any circumstances.

In addition to compliance oversight, your assets are protected with multiple layers of security:

- » All broker-dealers are members of the Securities Investor Protection Corporation (SIPC) and the Financial Industry Regulatory Authority (FINRA).
- » Our financial professionals are registered in any states where they do business. They're also subject to credit checks and regular auditing to ensure they're compliant.

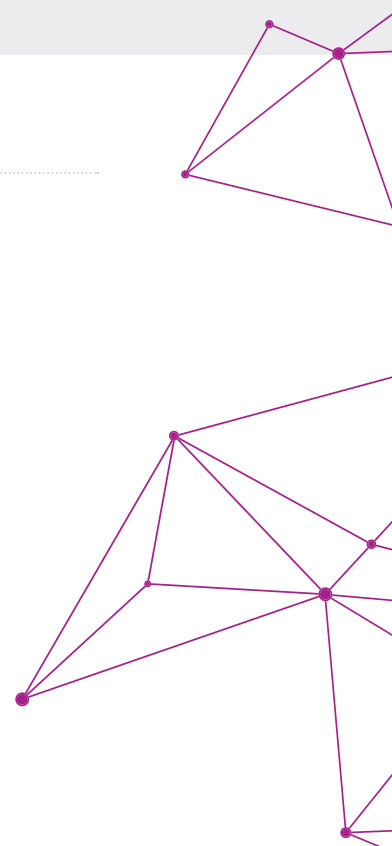
YOUR NEEDS FIRST

Independence frees our financial professionals to serve you.

Because we don't hold our financial professionals to any sales quotas, they're able to make recommendations based on your goals, not on any corporate agenda.

We provide guidance and recommendations in the form of objective analysis by our in-house research team.

You can invest with confidence knowing your financial professional is informed by industry-leading market insights and has the autonomy to best meet your needs.



About Cetera

For more information about Cetera, talk with your financial professional or check out our website at cetera.com.

Individuals affiliated with Cetera firms are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services.

Cetera Financial Group (Cetera) is a leading financial advice firm. It empowers the delivery of an Advice-Centric Experience® to individuals, families and businesses across the country through independent financial advisors as well as trusted tax professionals and banks and credit unions. It's headquartered at 200 N. Pacific Coast Highway, Suite 1200 El Segundo, CA 90245-5670.

Comprehensive services include: wealth management solutions, retirement plan solutions, advisory services, practice management support, innovative technology, marketing guidance, regulatory support, and market research.

"Cetera Financial Group" refers to the network of independent retail firms encompassing, among others, Cetera Advisors LLC, Cetera Advisor Networks LLC, Cetera Investment Services LLC (marketed as Cetera Financial Institutions or Cetera Investors), Cetera Financial Specialists LLC, and First Allied Securities, Inc. All firms are members FINRA / SIPC.

