Independence Made Easy

HAVE IT ALL, WITHOUT DOING IT ALL

Cetera®

What are you looking for?

If success as an independent investment advisor is on your mind, identifying the workplace characteristics that matter most can make it easier to chart your career path. At right, you'll find the most common motivations of 200 advisors who recently went out on their own or were considering independence.

Top 5 reasons why advisors pursue independence[1]

1. Wanted to provide more personalized service to my clients
2. Freedom to do what is best for my clients
3. Ability to ensure clients are taken care of well into the future
4. Ability to build business value as an independent RIA
5. Ability to control client communication and marketing

[1]Schwab Advisor Services. (2024). "Supported independence study." [Report] Retrieved September 22, 2025 from https://content.schwab.com/web/retail/public/about-schwab/schwab-supported-independence-report-2024.pdf

Click on each chapter to explore

How independent do you want to be?

We've all seen industry profiles of advisors who left the security of their corporate offices for a kitchen-table startup, slowly building a thriving practice from the ground up. But that kind of risk-taking isn't for everyone.

To clarify your own priorities, let's consider what you do (or don't) want by taking the survey at right.

It's natural to feel unsure about a major career move. Don't let it deter you. If you answered "Yes" to one or more of the concerns listed, you're not alone—and with today's turnkey independence model, you don't have to be.

Self survey: How do you feel about independence?

☐ YES ☐ NO

You want to own your practice and grow your book but worry that the upfront costs and overhead are prohibitive.

39% of advisors recently surveyed cite costs and financing as a challenge to becoming independent.[2]

☐ YES ☐ NO

You prefer serving clients and managing your practice to devoting hours of your workweek to administrative details.

56% say compliance and legal/regulatory issues are a leading concern for independent advisors.[2]

☐ YES ☐ NO

You're accustomed to a robust infrastructure and tech stack but don't want to select or manage them.

35% find that technology and staying up to date are key issues in independent practices.[2]

☐ YES ☐ NO

You have ambitious growth or succession goals but aren't sure you can reach them without help.

36% worry about finding the right partners as an independent.[2]

[2]Ibid.

Turnkey independence

Traditionally, advisors frustrated by their work at large investment houses had only two paths to independence: build a business from scratch or join an existing firm.

Today there's a new paradigm. Simply put, **you retain ownership of your practice while outsourcing infrastructure and operations as an affiliate of a larger independent.**

The advisor model, evolved

If you want to serve clients without worrying about non-revenue tasks, a supported advisor model could hit your sweet spot.

Institutional/Captive
- → Employee
- → Does not own book
- → Limits input and autonomy

Supported Advisor
- → Independent
- → Owns book
- → Outsources responsibility for office space, operations, risk, and infrastructure

Sole Proprietor
- → Independent
- → Owns book
- → Runs all aspects of business

Too Cold | **Just Right** | **Too Hot**

We really get the best of both worlds. We have all the support you would find within a bank or office structure. But we also have the freedom and independence to truly run our practice and our business the way that we decide to.

Emmett Corboy
Financial Advisor, Wealth Cycle Advisors

They cover the day-to-day expenses, the rent, the buying, the desks and the hardware and the printers. They do all the maintenance and make sure the lights are turned on. But I own my business and can sell my book on any day.

Domenick D'Andrea
Co-Founder/Financial Advisor
DanDarah Wealth Management

I'm able to take all that time I would traditionally spend on administrative tasks and just apply that to activities that allow me to grow, whether that's marketing myself or servicing my clients.

Elias Saade
Senior Wealth Manager, Cetera Investors

A positive advantage is that we have about 40 offices nationwide. What that does is give me peace of mind. I can be creative and say, "Hey, why can't I build a practice out of each office?"

Mark Esslie
Owner/Managing Partner, Iron Tree Financial

Have it all, without doing it all

How can you overcome the complexity, cost barriers, and time crunch of running your own solo practice? **Cetera Investors** can offer a ready-made footprint that frees you to focus on growth by providing fully equipped offices, onsite staff, and end-to-end operational support.

Full-service support of your advisory business

Operations Management

- Compliance
- HR
- Payroll

Real Estate and Infrastructure

- Furnished Office Space
- IT Infrastructure
- Office Equipment and Supplies
- Phone System

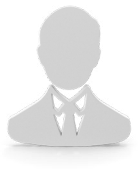
Local Support

- Onsite Growth Consultant
- Onsite Office Administrator
- Onsite Consulting and Guidance

Less time on admin = more time for revenue

Cerulli Associates found that administrative, practice management, and compliance tasks typically take up about 22% of an independent advisor's time.[3] That's like losing one full workday per week.

To help you put more time toward growth, client service, and long-term value, we offer:



Branch office support. You'll have a branch manager you can turn to for mentorship and guidance, plus a team that can offer ideas and input while handling the technology, training, supply, and staff details.

Tools and resources. Deliver a great client experience by accessing best-in-class tools for client service, practice management, and wealth management, plus advanced technology and platforms for advisory, planning, and marketing.

Limitless potential. Product independence and Cetera's strategic relationships free you to make the best recommendations for each client. With nationwide resources, we can also help you scale up with additional offices, more advisors, or new lines of business.

[3]Cerulli Associates, Commonwealth Financial Network. (2022). "Managing the Independent Practice." [Report] Retrieved September 22, 2025 from https://eu-assets.contentstack.com/v3/assets/bltabaa95ef14172c61/blt1feb-5c419eaa5d81/675074d7cbded4ca77240823/Managing_the_Independent_Practice_White_Paper_060222.pdf

Keep more of what you create

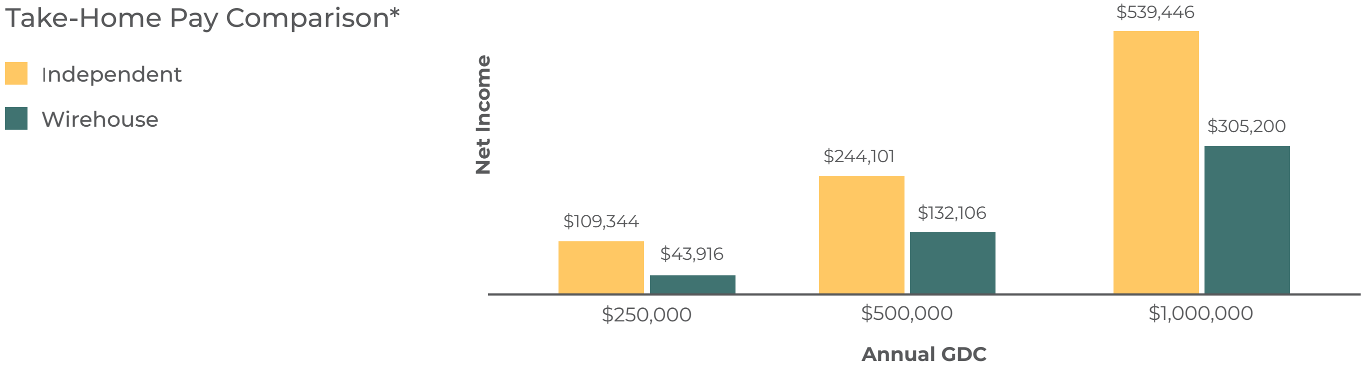
If you're a talented advisor producing significant value for a firm, taking home only about 40% of your GDC payout is a high price to pay for office staff, equipment, research, benefits, and marketing.

On the next two pages, we'll show you four ways in which turnkey independence with Cetera Investors can be a game-changer.

1 Higher payouts, lower costs

At Cetera Investors, advisors earn net payouts exceeding industry norms while minimizing overhead costs. Here's a comparison of three hypothetical scenarios at annual GDC levels of $250,000, $500,000, and $1,000,000, taken from our white paper, *Why Independence Pays*.*

Take-Home Pay Comparison*



*All numbers and calculations are for illustrative and comparative purposes only. Actual payouts may differ.

2 More time to generate revenue

By reducing administrative burdens, you gain time to focus on growth. Redirect those saved hours into client acquisition, marketing, and relationship building, and you can unlock your full revenue potential.

3 Flexibility to scale up

You can utilize about 40 Cetera Investors office locations nationwide, so it's easy to carry out expansion plans or pursue opportunities in high-growth regions.

4 Or to scale back

If you're among the 37% of industry advisors planning to retire within the next decade[4], we can help with succession planning or even purchase your practice to maximize value and ensure a smooth transition.

[4]Cerulli Associates. (2024). "U.S. Advisor Metrics 2024." [Report] Retrieved September 22, 2025 from https://www.cerulli.com/reports/us-advisor-metrics-2024

Freedom plus structure to scale

Through Cetera Investors, you enjoy access to big-company resources. Yet you also benefit from a transparent, small-company culture that makes it easy to apply those resources toward the growth of your clients, your bottom line, and your future.

Proprietary market research and recommendations, but the advice you provide to clients is always up to you.

Open-architecture product and sophisticated advisory platforms, so you'll always be free to work in your clients' best interests.

Scalable technology and digital workflows to streamline processes and create efficiencies, saving you time, effort, and money.

A robust brand identity designed in collaboration with you to grow your business by connecting personally with the clients you want to reach.

Choice and support when it's time to create a succession plan, at a higher multiple than is possible at a wirehouse.

On your own, but never alone

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 growth platform, Cetera's leading-edge technology and team-driven solutions can empower you to grow your business' value, enhance client engagement—and increase your satisfaction while doing it.

> **To achieve turnkey independence with Cetera Investors, visit cetera.com/turnkey-independence and set up a consultation today.**

To learn more or set up a consultation, visit [cetera.com/turnkey-independence.](cetera.com/turnkey-independence)

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