

The

Right Connections

The Teams Behind Our Relationship

CETERA® ADVISOR NETWORKS LLC
MEMBER FINRA/SIPC



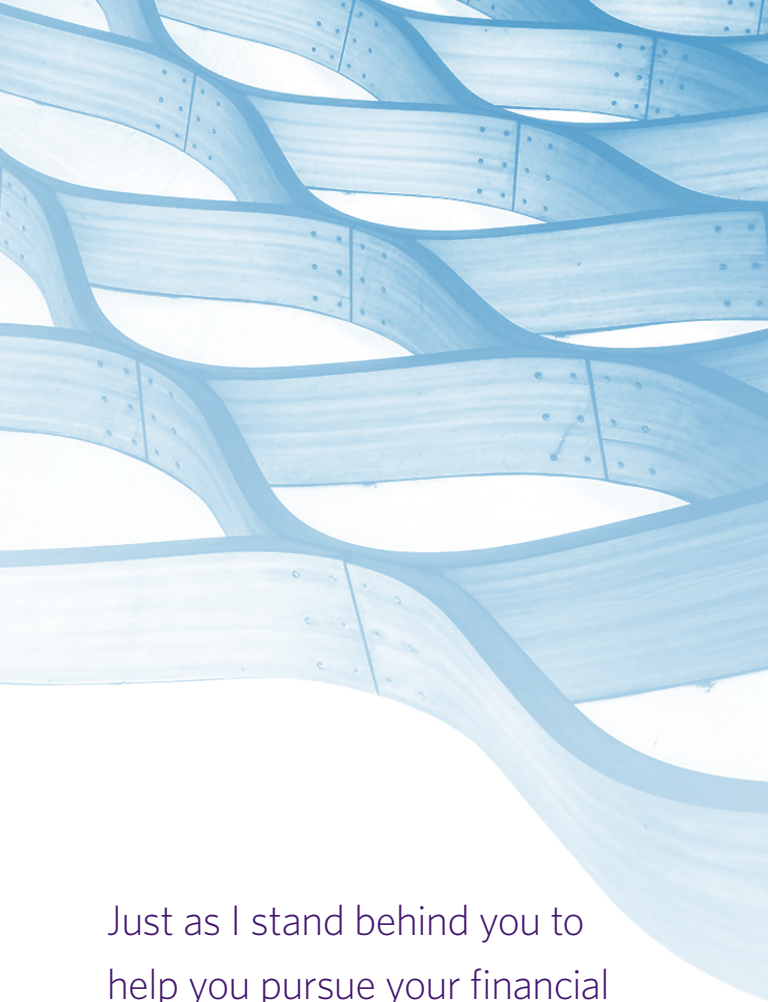
Cetera®

ADVISOR
NETWORKS



The Right Connections to Stay Focused on You

Securities and advisory services offered through Cetera Advisor Networks LLC (doing insurance business in CA as CFGAN Insurance Agency), member FINRA/SIPC. Investments are: • Not FDIC/NCUSIF insured • May lose value • Not financial institution guaranteed • Not a deposit • Not insured by any federal government agency. Advisory services may only be offered by investment adviser representatives in conjunction with the firm advisory services agreement and disclosure brochure as provided.



Just as I stand behind you to help you pursue your financial dreams, I have teams standing behind me and supporting my business. These firms also strengthen our relationship by providing the resources I need to better serve you. I think it's important for you to know who these partners are and why I have chosen to work with them.

My Broker-Dealer: Cetera Advisor Networks

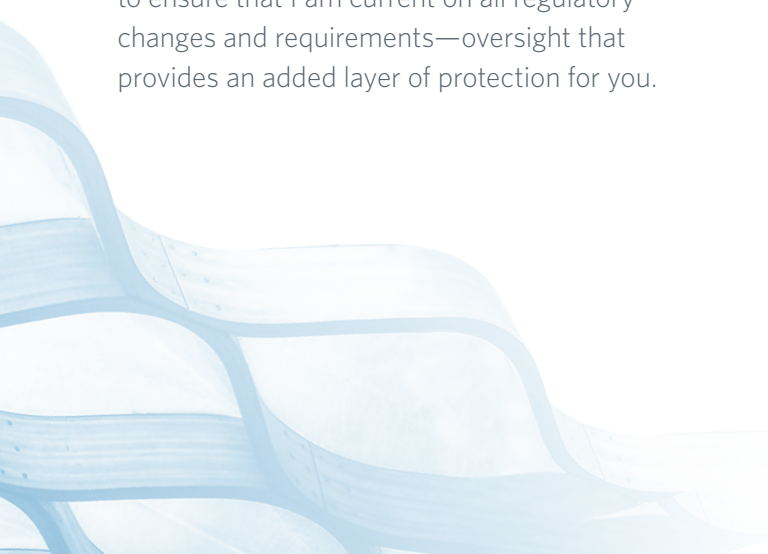
I am affiliated with Cetera Advisor Networks, one of the premier broker-dealers in the industry and part of the family of independently managed firms of Cetera Financial Group.[®] As a leading network of independent retail broker-dealers, Cetera Financial Group is focused on creating a new paradigm for how advisors and institutions help guide individuals and families toward achieving financial well-being throughout their lives. Their unique Advice-Centric Experience[™] is designed to give us a more meaningful and transparent shared experience.

As my broker-dealer, Cetera Advisor Networks is responsible for executing trades on your behalf. Like all broker-dealers, it must undergo regular auditing, and is required to meet specific net capital requirements to ensure it can meet its obligations to investors like you. But their support for our relationship goes well beyond their function as trade executor.



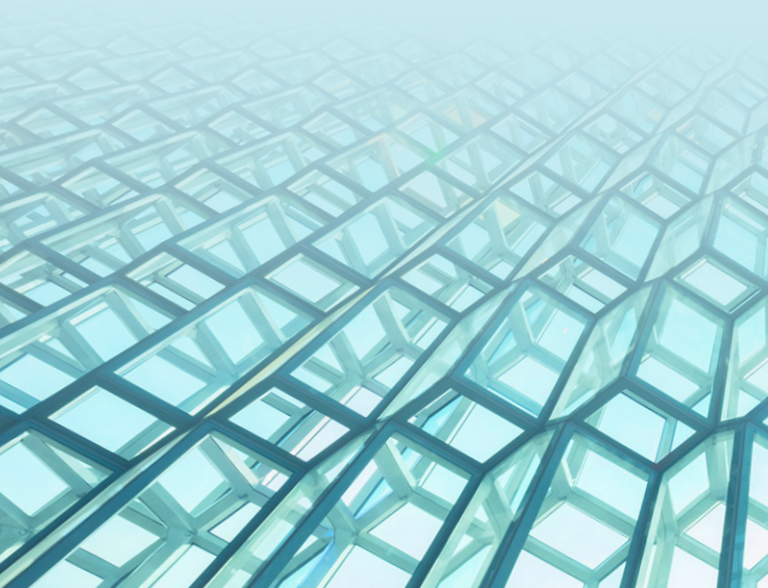
The Independent Advantage

My affiliation with an independent firm like Cetera Advisor Networks means that I am not held to a sales quota or tied to selling only proprietary products. I have the independence and freedom to offer the advice and recommend the financial solutions that best suit your needs, ensuring your objectives are what drive all decisions. In addition, the network of people and resources I have access to helps us pursue your unique goals and vision for the future. The depth of support I receive covers areas such as wealth management solutions, technology, research, product due diligence and industry insight, and is designed to help me make more informed decisions. I'm also given the regulatory supervision, guidance, and training to ensure that I am current on all regulatory changes and requirements—oversight that provides an added layer of protection for you.



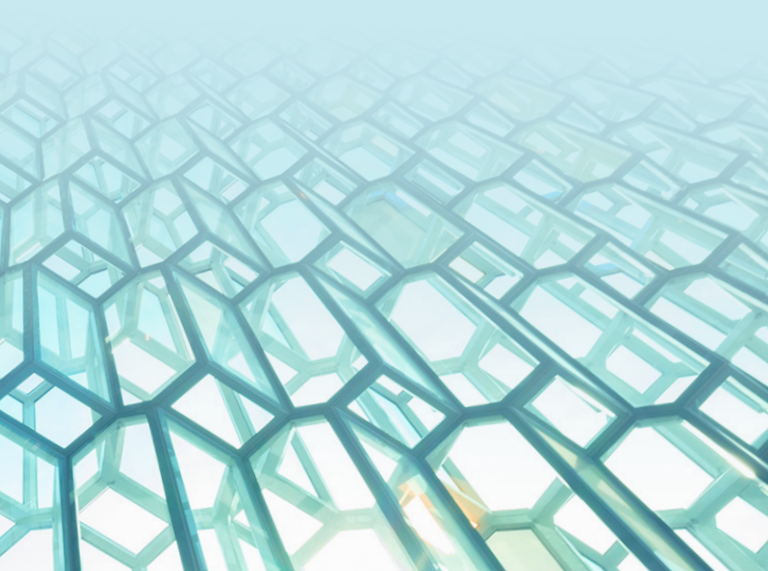
Our Custodians: Pershing and Cetera Investment Services

While a broker-dealer helps supervise and facilitate the trading that converts your cash into invested assets, those assets are actually held by a custodian. Cetera Advisor Networks works with two custodians. Cetera Investment Services LLC custodies individual retirement accounts (IRAs) to ensure they meet Internal Revenue Code requirements for tax deferral. Pershing LLC custodies brokerage accounts (including the brokerage accounts within IRAs) and fulfills a legal responsibility for safeguarding your assets while also providing related administrative services on your behalf, including settlement of purchases, tax and account record keeping, monthly statements, confidentiality and data integrity protections, and more.



Cetera Advisor Networks provides me with access to a network of people, services and support that allows me to focus more time on you and your interests.

Pershing is a subsidiary of the Bank of New York Mellon Corporation, which is the nation's oldest continuously operating bank and one of the world's leading providers of securities services. Cetera Investment Services is an affiliate of Cetera Advisor Networks, providing brokerage and other services to its own clients in addition to providing IRA custodial services to Cetera Advisor Networks' clients. Like Cetera Advisor Networks, both Pershing and Cetera Investment Services have to meet certain net capital requirements and are subject to regular audits, both internally and by independent firms, to ensure the appropriate handling, segregation and protection of investors' assets.

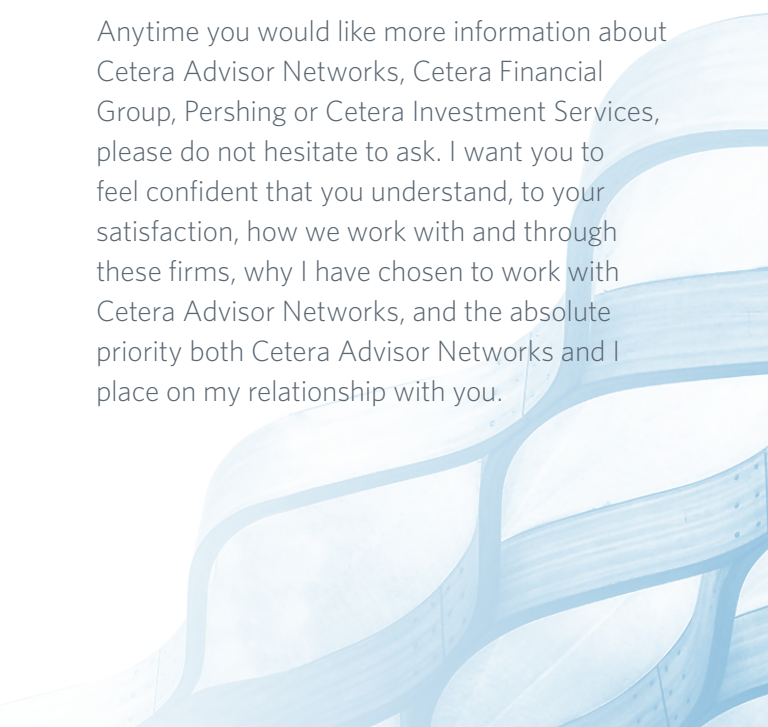


I work with Cetera to make it easier for me to work for you.

My Most Important Connection Is with You

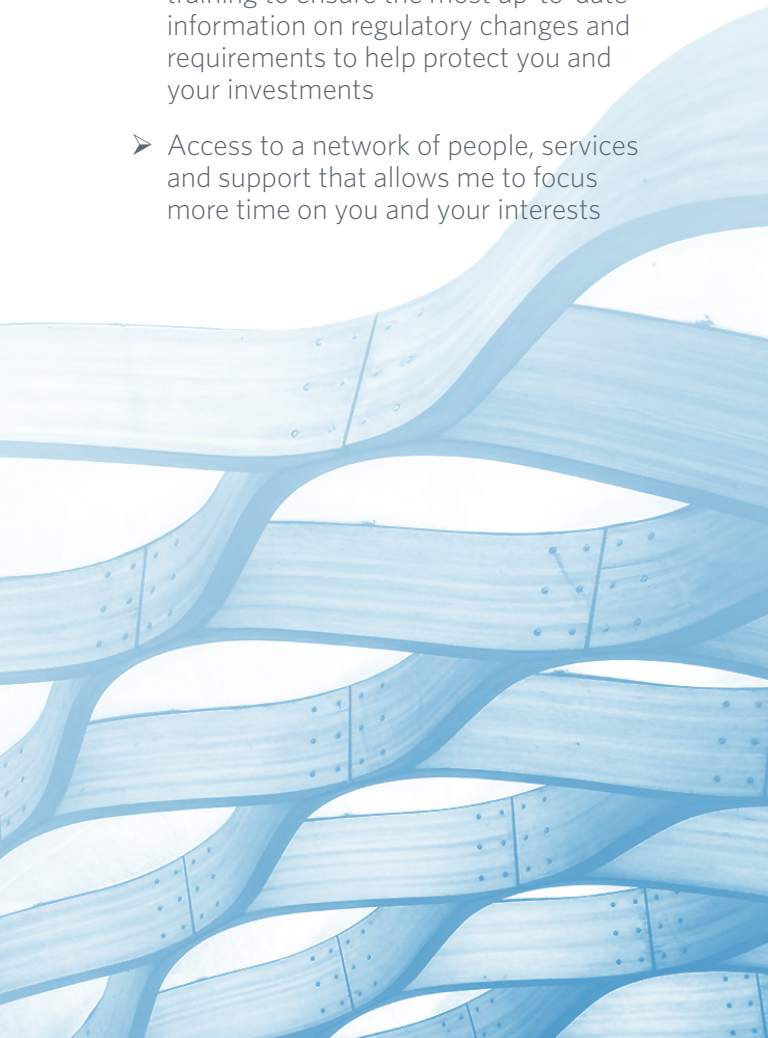
While Cetera Advisor Networks, Cetera Financial Group, Pershing and Cetera Investment Services play important roles in my day-to-day servicing of your needs, the most important relationship I have is undoubtedly with you—and each of these firms model their services based on that fact. In short, that is the greatest value of my affiliation with an independent firm like Cetera Advisor Networks: I work *with* them to make it easier for me to work *for* you.

Anytime you would like more information about Cetera Advisor Networks, Cetera Financial Group, Pershing or Cetera Investment Services, please do not hesitate to ask. I want you to feel confident that you understand, to your satisfaction, how we work with and through these firms, why I have chosen to work with Cetera Advisor Networks, and the absolute priority both Cetera Advisor Networks and I place on my relationship with you.



How Cetera Advisor Networks Helps Me


Among the many benefits I receive from affiliating with Cetera Advisor Networks are:

- The clarity and transparency of the innovative Advice-Centric Experience™
 - State-of-the-art tools and technology to help build your wealth, plan your legacy and pursue your financial goals
 - Diverse product choice that delivers the freedom to select financial solutions that best suit your needs and objectives
 - Regulatory supervision, guidance, and training to ensure the most up-to-date information on regulatory changes and requirements to help protect you and your investments
 - Access to a network of people, services and support that allows me to focus more time on you and your interests
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How Cetera Advisor Networks Helps to Protect You

My affiliation with Cetera Advisor Networks means that:

- I am registered as a general or limited securities registered representative, which allows me to offer investment products, and requires:
 - Examinations
 - Ongoing continuing education
 - Background and fingerprint checks
 - I must be registered by Cetera Advisor Networks within each state I conduct business
 - I am subject to credit checks conducted by Cetera Advisor Networks to ensure a history of financial responsibility
 - My business is subject to regular auditing
 - I must attend an annual compliance meeting to ensure knowledge about any changes in the regulatory environment
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My affiliation gives me the resources and support I need to best serve you.

Strength from Integrity

While Cetera may be a new name to you, over the past 30 years its family of companies has grown to manage over \$218 billion* in client assets, delivering innovative advisory products and solutions and sophisticated trading and technology platforms to me and 8,000 other advisors across all 50 states. And they have achieved that growth by setting the standard in professional ethics and compliance oversight. It is one of the most important reasons I have chosen to affiliate with them. I and every financial professional who affiliates with them must meet and continuously adhere to their strict policies and culture of risk management. In addition, every investment I recommend has been rigorously reviewed and then approved by the industry experts of their Research and Due Diligence teams. While this doesn't remove the normal risks associated with investing, it does ensure that the investments represent legitimate opportunities, are based on well-understood economic models, and carry strong economic merit within the current market.

*As of year-end 2016

For more information, please contact:

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About Cetera[®] Advisor Networks

Cetera Advisor Networks LLC is an independent broker-dealer and registered investment adviser firm that utilizes a unique regional director model to support financial advisors through the entire life cycle of their business. As part of Cetera Financial Group,[®] a leading network of independent retail broker-dealers, Cetera Advisor Networks is able to build and support regional teams through local service, regional offices and a national home office, facilitating the success of financial professionals.

Cetera Advisor Networks is a member of the Securities Investor Protection Corporation (SIPC) and the Financial Industry Regulatory Authority (FINRA). For more information, see ceteraadvisornetworks.com.