

The Cetera Advantage



Combine the freedom and support you need to scale, with the premier growth platform for independent financial advisors and institutions.

National Strength



\$589 B
in assets under
administration¹



\$262 B
in assets under
management¹



11,600+
financial advisors¹



425+
financial institutions¹

Personalized Growth Paths

Specialized communities with leadership and peers dedicated to your business model:

**Financial Institutions | Independent Advisors | Large Enterprises
RIAs | Tax & Accounting Professionals | Turnkey Independence**



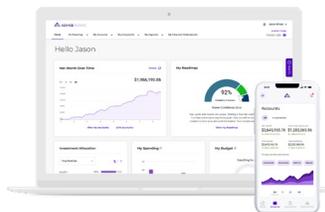
Growth-Grade Support

- Capital and personalized coaching to help grow and enhance your business
- Guidance-focused services that simplify demonstrating value to clients

Your business growth. Guaranteed.²

Enterprise-Grade Technology

Over 40 integrated tools to elevate the advisor experience and create huge efficiencies, complete with end-to-end digital workflows.



Built Around You

Your own Regional Growth Leader and Regional Growth Team, backed by nearly 1,000 support team members.



Over 36,000 5-star reviews
for advisor satisfaction.²

Deep Specialization

More than 70 unique services and solutions, plus best practices proven effective for 2 million clients served by Cetera financial professionals.

¹ Financial data and number of affiliated financial professionals/institutions as of June 30, 2025.

² Based on Cetera's Support Center customer experience surveys, Nov. 10, 2020 – June 30, 2025.

For use with financial professionals only.

Terms and Conditions

If you join a broker-dealer and registered investment adviser affiliated with Cetera Financial Group, Inc. (a "Cetera Company") and participate in our GrowthLine program, and do not grow your assets under administration at least 50% faster than your peer group during the year following the latter of the date you complete the program or your four month affiliation anniversary (the "Measurement Period"), then the

Cetera Company will refund your affiliation fees for that year, up to \$2,400, upon your request (the "Growth Guarantee").

Your "Peer Group" includes all individuals who registered with a Cetera Company before 2020 and remained registered throughout the Measurement Period and who had verified assets under administration exceeding \$20,000,000 at the beginning of the Measurement Period. The GrowthLine Program is a marketing program and does not improve your clients' account performance or provide investment advice. The calculated growth rate against the peer group is measured without market adjustment during the Measurement Period for purposes of the Growth Guarantee.

The Growth Guarantee is only available to the primary principal of new affiliates of a Cetera Company that have reviewed the Growth Guarantee terms and conditions and have completed all aspects of the GrowthLine program within six months of affiliation. The Growth Guarantee is limited to one primary principal from each newly affiliating group of advisors joining as a team. Refund requests must be received within 90 days of the expiration of the Measurement Period. Affiliation Fees will be refunded within four weeks of a valid refund request along with supporting documentation. No other charges, expenses or market losses will be refunded. The Growth Guarantee does not modify or alter the terms and conditions of any agreements between you and a Cetera Company and/or affiliate. You are not eligible for the Growth Guarantee if you are an existing affiliated advisor with Cetera, if you're a new affiliate to Cetera and did not pay an affiliation fee, if your affiliation is a result of a merger or acquisition, and if you have an outside registered investment adviser firm. Other restrictions may apply. Cetera reserves the right to change or terminate the Growth Guarantee at any time.

For more information about the Affiliation Fees, please contact your Growth Officer or Relationship Manager.

Cetera Financial Group (Cetera) is a network of independent retail firms, including those that are members of FINRA/SIPC: Cetera Advisors LLC; Cetera Wealth Services, LLC (formerly known as Cetera Advisor Networks); Cetera Investment Services LLC (marketed as Cetera Financial Institutions or Cetera Investors); and Cetera Financial Specialists LLC. Entities registered as investment advisers with the Securities and Exchange Commission include Cetera Investment Management LLC and Cetera Investment Advisers LLC. Cetera's principal office is located at 655 W. Broadway, 11th Floor, San Diego, CA 92101.

Avantax Planning Partners, Inc. is an SEC registered investment adviser within the Aretec Group, Inc. (dba Cetera Holdings, an affiliate of Cetera). All the referenced entities are under common ownership.

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