

# The Cetera Advantage



# Instead of fitting in with your firm, your firm should fit in with you.

When people talk about independence, it often means freedom to do something. At Cetera, it also means freedom *from* something—namely the rigid business models, red tape, and limited technology that many broker-dealers impose on financial professionals.

Independence is different here. For more than 40 years we have aligned our resources to the way independents aspire to do business. If your own practice requires you to be flexible, proactive, and tailored to each client's needs, then why would we be any different?

Your unique dream for the future, and your journey getting there, are too valuable to treat like everyone else's. If you want a partner that's deeply invested in your long-term potential, Cetera is the firm where you'll feel not only supported but appreciated.

## Where Everyone Gets Star Treatment

While the Cetera experience can be hard to describe, it's easy to like. That's the verdict of our Voice of Customer (VoC) program, with over 36,000 5-star reviews for advisor satisfaction.\*

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



**Our capital structure ensures we don't have to meet quarterly expectations from Wall Street analysts, so we can take a long-term approach to what's best for you.**



My business has grown tremendously because I'm not tied to someone else's model. With Cetera's technology and support, my AUM went from about \$120 million to \$236 million in three years.

**Mark Joyner**  
The Wealth Management Group

Cetera really cares about helping us do business as an independent, supporting our ability to build a client experience on our terms.

**JW Rayhons**  
Rayhons Financial Solutions



How has Cetera helped me be a better business owner? Freedom. Cetera allows us to be unique, trying new things and specializing so we can develop a practice that flourishes in today's environment.

**Mark Esslie**  
Iron Tree Financial

If you're looking to create the business you want on your terms, Cetera is the answer. We are the most important part of this organization.

**Dean Packard**  
Harvest Wealth

# We're big when it comes to resources, but small when it comes to relationships.

To stay competitive, you need big resources: leading-edge investment platforms, highly evolved technologies, skilled specialists, timely research and analysis. But no one wants to feel lost within a giant firm, so we've created a culture where individuals are free to grow in a setting of independence, boutique support, and personal connection.

Unlike firms that create scale by forcing you into a cookie-cutter mold, our success is based on your ability to thrive on your own terms. Choice is baked in, with a full spectrum of affiliation options. And you never have to wonder if your calls will be answered, because a dedicated service team that knows you well is ready to provide personalized assistance.

Access and collaboration are the norm here. Our specialized communities ensure you're closely connected with leadership and peers who know your challenges and can help you find answers or resources. To grow these relationships, we host networking events where you can share success with colleagues—and come to know them as friends.

## The Family That Learns Together, Grows Together

Our close-knit culture makes it easy to interact with fellow advisors, executive leadership, and strategic partners at *Connect2Peers* workshops or our annual *Circle of Excellence* and *Chairman's Circle* events. When we all come together, success is no accident.

**Making big feel small, we offer financial professionals and institutions a boutique experience that is rich in peer support and access to leadership.**



Cetera's culture is unique. Everyone is willing to help each other and share what has worked for them.

**Morgan Marlin**  
ATL Global Advisors

We get an enormous back office, top advice, and industry-leading ideas, yet it feels like a small family-run business. It's the best of both worlds.

**Tony Thurlow**  
Thurlow Wealth Management



Anytime I need anything, I pick up the phone and people at Cetera run through walls to help us do business.

**Marc DelGaudio**  
Allied Wealth Partners

Cetera listens. When we have an issue, they take care of it. They're helping me make a difference in people's lives with integrity and honesty.

**Dan Cvercko**  
Farmers National Bank

# It takes a vast canvas to picture all your dreams.

When technology is done right, you and your clients can share insights as naturally as if you were chatting across a desk—even while miles apart, collaborating on goals years away. So one of our priorities is providing a wide range of powerful tools that elevate the classic advisor-client experience and leverage your skills in an intuitive way.

AdviceWorks®, our award-winning all-in-one workstation, creates huge efficiencies across all your processes with end-to-end digital workflows. You can reduce errors and increase client satisfaction while accessing a tech stack of more than 40 tools. And marketing solutions such as our GrowthLine program let you create a multimedia presence that effectively engages clients, prospects, and new advisor talent.

Best of all, you don't have to be tech-savvy. Dedicated support teams for all our platforms help you get up to speed quickly with office integration and training. We can also assist with client-friendly features such as a mobile app, client portal for account access, secure and private document storage, and, of course, robust protection of user data and communications.

## Award-Winning Innovation for Advisors and Clients

With the recent win of a BISA Technology Innovation Award\*, no fewer than five offerings in our tech stack are award winners. They include Growth360, MarketingCentral, AdviceWorks®, My Advice Architect®, and DataPak®.

\*The BISA Technology Innovation Award is designed to recognize leadership in the advancement of the financial industry's products, services, and platforms through technology innovation. Listing in this publication and/or award is not a guarantee of future investment success. This recognition should not be construed as an endorsement of the advisor by any client. No compensation was provided directly or indirectly by the recipient for participation or in connection with obtaining or using the third-party rating or award.

**Our tech stack includes popular tools such as Albridge, Docupace, MoneyGuide, Nitrogen, Salesforce, and Redtail.**



On our second day, one of my team looked up from his laptop and said, "I feel like I've discovered fire!" Cetera's workflow is so integrated and easy, it was just a huge leap forward for us.

**Brett Amendola**  
Wooster Square Advisors

Automating with AdviceWorks slashed our processing and account funding times from 16 days to seven, reducing NIGOs to less than 5% and making it easier for clients to invest additional assets.

**Matt Costanzo**  
Costanzo Financial Group



Cetera's use of tech is far superior to any other broker-dealer. AdviceWorks is a state-of-the-art, digitally integrated portal on steroids.

**Adrienne Radakovic**  
Stella Wealth Advisors LLC

Cetera helped reinvigorate my website. Our team has benefited from a stronger culture and brand, and my clients are very comfortable knowing they can easily access our online tools whenever they wish.

**Grace Hayden MacNaught**  
The Planning Studio

# Changing firms is a big step. We'll make sure it's a big step forward.

Choosing a new broker-dealer is a major commitment. You should expect an even larger commitment from your new partner, which is why our award-winning service is designed to minimize disruptions with a proven onboarding process that leverages nearly 300 years of collective experience.

During onboarding, you'll stay in control as our specialists create your custom plan and timeline. We also assist with digital account movement workflows that can save time and reduce errors—as well as insurance and annuity reappointments, compliance reviews, affiliation paperwork, systems and platform training, plus technology setup and access.

Even a seamless transition can raise questions. With nearly 1,000 people on our support teams, you're assured of customized service from helpful people you'll come to know as colleagues. We're here for you, accessible with quick answers tailored to your business and your unique growth journey.

## Industry-Best Onboarding, Two Years Running

Our onboarding experience has earned top honors from the industry's only award program for innovation in support of advisor success, twice winning the WealthManagement.com "Wealthie" for transition support by delivering a personalized, seamless transition that keeps you firmly in control.

The WealthManagement.com Industry Awards program recognizes outstanding organizations and individuals that support financial advisor success. Listing in this publication and/or award is not a guarantee of future investment success. This recognition should not be construed as an endorsement of the advisor by any client. No compensation was provided directly or indirectly by the recipient for participation or in connection with obtaining or using the third-party rating or award.

\*Based on internal metrics for financial professionals onboarded between Jan. 2020 and Dec. 2024.

Smoothly managing hundreds of successful onboardings annually, we average 95% AUM transitioned within 45-60 days\*.



2025 Wealth Management.com Industry Awards Winner



Cetera is here to support you step by step during your transition. They want to know your business and everything they can do to help you succeed. And once you're here, the support doesn't end.

**Frank McKinney III**  
McKinney Capital Management

My transition to Cetera was beyond smooth. No hiccups. They made everything very easy with resources and the right people.

**Domenick D'Andrea**  
DanDarah Wealth Management



Working with Cetera is like working with a super-supportive partner rather than a broker-dealer service center.

**John Coury**  
Cathay Wealth Management

We have an individual relationship with probably a half-dozen Cetera representatives who are always there to provide support.

**Carl Johns**  
Johns Brothers Financial

# Find your joy turning potential into performance.

If delivering growth and financial well-being is what really excites you, welcome home. Cetera is designed to further your goals as an advisor, allowing you the freedom to offer the best investment solutions, nurture more productive relationships, and differentiate yourself with a practice that brings in more recurring, high-value business.

Our award-winning tools make it easier to transform advice into action. My Advice Architect® lets you save time and gain scale within a single advisory platform, accessing any resource needed to build portfolios or solve for client goals. It's also backed by dedicated growth and consulting teams you'll come to know as familiar colleagues, quick to respond with proactive, personalized solutions.

In addition to top third-party portfolio managers, you'll find exclusive models, research, and commentary from our Cetera Investment Management team—or even CIO outsourcing. For very specific client needs, we offer direct indexing with active SMA portfolios of individual securities. The result is superlative choice, white-glove support, and an experience you'll enjoy as much as your clients.



A huge factor in our growth was a bigger toolbox that's open to whatever is best for clients. There are 40,000 approved securities in Cetera's platform, which is pretty astounding.

**Emmett Corboy**  
Wealth Cycle Advisors

I once described Cetera as a skyscraper in comparison to the two-story bungalow I came from! Cetera represents a tremendous foundation, and they continue to build on it.

**Joseph Himelick**  
Himelick Financial Group



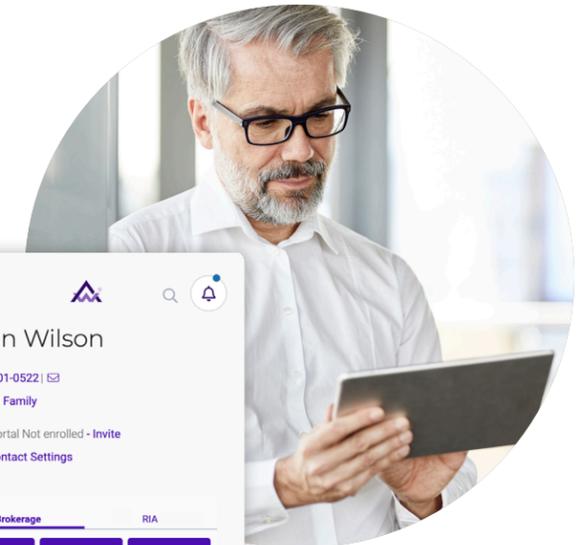
We have a lot of personalized experiences with Cetera. They truly want to know about your business, what you're doing with your clients, and what your roadmap is for future growth.

**Ryan Palmquist**  
CFG Advisors

As an advisor, I have really benefited. Cetera helped me segment our clients, prioritize how our office spends its time, and identify clients I wasn't giving enough time to.

**Jennifer Powell**  
Powell Financial Partners

## ADVISORY

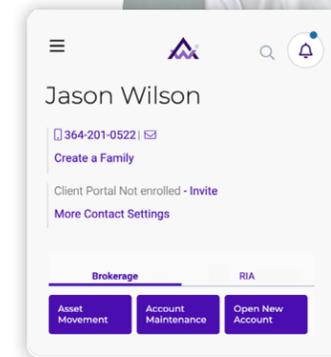


### RIA Blueprint: More Frictionless Growth

Offering the control and payout benefits of independent RIAs without the liability, RIA Blueprint lets you grow recurring advisory business at your own pace with a scaled platform and community support, plus compliance and consultation services. No matter your size, you'll enjoy high-touch, direct custodial relationships available exclusively to Cetera affiliates.

\*All data as of March 2025.

**My Advice Architect® lets you access over 100 strategists, nearly 400 account managers, and a vast array of securities to structure your models and portfolios.\***



## Clearing your path to personalized growth.

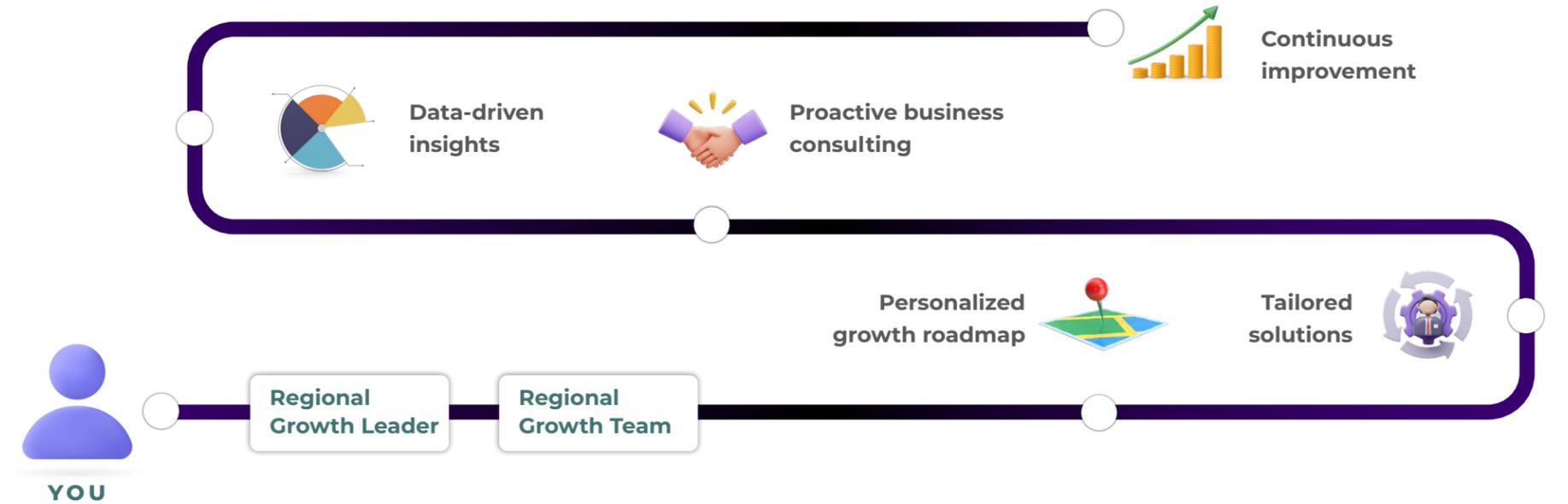
The better we understand you, the better we can meet you where you are in your growth journey. That's why you'll have a Regional Growth Team that helps quarterback success at every stage with proactive consulting, data-driven insights, a personalized growth roadmap, and tailored solutions that fit your business.

Your team of specialists connects you to big-firm resources so you can pursue goals strategically. Our Growth360™ diagnostic platform, for instance, can compile a practice profile, benchmark performance versus competitors, identify barriers, tailor a business plan, and measure progress toward organic, predictable growth.

At each stage of your growth journey, you'll find multiple sources of scalable support. Whether it's best practices and feedback from peers, resources from our home office, or 1-on-1 coaching from skilled specialists, your team is always there to show the way—powered by technology, supported by people, and inspired by community.

### REGIONAL GROWTH TEAMS

#### Multi-Stage Support for Your Growth Journey



#### What You Need, When You Need It

**A regional VP** maximizes your momentum with strategic resources through a single point of contact.

**Wealth management consultants** guide you to the next level with personalized, 1-to-1 coaching.

**Wealth management specialists** act as liaisons with our sales team to help you drive new business.

**Business consultants** can suggest ways to improve your management and financial business health.

**Advisor experience specialists** solve challenges and work with you to boost your efficiency.

**Sales enablement pros** handle inbound or outbound campaigns, plus other key issues.

**Peer resources** for your business model help with risk management, supervision, recruiting, and sales.

## Showcase your value, as well as your vision.

What you do and why you're needed can be hard to impress upon prospects and clients in a crowded marketplace. Articulating that value on their terms is a struggle for many advisors. That's why we offer exclusive brand and marketing support to make the right people aware of how you can help.

Used successfully by over 1,000 advisors, our GrowthLine program drives organic growth by leveraging seasoned marketers, AI, and digital technology for a robust multimedia brand tailored to you. Valued at more than \$150,000 in services, it's available to any Cetera-affiliated advisor or institutional program.

As part of an end-to-end outreach strategy, we can also deploy tools such as MarketingCentral and LeadEngine to automate ongoing delivery of impactful content, high-intent leads, and live or virtual events that keep you top-of-mind. So you can grow your pipeline and generate more business with plug-and-play convenience.

### Making the Grade in a Digital World

Available to all GrowthLine participants, our 36-point digital report card evaluates your online visibility, website performance, and social media based on current best practices. It's an ideal reality check, complete with advisor-specific benchmark data and recommended actions.

**You don't have to be an expert to get measurable results with clients, prospects, or new advisor talent.**



I might be a really good financial advisor, but I'm not a marketer. Cetera has the right people in place to help.

**Jim Starnes**  
Totus Wealth Management

The team took time to understand our personality, our brand, our uniqueness, then refreshed our website to make it all come to life.

**JR Phillips**  
Premier Retirement Plan Advisors



I wish I did this 20 years ago! In just four years, I have raised \$35 million in new assets and have a larger pipeline than ever.

**Chad Coe**  
Coe Financial Group

We don't need to worry about scheduling outreach or content. This is truly set it and forget it.

**Ryan Marshall**  
ELA Financial Group

# We serve many different professionals, but always as one Cetera.

### Independent Advisors

Discover ways to build and grow your book, whether you're already successful, just starting out, or joining an established practice. Our teams can help meet your goals at any stage—from prospecting for new clients, to succession planning that provides for your family, business, and clients after a great career.

### Turnkey Independence

Join a Cetera-managed branch and enjoy independence without the operational stress (and costs) of running your office. We provide mentoring, administration, training, compliance, and on-site support to help you increase profitability and achieve the work/life balance you're looking for.

### Registered Investment Advisers

Operate as a hybrid or standalone RIA with Cetera's infrastructure and support. You'll build your platform for growth with a comprehensive toolset, direct custodial relationship for advisory accounts, compliance support, and personalized consultative services that help enhance the client experience.

To begin your growth journey, find your fit among our independently supported business models. For even more customization, each model has specialized communities dedicated to professionals like you.

### Large Enterprises

Maintain your unique brand, culture, and value proposition while efficiently plugging into services and resources customized to your business model. You'll find everything you need: technology platforms, compliance oversight, practice management consulting, support for growth and acquisition initiatives, and more.

### Tax & Accounting Professionals

Help your clients keep more of what they earn with a tax-intelligent lens and smart solutions for strategic growth. Our skilled specialists and outsourced solutions can augment the talent of your in-house team, offering unique support to fuel business growth while powering your client experience with quick response times, dedicated managers, and excellent service.

### Financial Institutions

Start or upgrade your investment program with tools and technology designed for banks and credit unions, ensuring a great experience for account holders and financial professionals alike. Our consulting teams tailor their service approach to how you do business, working alongside you in pursuit of institutional goals for top- and bottom-line growth.



Cetera has the resources to service 12,000 advisors, but we don't get lost because our specialized support community lets us engage with firms like ours. It's designed that way, which is amazing.

**Bruce Cramer**  
Cramer Capital Management

Cetera feels like a family. I've never felt alone and actually feel protected and part of the team.

**J. Todd Watkins**  
Philanthropy Financial



I'm able to talk to other advisors and share best practices, which has been a game changer as I've become a part of the Cetera community.

**Tracee Sapp**  
T. Sapp Financial Partners

My upper management knows me, my family, and my intent. I can get them involved when I need resources. That white-glove touch makes a huge difference if you're trying to grow.

**Jacob Gold**  
JG&A Wealth Management

# Join Us and Pursue Your Vision

For more than 40 years, Cetera has made it easier for independent financial professionals, financial institutions, large enterprises, and tax professionals to create scalable business growth while helping their clients turn dreams into reality. As a premier wealth hub, Cetera's leading-edge technology, award-winning platforms, and team-driven solutions can empower you to grow your business' value, enhance client engagement—and increase your satisfaction while doing it.

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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