

# Why I Changed Firms

The Benefits of  
Transitioning to Cetera

CETERA® ADVISOR NETWORKS LLC  
MEMBER FINRA/SIPC



Cetera®

ADVISOR  
NETWORKS

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Recently, I changed firms. You may be wondering why I made this move and how it will enhance our relationship and the management of your accounts.

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I'll still be your go-to financial advisor. My top priority is still to help you reach your investment goals and aspirations, and the nature of our relationship remains intact. Your accounts will be moved to reflect my new firm and I will work with you to ensure no disruption to the account features and services you enjoy today.

Cetera Advisor Networks allows me to serve you more effectively, and with greater clarity and transparency, drawing on their unique Advice-Centric Experience.™ On the following pages are some highlights of how my new firm enhances our relationship.



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.



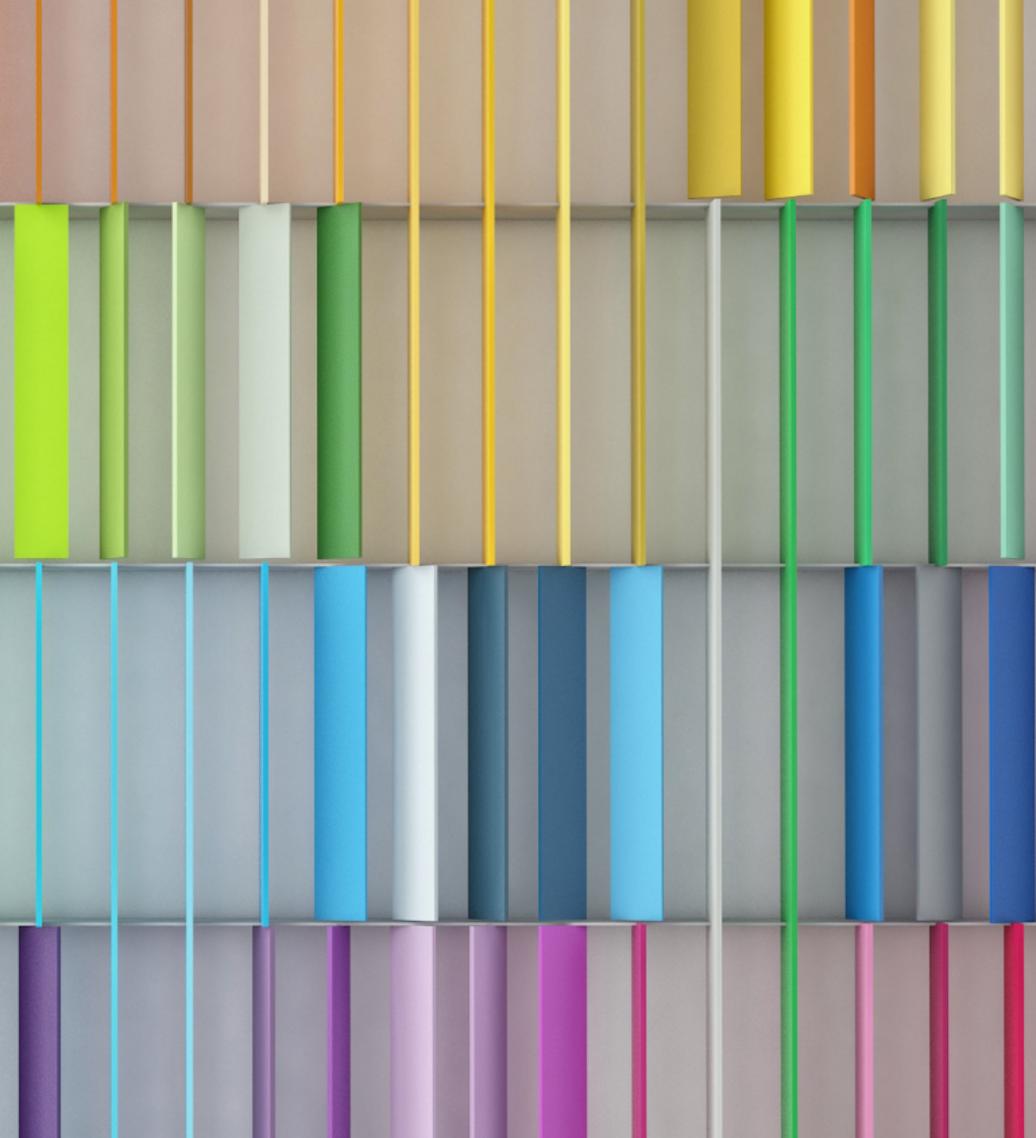
# Managing Your Wealth

## **FEE-BASED SERVICES**

My firm provides investment solutions across the spectrum of client needs and preferences. Their customized wealth management investment products feature elite institutional portfolio strategists and provide the flexibility to build portfolios that can help meet the investment goals we set together. These types of services offer regular, personalized communication, professional guidance, greater transparency and a more disciplined approach to investing.

## **RESEARCH**

I also gain informed investment advice and insights from Cetera's research department. Their quarterly recaps, asset allocation portfolios and market outlooks give us a starting point to discuss how to pursue your financial goals and objectives.



## **ADVANCED PLANNING GROUP**

When it comes to technical issues, legal questions or complex strategies, Cetera has the in-house expertise to assist me with obtaining answers to queries you may have. Their Advanced Planning Group is comprised of highly credentialed legal and financial professionals who will respond promptly to me and help form accurate and sophisticated solutions on a variety of planning issues, including wealth transfer and estate planning, stock options and business succession.

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# Independence from Product Providers

When it comes to working together to find the right product solutions for your portfolio, I am at liberty to bring you a diverse product choice and select financial solutions that best suit your needs and objectives. Although some financial advisors work with companies that have certain quotas to fill, I do not. At Cetera Advisor Networks, I am not required to offer you products that are created or sold by any one company.

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# Sound Expertise

More importantly, Cetera's Due Diligence department is known throughout the industry for its exceptional prudence and excellent precision when it comes to reviewing the products we use with you. Rather than relying on third-party evaluations, the internal Due Diligence team draws on their extensive industry experience to ensure that each product they review meets their high standards for representing legitimate opportunities, is based on well-understood economic models, and carries strong economic merit within the current market.

Cetera also stays on top of ever-changing regulatory requirements and current industry trends by offering an array of optional and mandatory continuing education, training, and compliance sessions.



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Just as I support  
you, I have a team  
of thousands  
supporting me.

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## Peer-to-Peer Partnering

Just as I support you with the latest industry trends and regulatory knowledge, I have a team of thousands of financial professionals supporting me. My firm allows me to partner with my peers in the field to share ideas, talk about the latest investment solutions and meet with industry-leading product sponsors at their annual conference, educational workshops and marketing events. These opportunities allow me to bring the spirit of collaboration back to my business, and more importantly, to our relationship.

## Customized and Current Technology

Cetera's state-of-the-art tools and technology help me build your wealth and pursue your investment objectives with a more robust platform. Their innovative technology allows me to run an efficient and compliant office. I also have access to custom technology programs that allow me to place trades for you more easily, view all your financial holdings in a one-stop portal, and the ability to keep in constant contact with you through timely market insights and commentary, newsletters and articles.



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## 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.

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.

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## Never Heard of Cetera Advisor Networks?

Although the financial services industry has been through its share of ups and downs, Cetera Advisor Networks has safely navigated away from industry perils—and the associated headlines. That may be why you have never heard of them. Cetera Advisor Networks observes a high standard of ethics, and their compliance oversight remains decidedly prudent. My new firm not only believes in being judicious, its core values reflect its unique culture of offering services and support that make it easier for me to strengthen my relationship with you. And while this doesn't remove all risks that come with investing, I hope it helps you feel greater confidence in the business standing behind mine.

I decided to affiliate with Cetera Advisor Networks for a variety of reasons, but chief among them is their understanding that the relationship I have with you is paramount: they are dedicated to enhancing my ability to support you.

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](http://ceteraadvisornetworks.com).