The Right Connections to Stay Focused on You

Securities and advisory services offered through Cetera Advisors LLC (doing insurance business in CA as CFGA Insurance Agency), member FINRA/SIPC. Investments are: • Not FDIC/NCUSIF insured • May lose value • Not financial institution guaranteed • Not a deposit • Not insured by any federal government agency. Advisory services may only be offered by investment adviser representatives in conjunction with the firm advisory services agreement and disclosure brochure as provided.
Just as I stand behind you to help you pursue your financial dreams, I have teams standing behind me and supporting my business. These firms also strengthen our relationship by providing the resources I need to better serve you.
My Broker-Dealer: Cetera Advisors

I am affiliated with Cetera Advisors, one of the premier broker-dealers in the industry and part of the family of independently managed firms of Cetera Financial Group. As a leading network of independent retail broker-dealers, Cetera Financial Group focuses on the growth of its affiliated firms, financial professionals and investment programs by providing the depth and breadth of innovative solutions and services.

I think it’s important for you to know who these partners are and why I have chosen to work with them. As my broker-dealer, Cetera Advisors is responsible for executing trades on your behalf. Like all broker-dealers, it must undergo regular auditing, and is required to meet specific net capital requirements to ensure it can meet its obligations to investors like you. But their support for our relationship goes well beyond its function as trade executor.

I think it’s important for you to know who these partners are and why I have chosen to work with them.
My affiliation means that I am not held to a sales quota or tied to selling only proprietary products. I have the independence and freedom to recommend the financial solutions that best suit your needs, ensuring your objectives are what drive all decisions. The network of people and resources I have access to help us pursue your unique goals and vision for the future. And the depth of support I receive includes areas such as wealth management solutions, technology, research, product due diligence and industry insight that help me make more informed decisions. In addition, I’m given the regulatory supervision, guidance, and training to ensure that I am informed of regulatory changes and requirements—oversight that also helps protect you.

**Our Custodians: Pershing and Cetera Investment Services**

While a broker-dealer helps supervise and facilitate the trading that converts your cash into invested assets, those assets are actually held by a custodian. Cetera Advisors works with two custodians. Cetera Investment Services LLC custodies individual retirement accounts (IRAs) to ensure they meet Internal Revenue Code requirements for tax deferral. Pershing LLC custodies brokerage accounts (including the brokerage accounts within IRAs) and fulfills a legal responsibility for safeguarding your assets while also providing related administrative services on your behalf, including settlement of purchases, tax and account record keeping, monthly statements, confidentiality and data integrity protections, and more.

Pershing is a subsidiary of the Bank of New York Mellon Corporation, which is the nation’s oldest continuously operating bank and one of the world’s leading providers of securities services. Cetera Investment Services is an affiliate of Cetera Advisors, and is a broker-dealer providing brokerage and other services to its own clients in addition to providing IRA custodial services to Cetera Advisors’ clients. Like Cetera Advisors, both Pershing and Cetera Investment Services have to meet certain net capital requirements and are subject to regular audits, both internally and by independent firms, to ensure the appropriate handling, segregation and protection of investors’ assets.
My Most Important Connection Is with You

While Cetera Advisors, Pershing and Cetera Investment Services play important roles in my day-to-day servicing of your needs, the most important relationship I have is undoubtedly with you—and Cetera Advisors, Pershing and Cetera Investment Services model their services based on that fact. In short, that is the greatest value of my affiliation with an independent broker-dealer like Cetera Advisors: I work with them to make it easier for me to work for you.

Anytime you would like more information about Cetera Advisors, Pershing or Cetera Investment Services, please do not hesitate to ask. I want you to feel confident that you understand, to your satisfaction, how we work with and through these firms, why I have chosen to work with Cetera Advisors, and the absolute priority both Cetera Advisors and I place on my relationship with you.
How Cetera Advisors Helps Me

Among the many benefits I receive from affiliating with Cetera Advisors are:

- State-of-the-art tools and technology to help build your wealth, plan your legacy and pursue your financial goals
- Diverse product choice that delivers the freedom to select financial solutions that best suit your needs and objectives
- Regulatory supervision, guidance, and training to ensure the most up-to-date information on regulatory changes and requirements to help protect you and your investments
- Access to a network of people, services and support that allows me to focus more time on you and your interests

How Cetera Advisors Helps to Protect You

My affiliation with Cetera Advisors means that:

- I am registered as a general or limited securities registered representative, which allows me to offer investment products, and requires:
  - Examinations
  - Ongoing continuing education
  - Background and fingerprint checks
- I must be registered by Cetera Advisors within each state I conduct business
- I am subject to credit checks conducted by Cetera Advisors to ensure a history of financial responsibility
- My business is subject to regular auditing
- I must attend an annual compliance meeting to ensure knowledge about any changes in the regulatory environment
Cetera Advisors provides me with access to a network of people, services and support that allows me to focus more time on you and your interests.
Strength from Integrity

While Cetera may be a new name to you, over the past 30 years its family of companies has grown to manage over $110 billion in client assets, delivering award-winning* advisory products and solutions and sophisticated trading and technology platforms to me and 8,000 other advisors across all 50 states. And they have achieved that growth by setting the standard in professional ethics and compliance oversight. It is one of the most important reasons I have chosen to affiliate with them. I and every financial professional who affiliates with them must meet and continuously adhere to their strict policies and culture of risk management. In addition, every investment I recommend has been rigorously reviewed and then approved by the industry experts of their Research and Due Diligence teams. While this doesn’t remove the normal risks associated with investing, it does ensure that the investments represent legitimate opportunities, are based on well-understood economic models, and carry strong economic merit within the current market.
My affiliation gives me the resources and support I need to best serve you.
For more information,
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About Cetera Advisors

Cetera Advisors LLC is an independent broker-dealer and registered investment adviser (RIA) firm offering efficient and convenient access to an extensive network of people, products and services to approximately 1,300 financial professionals. As part of Cetera Financial Group®, a leading network of independent retail broker-dealers, the firm is able to offer all the benefits of a large, well-capitalized broker-dealer, including innovative technology, leading wealth management and advisory platforms, and comprehensive broker-dealer and RIA services, with the personal relationships often found only at a boutique firm.

Cetera Advisors is a member of the Securities Investor Protection Corporation (SIPC) and a member of the Financial Industry Regulatory Authority, Inc. (FINRA). For more information, visit ceteraadvisors.com.