



My Advice Architect<sup>®</sup>

# The Unified Program

The breadth of multiple portfolios.  
The simplicity of one account.



# Unifying Breadth and Simplicity

The Unified Program is a unique solution that pairs the sophistication and flexibility of being invested in multiple portfolios with the simplicity and cost savings of having just one account. With the Unified Program, we can create an investment account of exceptional breadth and customization—but also remarkable transparency and efficiency—designed to help you lead a more enriching life.

The Unified Program is part of My Advice Architect®, Cetera’s unified advisory platform. It allows me to manage every step of the investment process in one place, from proposal generation to reporting. I can build comprehensive portfolios by consolidating assets and managing risk holistically, improving diversification across money managers and securities, and simplifying fees. With this platform, I can implement a personalized strategy and have the flexibility to move between programs as your needs change over time.

## A Unified Portfolio:

- › Starts with creating **a strategy based on your financial needs** and plans for the future
- › **Provides the freedom to create your account from multiple portfolios, or “sleeves”,** drawing on any combination of approved investment vehicles, programs, and strategies, including some typically only available to institutional investors.
- › **Offers an abundant level of diversification and customization** across a spectrum of asset classes and management styles.
- › **Represents your personal values** by aligning holdings with your unique religious, social, climate, conservation, health and wellness, or other concerns.
- › **Allows you to align your portfolio with your principles,** so you can exclude certain securities for business, personal, or ethical reasons without compromising your ability to invest in others.
- › **Provides an exceptional breadth of options consolidated under one account,<sup>1</sup>** so you’ll receive one comprehensive and easy-to-understand monthly statement, and option to file one 1099 for all your holdings.
- › **Creates additional efficiencies with:**
  - A single, all-inclusive program fee
  - Automated rebalancing to ensure your account is tracking toward its target allocation
  - Tax-loss harvesting
  - Overlay management to ensure coordinated trades across the entire account

<sup>1</sup>Per registration type

## The Unified Process

The Unified Program offers an abundant level of diversification and customization across a spectrum of asset classes and management styles, helping us quickly and efficiently create an account as unique as you. However sophisticated we make your account, the process of creating it remains straightforward.

### 1. Understanding Your Goals

The process begins with understanding your current financial picture and what you want to accomplish.

### 4. Monitoring and Rebalancing Over Time

Your account will be monitored to keep it within the selected asset allocation and risk profile, working with you to ensure it's still aligned with your goals.



### 2. Personalizing Your Asset Allocation

With your goals, time horizon, and risk profile in mind, we can choose an asset allocation model that works in concert with your other investments.

### 3. Diversifying Your Portfolio

We'll build your account using multiple sleeves—each like a portfolio unto itself—drawing on a combination of approved investment vehicles and strategies.

The program provides the tools we need to pair my personalized financial guidance with the insights of professional investment managers, creating a disciplined, yet flexible, investment process. **As important as the initial account we create will be, it's the ongoing advice that helps ensure your portfolio has end-to-end alignment with where you are today, where you want to go, and any milestones you want to cross along the way.**

A significant advantage of an advisory account, like the Unified Program, is that I have a **fiduciary obligation to act in your best interest** when creating and managing your portfolio. In addition, my fees are directly tied to the value of your account, so my compensation is proportional to my success in helping you grow your wealth.

## The Unified Program at a Glance

### Focus Through Diversification

The Unified Program gives you broad reach into a variety of investment vehicles to pursue your goals, and is built to fit in with nearly any investment strategy. Gain a greater sense of control for your financial future with:

- › **A single account** built from a multitude of possible portfolios and management styles
- › **Access to institutional-caliber money managers**
- › Ability to potentially **minimize tax consequences**
- › **Easy-to-understand** quarterly performance reports
- › **Ability to exclude specific securities** from your portfolio for business, moral, ethical, or other reasons
- › A diverse array of holdings under a **single, transparent, all-inclusive fee**<sup>2,3</sup>
- › **Consolidated reporting** with one account number, one monthly statement, and one 1099

<sup>2</sup> In addition to fees paid for advisory services with respect to your investments in mutual funds, additional mutual fund internal expenses, including management, trading and marketing fees may apply. Mutual fund expenses, 12(b)-1 service fees, and any deferred sales charges are fully disclosed in the mutual fund prospectus.

<sup>3</sup> Additional charges may be imposed, which currently include, but are not limited to, a \$10 servicing fee for transactions in certain mutual fund families (where applicable).

# Call or email me anytime for more information about the Unified Program.

## Important Disclosures

Advisory services offered through Cetera Advisory Services LLC.

Advisory services may only be offered by investment adviser representatives in conjunction with the firm advisory services agreement and disclosure brochure as provided.

**Investments are not FDIC/NCUSIF insured; may lose value; are not financial institution guaranteed; are not a deposit; and are not insured by any federal government agency.**

Since no one investment program is suitable for all types of investors, this information is provided for informational purposes only. We need to review your investment objectives, risk tolerance, and liquidity needs before introducing suitable managers/investment programs. For tax advice, you should consult your tax professional regarding your particular situation.

Asset allocation, which is driven by complex mathematical models, should not be confused with the much simpler concept of diversification.

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

Professional money management cannot guarantee that investment strategies will be successful.

Rebalancing may be a taxable event. Before you take any specific action be sure to consult with your tax professional.

A diversified portfolio does not assure a profit or protect against loss in a declining market.

**Investors should consider the investment objectives, risks and charges, and expenses of the fund carefully before investing. The prospectus contains this and other important information about the fund. Contact your registered representative or the issuing company to obtain a prospectus, which should be read carefully before investing or sending money.**

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