

GrowthLine

Gain years of brand value in just a few weeks.

Cetera's GrowthLine program—available at no charge to Cetera financial professionals—helps you maximize the lifetime value of clients and drive organic growth by creating an elevated brand experience across multiple channels. Benefit from a tailored growth plan that incorporates a powerful suite of tools such as new website design and delivery, search engine optimization, and strategic marketing planning and messaging.

✓ You'll get:

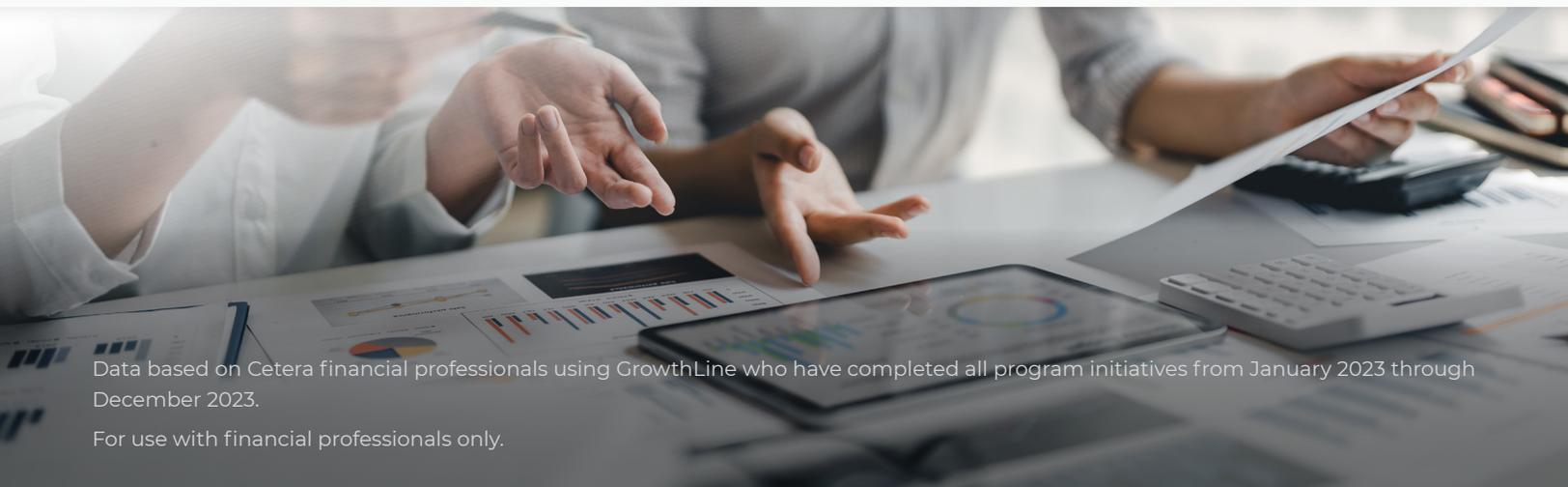
- New or refreshed **brand** and **website**
- Custom **growth plan**
- Clear **marketing strategy**
- Stronger **value proposition**
- Strengthened **digital presence**
- Up to **\$150,000** value in tools and services

+ Plus:

- **50%** more growth than your peers, guaranteed*
- **200%** increase in social media reach
- **300%** more unique visitors to website
- **80%** increase in organic search traffic

*The GrowthLine Guarantee is not for consumers, does not provide investment advice and is limited to the refund of your initial Firm affiliation fee. See terms and conditions on back.

Big benefits. Minimal time commitment.



Data based on Cetera financial professionals using GrowthLine who have completed all program initiatives from January 2023 through December 2023.

For use with financial professionals only.

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.

Individuals affiliated with Cetera firms are either registered representatives who offer only brokerage services and receive transaction based compensation (commissions), investment adviser representatives who offer only investment advisory services and receive fees based on assets, or both registered representatives and investment adviser representatives, who can offer both types of services.

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.

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