

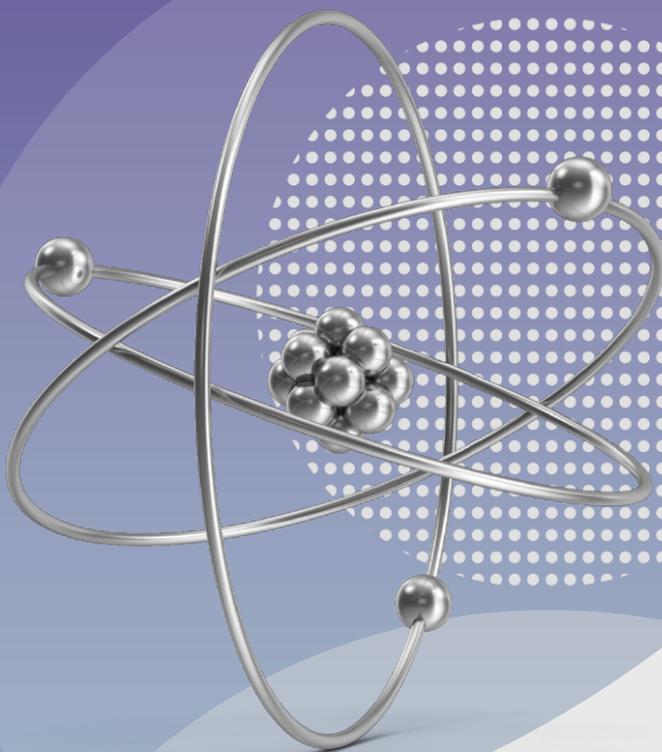


Your Advisor Toolkit

Technology ▪ Solutions ▪ Services



Technology Built for the Way You Do Business



For use with financial professionals only.

AdviceWorks®

The all-in-one platform you've always wanted



Problem

Finding a single resource that helps you manage your business more efficiently and helps your clients better collaborate with you to strengthen their financial picture.



Solution

AdviceWorks gives you easy access to the tools, data, and analytics you need, while helping clients efficiently engage with you to enhance their well-being.

Overview

Improve your client experience (and workday) with the secure document sharing, account aggregation, and interactive discovery, planning, and goal collaboration capabilities of AdviceWorks. You'll free up time and resources and tighten control of your business while cultivating stronger client engagement, drawing on digital workflows and integrated client-servicing tools, including account opening, asset movement, account maintenance, and built-in business-critical Cetera and third-party tools.

Key Differentiators

Client portal and mobile app that provide customized engagement with clients and prospects, featuring document sharing, planning tools, and outside account aggregation for a complete financial picture.

Increased efficiency with data integration and single sign-on to third-party tools, digital back-office workflows, and eDelivery of critical documents.

Extensive reporting and analytics drawing on a variety of revenue measurements, client demographics, and account information details to determine return on assets and YTD change in revenue per account or client.

Robust cybersecurity measures, including multifactor authentication and security monitoring, protect you and your clients' information.

Key Drivers of Success

- Enhance client engagement and collaboration with digital file sharing, secure document storage, e-signature, account aggregation, learning modules, and more
- Use online account opening and management for a faster process, digital disclosure delivery, and fewer NIGOs
- Give prospects a no-strings-attached collaboration tool for them to experience your value firsthand
- Customize AdviceWorks with your business' branding
- Set and track sales/revenue goals



Join the Cetera Community

Gain clarity and efficiency in managing your business as you connect and collaborate with clients in a whole new way.

To learn more, contact your dedicated Business Development team member or visit cetera.com.

My Advice Architect

Your one-stop shop for advisory business

Problem

Every client's needs, goals, and risk tolerance are different. You need an investment platform that's robust and flexible enough to manage it all.



Solution

My Advice Architect, Cetera's unified advisory platform, helps save time and gain greater scale in delivering an Advice-Centric Experience® to clients.

Overview

My Advice Architect guides you through portfolio construction and management from start to finish, keeping a close eye on risk management. Comprised of four programs accessed through a single web-based interface, the platform offers full flexibility and control in how you implement investment solutions for your clients. By streamlining the creation and implementation of investment solutions, you gain more time to spend with clients and grow your business. And with a deep bench of support resources available, you can fully realize the value My Advice Architect can deliver to your advisory business.

Key Differentiators

Access more than 100 strategists and 300 separate account managers or pull from a vast array of securities to structure your models and portfolios.

Include multiple accounts across programs and registration types in the same proposal.

Deliver highly professional quarterly performance and custom client reports through on-demand performance reporting, including cost basis, holdings, and more.

Create your own blended benchmarks from a select list of indices for client-facing quarterly performance reports.

Link multiple accounts across a household for billing and reporting.

Use the powerful rebalancing engine to adjust exposures and implement model changes across multiple accounts.

Leverage batch-trading capabilities that save time and provide consistency across accounts.

Advisory Programs

- **Unified program:** Ideal for asset gatherers seeking to create the optimal portfolio of high-quality strategists and third-party managers, it simplifies account administration in a single custodial account. Account minimum: Strategist models start at \$10,000 while manager and advisor models start at \$25,000
- **Guided program:** Ideal for advisors seeking a turnkey solution while still maintaining control over investment selections, it combines your personal touch with institutional-level guidance. Account minimum: \$25,000
- **Advisor and Advisor II programs:** For advisors who are hands-on investment managers, these open-architecture programs provide access to a wide array of investments. Advisor program features one all-inclusive program fee paid by the client, while in the Advisor II program, program fees and ticket charges are paid by the client, while annual account fees can be paid by the client or advisor. Account minimum: \$25,000



Join the Cetera Community

Learn how My Advice Architect can best help you scale and grow your advisory business.

Contact your dedicated Business Development team member or visit cetera.com.

MarketingCentral

A personalized communications strategy made easy

Problem



Creating effective and customized content takes time and resources. And with today's digital platforms, clients expect frequent communications.

Solution



MarketingCentral simplifies crafting, streamlining, and automating your marketing strategy to strengthen client relationships and convert prospects.

Overview

Marketing your business doesn't have to be time consuming. It doesn't even have to be hard. MarketingCentral empowers you to easily implement automated campaigns to execute marketing plans across email, social media, and events. You'll stay top of mind with clients and prospects, while preserving your time for other business-growth or client-facing activities.

Key Differentiators

Driven by the power of FMG, the leading digital marketing solution for financial professionals, provides custom-tailored content from Cetera.

Ready-to-use quarterly calendars take the guesswork out of marketing and can be efficiently customized and executed.

Automated campaigns let you create set-and-forget client touchpoints throughout the year.

Proprietary resources like Cetera Investment Management's client-facing commentaries, recaps, and outlooks.

Artificial intelligence-driven Curator tool suggests third-party content in real-time from popular sources.

Key Drivers of Success

- Segmenting contacts for more targeted and personalized outreach
- Implementing the Quarterly Marketing Plan to schedule marketing efforts in advance, supplementing with timely content that is updated regularly
- Activating multiple automations for ongoing communications
- Planning, managing, and promoting events with the Event Builder

Join the Cetera Community



You can seamlessly engage with clients and prospects using automated outreach, customizable content, and a curated Quarterly Marketing Plan across multiple channels.

To learn more, contact your dedicated Business Development team member or visit cetera.com.

MyRepChat

The text message platform for financial advisors

Problem



Communications preferences have changed, with cell phones more common than landlines and texting easier than email. Accommodating these changes while staying compliant can be a challenge.

Solution



MyRepChat allows financial professionals and their staff to compliantly text with clients. Ad-hoc communications and scheduled messages are just as easy and effective as personal text messages.

Overview

MyRepChat is a phone and desktop application financial professionals can use to text with clients and prospects. All messages are archived for easy compliance recordkeeping. Financial professionals can text through an existing landline or VOIP or create a new number to be used for both phone calls and messaging. Users can also create a virtual business card (Vcard) to quickly and easily share contact information. Financial professionals can subscribe for \$10/month, which is paid directly to MyRepChat.

Key Differentiators

Clients receive messages in their SMS inbox; they don't have to download a new application to communicate via text.

Integration with other technologies, including Redtail, Salesforce, Wealthbox, MarketingCentral, and Riskalyze.

Messages are captured and stored, eliminating the need to duplicate note-taking.

Create templates for commonly used messages.

Ability to **auto-respond and schedule messages.**

Provide assistants access to your account for easy message management.

Why Text?

According to *Mobile Marketing Watch*:

- On average, it takes 90 seconds for someone to respond to a text
- Text messages have a 98% open rate

Additionally:

- 48% of phone calls are not answered*
- On average, it takes about four hours to respond to an email**

*<https://bqr.com/2019/01/29/smartphone-usage-statistics-new-data/>

**<https://emailanalytics.com/how-to-find-your-average-email-response-time-and-your-employees/>



Join the Cetera Community

Meet clients where they are, using a communication medium they're already comfortable with.

To learn more, contact your dedicated Business Development team member or visit cetera.com.

Advisor Tech Stack

Integrated solutions to enhance the way you work



Learn more

Client Engagement



Custodial Platform



Customer Relationship Management (CRM)



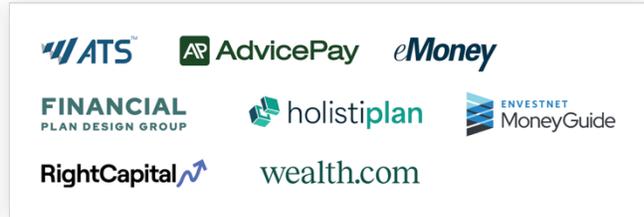
Digital Marketing



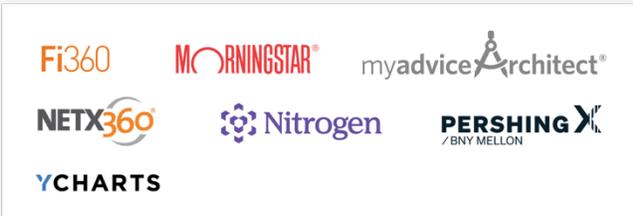
Document Management



Financial Planning



Investment Management



Lead Generation



Join the Cetera Community

Keep your day moving faster and strengthen client connections with our integrated stack of proprietary and industry-leading third-party tools.

Contact your dedicated Business Development team member or visit cetera.com.

Solutions That Support Your Growth



For use with financial professionals only.

Advanced Time Segmentation

Create personalized retirement roadmaps at scale

Problem

Most clients do not have a clear understanding of how their nest egg will provide the retirement income they need. As a financial professional, you may face the challenge of explaining how to create sustainable income during retirement, factoring for clients' risk tolerance and accounting for inflation.

Solution

With Advanced Time Segmentation (ATS), you now have an income planning tool that is easy to understand, present, and implement. It can help you grow your business, create a more compelling value proposition and provide you with a repeatable and systematized process to follow.

Overview

ATS is designed to create retirement income strategies using five investment categories with three specific timeframes. It will integrate into your business by allowing you to quickly build income strategies while maintaining the flexibility to meet your clients' unique situations. ATS works for clients in the retirement phase of their lives and also provides clients in the accumulation phase a clear roadmap to retirement.

By using a strategy-first approach, you will begin to stand out in the sea of sameness, while helping your clients achieve their retirement income goals. As a result, you will gain more clients, increase wallet share and grow your business.

Key Differentiators

State-of-the-Art Software—a new and improved interface makes the software easy to use with fully customizable capabilities.

Advisor-Led Coaching—learn from a group of your peers how they have successfully used ATS in their business.

Live Small-Group Training—learn how to use ATS in a small group setting with case studies and real-life application scenarios.

Guidance on Client Communication—we will provide guidance on how to educate your clients and how to build and reinforce the strategy during client reviews.

Key Drivers of Success

- Provides you with a holistic retirement approach coupled with clear steps on how to execute the strategy
- Helps you acquire clients without ever talking products or performance
- Creates a sense of urgency for clients, helping them understand the actions they need to take today to meet their retirement goals
- Provides clarity to clients as each investment category/segment has a clear purpose, timeframe and expected return

Join the Cetera Community



The ATS software and coaching program was created and managed by practicing financial professionals and is only available to Cetera-affiliated financial professionals. Leverage ATS today and help your clients solve the retirement income challenge.

To learn more, contact your dedicated Business Development team member or visit cetera.com.

Affluent Market Capabilities

Meet the unique needs of high-net-worth clients

Problem



Financial professionals need specific tools and solutions to attract and serve the unique needs of business owners, corporate executives, or accredited and high-net-worth individuals and families.

Solution



Cetera's suite of affluent market resources helps financial professionals present solutions that satisfy the complex, varied needs of affluent clients and families with confidence.

Overview

Cetera's collection of affluent market resources and tools helps you solve the unique needs of individuals and families that are qualified or accredited investors. Cetera provides direct access to asset managers who will partner with you to construct portfolios that cater to the financial planning and service expectations of high-net-worth clients. Whether you need a trusted consultant to discuss case design or access to emerging products specifically designed for accredited investors, Cetera has the out-of-the-ordinary solutions that you need.

Key Differentiators

Cetera's Wealth Management Consulting team provides hands on assistance to advisors on how to leverage My Advice Architect[®] and other solutions that are designed for high-net-worth opportunities. From separately managed accounts to featured strategists that specialize in private wealth management, the team will help construct a portfolio to suit each client's needs.

Advanced Markets and Estate Planning Resources offer in-house expertise and guidance for sophisticated financial issues and strategies. This dedicated team of highly credentialed legal and financial professionals

uses a consultative approach to educate and assist you with complex scenarios such as wealth transfer, retirement funding, income distribution planning, business and succession planning, stock options, and life insurance planning.

The **Cetera Investment Management Team** provides an arsenal of tools and resources to support you in affluent client case design and consultation.

Key Drivers of Success

- AUM growth
- Distinguishable expertise
- Niche market opportunity
- Legacy and estate planning acumen

Join the Cetera Community



Attracting and serving the affluent market requires a variety of trusted consultants and solutions at your disposal. Cetera's bevy of resources will help you deliver customized, distinguishable services for high-net-worth clientele.

To learn more, contact your dedicated Business Development team member or visit cetera.com.

Cetera Investment Management

Your source of insight, foresight, and market perspective

Problem



You likely face three primary investment issues: uncertain financial markets, which investments or money managers to use, and how to allocate those investments to minimize risk or maximize returns.

Solution



Cetera Investment Management can help make sense of the markets with timely analysis and thought leadership, supporting asset allocation with money management, portfolio leadership, supporting manager guidance, and documentation.

Overview

Cetera Investment Management provides an arsenal of tools and resources to help financial professionals address common market challenges and scale your investment management business. For financial markets, the team offers daily, weekly, monthly, quarterly, and ad-hoc written and video perspectives. For investment allocation, the team provides two sets of portfolios (strategic and tactical) and supporting documentation. For investments, the team creates lists of recommended managers and supporting documentation, along with full discretionary portfolios for those who prefer to outsource all investment responsibilities.

Key Differentiators

No asset management fees charged.

Comprehensive analysis turns complex topics into client-friendly and easy-to-understand communications.

Reduced regulatory risk with our investment process and documentation that you can leverage and keep.

Models created by the team are proprietary and only available to Cetera-affiliated financial professionals. Portfolios are independently run and feature a variety of fund families.

Key Drivers of Success

- Peer and benchmark relative performance
- AUM growth
- Overall client preparedness and satisfaction

Additional Benefits

- Can use Cetera Investment Management resources to make the transition to fee-based business
- Using the team's portfolios can help when selling a book of business to another Cetera financial professional: smooth transition of investments, and clients maintain their same investments and process

Join the Cetera Community



Making sense of the market doesn't have to be complicated. We're here to help you create informed, scalable investment recommendations.

To learn more, contact your dedicated Business Development team member or visit [cetera.com](https://www.cetera.com).

Client Segmentation Tool

Find the best profit opportunities in your book

Problem



It's not always clear which clients are profitable, how to service different levels of clients, or what to do with unprofitable ones.

Solution



Cetera's Client Segmentation tool identifies the profitability of each client and details how to boost the profitability of unprofitable clients.

Overview

Get greater insight into your business' profitability and how to manage your client experience model. The Client Segmentation tool uses six factors (assets under management, gross dealer concessions, time with client, future potential, likeability, and referrals) to rank clients, who are then scored and segmented into four tiers. The tool's report shows the following information per tier: number of clients, profitability, amount of overhead and employee wages spent, overall return, and operating profit margin.

There is no cost to use the Client Segmentation tool. It requires one to ten hours of time to complete, based on the size and complexity of your book of business.

Key Differentiators

Analyze a greater depth of information: the tool segments clients based on six factors, as opposed to one or two, to give you a robust picture of profitability per client segment.

Find opportunities in your book: see where you have the greatest returns, what's the impact on your operating profit margin, and who is unprofitable and make plans to address.

Get personalized results fast: the Client Segmentation tool is the most comprehensive automated segmentation analysis available.

Gain more time and capacity: knowing which clients are unprofitable or needy to work with can help you move them to a different service model and free you up to focus on more profitable activities.

Key Drivers of Success

- Creating a plan and taking action to drive profitability
- Building efficiency in your business
- Offering a better client experience:
 - Giving profitable clients their appropriate level of attention
 - Taking action with clients who may not fit your service tiers or business model so they can find the right fit for their needs



Join the Cetera Community

Use detailed insights to enhance the profitability of your book of business.

To learn more, contact your dedicated Business Development team member or visit [cetera.com](https://www.cetera.com).

Fee for Service

Flexibility to extend your traditional compensation models

Problem



There are lots of ways to provide the holistic services clients need, but not many ways to bill for them within traditional AUM or commission compensation models.

Solution



Fee for Service gives you the flexibility to use one-time, subscription, and other compensation structures to offer an expansive array of services to clients.

Overview

Not all clients fit neatly into traditional compensation models. Some need services that go beyond what's covered in such fees, while others don't have a situation that warrants them, such as high earners with few assets, people solving for a one-time life event, and younger clients who prefer a subscription model. Fee for Service makes it easier to address these client segments while expanding your service offering—and being fairly compensated for it—to your existing clients.

Key Differentiators

Flexible and respectful of your independence: unlike other platforms, you can choose the pricing and services to include in your fee-for-service offering, building it around the needs of your business and what's right for your clients.

Approved for 401(k) participant advice: one of the few enterprise platforms to allow payments from employees on their 401(k) participant accounts.

Diversifies your income stream: minimize losses from fee compression, clients retiring, or market slides with options for an expanded service offering.

Simplified and compliant recordkeeping: when using AdvicePay, fee-for-service contracts and invoices are automatically saved into Docupace.

Key Drivers of Success

- For HNW clients sensitive to fees, consider lowering their asset management fee and using Fee for Service to charge separately for planning and advice
- Use built-in eSignature capabilities to simplify completing contracts
- Rely on the subscription feature to create an automated recurring billing cycle
- Easily add administrative users to manage accounts on your behalf



Join the Cetera Community

Strengthen client relationships, letting them pay the way they want for the services they need—while creating an income hedge for you during times of market volatility.

To learn more, contact your dedicated Business Development team member or visit cetera.com.

GrowthLine

A complete commercial go-to-market strategy transformation

Problem



Today's clients expect more. Organic growth now demands a digital-first, insight-driven, always-on approach.



Solution



Through the GrowthLine program, Cetera brings the people, platform, and proven playbook to reinvent how your wealth management business attracts, converts, and retains clients and advisor talent.

Overview

GrowthLine is more than marketing. It's Cetera's flagship end-to-end growth transformation—guaranteed. Valued at up to \$150,000, this program is offered at no cost to you when you join Cetera.

Our transformation framework reimagines your business from brand to bottom line—giving advisors a full-stack marketing and business strategy team that builds their online presence, automates engagement, and drives acquisition. An extensive digital audit with recommendations to improve your presence across digital channels is just the start, followed by a customized journey with our strategic framework that helps you grow faster, smarter, and with measurable impact.

Key Differentiators

Brand & customer strategy: we start with your foundation—clarifying your value proposition, defining your ideal audience, and building a brand that resonates.

Modern marketing design & delivery: we elevate your marketing strategy—from digital presence to omnichannel engagement with enterprise-level design that drives action.

Customer experience: create sustainable growth by developing an experience clients remember—and refer. We align your sales, marketing, and service experience to exceed client expectations.

Sales channel optimization & recruiting: we enhance and integrate every touchpoint across your growth funnel so you can drive the right leads (and advisors) into your business.

Marketing effectiveness: we streamline execution so you get marketing off your plate—but never out of sight—with full-service onboarding and support.

Insights & analytics: we layer in intelligence—leveraging your data to uncover and optimize actionable growth strategies.

Key Drivers of Success

- Full engagement with your Regional Growth Team and Marketing lead as your journey progresses
- Action on tactical recommendations provided
- Willingness to adopt technology to drive marketing strategy
- Remaining active on social media with timely content

Join the Cetera Community



You built your business...now it's time to optimize your brand. Ensure your online presence is working hard for you.

Contact your dedicated Business Development team member or visit cetera.com.

Growth Guarantee

Achieve at least 50% more growth than your peers

Not for consumers • Not investment advice • Limited to refund of initial affiliation fee. See terms & conditions.



Problem

Financial professionals face many challenges when trying to find a partner who can help them achieve their growth goals.



Solution

Through Cetera's Growth Guarantee, we prove that we know how to organically grow your business—better yet, we guarantee it.

Overview

If you're a new affiliate to Cetera and participate in and follow the guidance within our time-tested GrowthLine program, we guarantee you'll achieve 50% more growth than a control cohort of your peers not using the program.

The program employs a holistic suite of services that have been carefully developed to enhance your digital presence, creating an elevated brand experience to generate new business and drive growth through multiple levers.

Key Differentiators

Your growth. Guaranteed. No other wealth management company makes this promise. If you don't achieve the guaranteed growth, we'll refund your affiliation fees for that year.

An organic growth journey is thoughtfully curated for you based on your needs and growth goals.

1 on 1 coaching and support to ensure your brand, digital presence and strategy are optimized to drive measurable growth.

Access to the full suite of services within GrowthLine is available to you at no cost and is valued at up to \$150K.

Key Drivers of Success

- Full participation in Cetera's proprietary GrowthLine program
- Committed to growth and implement the strategic guidance provided
- Adopt the tools and technology to increase brand visibility and drive your marketing strategy
- For new client acquisition, whether advisor or end-investor, implement a nurture and follow up process based on recommendations for greater conversion



Join the Cetera Community

To learn more, contact your dedicated Business Development team member or visit cetera.com/growth-guarantee.

Growth Guarantee

Achieve at least 50% more growth than your peers

Not for consumers • Not investment advice • Limited to refund of initial affiliation fee. See terms & conditions.

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.

LeadEngine

Turn prospects into clients with ease

Problem

It can be time- and labor-intensive to build a robust online presence and start generating leads, let alone high-intent, qualified leads.



Solution

LeadEngine offers multiple options to help you connect with end-investors actively looking for a financial professional.

Overview

LeadEngine powers your business with solutions designed to attract and engage motivated prospects. Whether you're hosting impactful events or receiving high-intent leads directly, it keeps your pipeline full and your momentum strong—**with up to 100% cost reimbursement to support your success.**

Key Differentiators

You're **eligible for up to 100% reimbursement** from Cetera for lead costs dependent on advisory assets converted.

Get high-intent leads delivered straight to your inbox from **SmartAsset**. To maximize your potential and close more new clients, you can opt for live phone introductions to leads.

Fill your next workshop or seminar with motivated, high-quality leads through **LeadJig**. Advanced targeting ensures you're connecting with the right audience, increasing attendance and engagement.

Simplify seminar prospecting with “done for you” marketing by **White Glove**. From promotion to registration, every detail is covered so you can focus on delivering value to potential clients.

Key Drivers of Success

- Speed to lead—someone on your team should reach out to prospects in a timely manner
- Repeatable process—establish plan of multiple touchpoints in the first few weeks of receiving the lead
- Ready-to-use email sequence—MarketingCentral campaign can be used as is or easily customized to your business
- Persistence—continue drip campaigns and periodic check-ins
- Partnership—work closely with an assigned account manager to develop and refine your process



Join the Cetera Community

Contact your dedicated Business Development team member or visit cetera.com.

Qualified Recruiting Entity

Experienced support to help you add talent

Problem

Recruiting and onboarding new advisors is a challenging process, and without the right tools and resources in place, financial professionals can expect to have a difficult time reaching qualified candidates.



Solution

Specialized Cetera teams can work with you at every step to implement a successful strategy for recruiting and onboarding the qualified professionals you need.

Overview

Cetera's QRE Program will help financial professionals looking to grow their business through recruiting efforts develop and implement a successful recruiting strategy. You will have the opportunity to work in tandem with our experienced marketing, recruiting, and sourcing and engagement teams to ensure you have the appropriate tools and resources in place to identify your ideal candidate, generate leads, nurture them for greater conversion, and prepare you for the transition and onboarding experience.

Program Requirements

- QREs must have a designated in-house recruiter
- Excellent standing with the firm and regulatory entities
- A minimum of \$1,000,000 of annual gross production (GDC) through the firm
- Prioritized use of Cetera-approved advisory platforms
- A written business plan detailing recruiting success as a goal, as well as defined strategies and tactics to complete the goal
- Defined internal business processes and resources for the effective transition and onboarding of a new advisor
- Demonstrated success in recruiting and onboarding new advisors
- Optimized website with recruiting value proposition, vision, and mission statement
- A clearly defined payout and service model
- Consistent pipeline management, shared data, and Calendly (or similar tool) for appointment setting automation
- Active engagement with Cetera's business consulting tools, events, and resources
- Use of MarketingCentral (or similar tool)
- Firm president and growth officer sign-off



Join the Cetera Community

Questions about how to become a Qualified Recruiting Entity?

To learn more, contact your dedicated Business Development team member or visit cetera.com.

RIA Blueprint

RIA autonomy and economics without the liability

Problem



Gaining the autonomy and economics of the RIA model while keeping the scale and support of firm affiliation can seem all but impossible.

Solution



Expanded IAR-only and hybrid RIA business model options give you flexibility and choice to meet your growth aspirations.

Overview

RIA Blueprint can help you meet your current and future growth needs without surrendering the benefits and protections provided by an affiliation with Cetera. Four business model options are available, granting advisors flexibility and choice and the ability to move between models. All options include an integrated technology experience featuring Orion with AdviceWorks® and offer seamless custody, technology, compliance (differentiated by affiliation model chosen) and service, without the usual disruption created by changing firms.

Key Differentiators

Flexibility and choice of business models and the ability to move between models over time.

The ability to adopt an RIA business model without surrendering the benefits of scale, high-touch service and sense of community you'll enjoy at Cetera.

A seamless technology offering that integrates Orion Advisor Solutions and AdviceWorks.

Guidance and support to help you make the choice that's right for where you are today and where you want to take your practice in the future.

Cetera Investment Services serves as the custodian for advisory accounts.

Business Model Options

- Hybrid Model Using Cetera's RIA: Keep FINRA licenses; advisor is IAR under Cetera's RIA; RIA-like experience
- IAR-Only Using Cetera's RIA: Drop FINRA licenses; advisor is IAR under Cetera's RIA; RIA-like experience
- Hybrid Model Using Advisor-Owned RIA: Keep FINRA licenses; advisor owns their own RIA; true RIA experience
- IAR-Only Using Advisor-Owned RIA: Drop FINRA licenses; advisor owns their own RIA; true RIA experience

All business models provide access to two advisory programs: Advisor as Portfolio Manager (APM) for hands-on portfolio management and Unified Managed Account (UMA) for those who want to outsource portfolio management.



Join the Cetera Community

To learn more about Cetera's expanded advisory business model options, contact your dedicated Business Development team member or visit cetera.com.

Wealth Advisor Financing

Easier loan application and approval for Cetera-affiliated advisors



Problem

Financial professionals without an existing financing partner are often left to find a solution on their own.



Solution

Wealth Advisor Financing (WAF) provides Cetera-affiliated financial professionals with a partner solution to better support their financing needs.

Overview

WAF is a business enterprise lender with over 35 years of lending experience and dedicated experience serving the Financial Professional (FP) lending sector. WAF specializes in structuring advisor loans to handle internal succession and acquisition, external acquisition, refinance or restructure of existing debt, and future growth planning. They have a specific process to make application and approval easy for Cetera financial professionals with dedicated and trained resources and a balance sheet in place to fulfill loan requests now. They offer conventional loans with fixed rates and the longest repayment terms in their peer group.

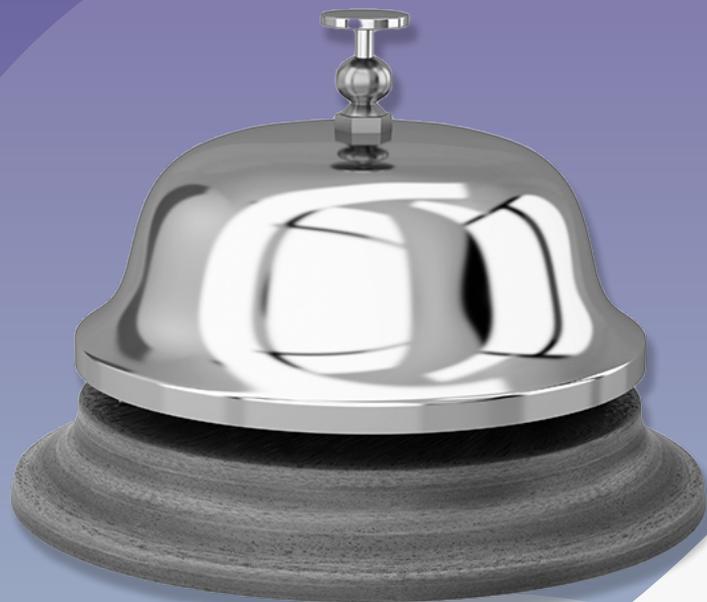
WAF intends to be a valued partner that brings a specific set of loan products, structuring expertise, and best-in-class fulfillment to the lending platform for Cetera.



Join the Cetera Community

To learn more, contact your dedicated Business Development team member or visit cetera.com.

Services to Protect Your Legacy



For use with financial professionals only.

Legacy Builder: Continuity Program

Protect your practice's value against an unplanned exit

Problem



Roughly 70% of advisors don't have a written continuity plan to protect their loved ones.

Solution



Legacy Builder not only gives you a continuity plan, but peace of mind knowing that Cetera will ensure the purchase of your practice in the event of an unplanned exit.

Overview

When you are enrolled in Legacy Builder and have an unplanned exit from your business, Cetera will ensure the purchase of your practice based on a third-party valuation conducted after a triggering event. There are also additional activities you can complete to accelerate the payment to your family in the form of a down payment at close. The assurance of purchase does not preclude your entering into an agreement with another buyer and you can exit Legacy Builder at any time and without penalty.

Key Differentiators

Provides protection for your loved ones in the event of an unplanned exit from the business, even if you do not have a continuity partner in mind.

Cetera ensures the purchase based on third-party valuation which can be accelerated in the form of a down payment by completing an annual client letter and business checklist.

Annually updated valuation allows you to ensure that the value of your practice reflects the growth you have achieved each year.

Key Drivers of Success

- **Value your practice** using Truelytics, a third-party valuation software on an annual basis to determine the value of your business
- **A defined framework** that protects the value of your business and provides for your clients and family upon a continuity triggering event



Join the Cetera Community

Questions about how to get started with your continuity plan?

To learn more, contact your dedicated Business Development team member or visit cetera.com.

Legacy Builder: Qualified Buyer Program

Build enterprise value while developing a chosen successor

Problem

Many financial professionals would like to have a continuity or succession partner but do not have someone who is the right fit or is ready to buy their practice.

Solution

The Legacy Builder Qualified Buyer Program is designed to enhance your inorganic growth strategy by bringing potential acquisition opportunities to you.

Overview

Financial professionals looking to grow their practice through acquisition will be given prioritized introductions to participants in our Continuity Planning and Succession Planning programs, benefiting from the same care, service, and diligence we provide plan participants. We can help identify businesses that will be a natural fit for the seller and that are looking to sell on a timeline that dovetails with a buyer's longer-term goals. In addition, you'll have access to resources to help you successfully purchase a book of business as well as firm capital to facilitate the acquisition.

Program Requirements

- Qualified buyers are required to have an annual third-party Truelytics valuation completed and pay the \$100 annual valuation fee; no additional program fee is required
- Excellent standing with the firm and regulatory entities
- An excellent credit rating
- A practice that performs financial planning for clients
- No outside registered investment adviser (RIA) for asset management purposes
- A positive history in satisfying prior loan commitments to the firm and other creditors
- Prioritized use of Cetera-approved advisory platforms
- Defined internal business processes and resources for the effective transition of an acquired firm
- A written business plan detailing business acquisition as a goal, as well as defined strategies and tactics to complete the goal
- Active engagement with Cetera's Business Consulting Group tools, events, and resources
- Certified Wealth Strategist® (CWS®) or other approved, advanced industry designations
- A written continuity plan on file with Cetera
- A minimum of \$500,000 of annual gross production (GDC) through the firm
- Demonstrated success in buying and transitioning at least one financial services firm
- Firm president and relationship manager sign-off



Join the Cetera Community

Questions about how to get started as a Qualified Buyer?

To learn more, contact your dedicated Business Development team member or visit cetera.com.

Legacy Builder: Succession Program

Streamline acquisition with personalized introductions and guidance

Problem



Many financial professionals looking to retire feel unprepared and hesitant to create a succession plan without the right person to take over their client relationships.



Solution



The Legacy Builder Succession Planning Program provides an effective solution for your planned exit from the business with maximum value and service for your clients.

Overview

Offered through Cetera's Business Consulting Group and available only to independent financial professionals affiliated with a Cetera broker-dealer, the Legacy Builder Succession Planning Program is designed to remove or minimize nearly every barrier to ensuring that the people you serve and the legacy you're building are protected well into the future. In addition, Legacy Builder delivers personalized support to help you increase the value of your business and provide the maximum benefit to you and your family.

Key Differentiators

Cetera will ensure the purchase based on agreed-upon value which can be increased by adding annual "shields" fundamentally rooted in client retention.

Annually updated valuation will allow you to ensure that the value of your practice reflects the growth you have achieved each year.

Cetera will help you find a succession partner if you do not have one identified. Using our Qualified Buyer Program, Cetera will work to pair you with potential buyers who meet stringent due diligence qualifications and may be a good fit for your clients. The choice is yours whether to move forward with the match.

Your participation in Legacy Builder is at your discretion; you can exit at any time to pursue your own, privately sourced option.

Key Drivers of Success

- Value your practice using Truelytics, a third-party valuation software, on an annual basis to determine the value of your business and provide insight into managing the growth of your enterprise value
- A defined framework for maximizing the value of your business and transferring it to the next generation when you are ready



Join the Cetera Community

Questions about how to get started with your succession plan?

To learn more, contact your dedicated Business Development team member or visit cetera.com.

“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), and Cetera Financial Specialists LLC. All firms are members FINRA/SIPC. Cetera Financial Group is located at 655 W. Broadway, 11th Floor, San Diego, CA 92101.

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