PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

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This brochure supplement is provided for Cetera Advisor Networks LLC (Cetera Advisor Networks) investment adviser representative (Advisor), JUDITH SNYDER (CRD #1020748).

JUDITH SNYDER
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This brochure supplement provides information about JUDITH SNYDER that supplements the Cetera Advisor Networks LLC ADV Part 2A. You should have received a copy of the Cetera Advisor Networks brochure. Please contact JUDITH SNYDER if you did not receive a copy of the Cetera Advisor Networks brochure or if you have any questions about the content of this supplement.

Additional information about JUDITH SNYDER is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Your Advisor's Highest Level of Educational Achievement
MASTER OF SCIENCE BUTLER UNIVERSITY

Your Advisor Currently Maintains the Following Securities Registrations
SERIES 6 - THE INVESTMENT COMPANY PRODUCTS/VARIABLE CONTRACTS LIMITED REPRESENTATIVE (SERIES 6) QUALIFIES A HOLDER FOR THE SOLICITATION, PURCHASE, AND/OR SALE OF REDEEMABLE SECURITIES OF COMPANIES REGISTERED PURSUANT TO THE INVESTMENT COMPANY ACT OF 1940; SECURITIES OF CLOSED-END COMPANIES REGISTERED PURSUANT TO THE INVESTMENT COMPANY ACT OF 1940 DURING THE PERIOD OF ORIGINAL DISTRIBUTION ONLY; AND VARIABLE CONTRACTS AND INSURANCE PREMIUM FUNDING PROGRAMS AND OTHER CONTRACTS ISSUED BY AN INSURANCE COMPANY. SERIES 7 - THE GENERAL SECURITIES REPRESENTATIVE (SERIES 7) QUALIFIES A HOLDER FOR THE SOLICITATION, PURCHASE, AND/OR SALE OF ALL SECURITIES PRODUCTS, INCLUDING CORPORATE SECURITIES, MUNICIPAL SECURITIES, MUNICIPAL FUND SECURITIES, OPTIONS, DIRECT PARTICIPATION PROGRAMS, INVESTMENT COMPANY PRODUCTS, AND VARIABLE CONTRACTS. SERIES 22 -THE DIRECT PARTICIPATION PROGRAMS LIMITED REPRESENTATIVE (SERIES 22) QUALIFIES A HOLDER FOR THE SOLICITATION, PURCHASE, AND/OR SALE OF PROGRAMS THAT PROVIDE FOR FLOW-THROUGH TAX CONSEQUENCES, SUCH AS OIL AND GAS PROGRAMS, REAL ESTATE PROGRAMS, AND S CORPORATION OFFERINGS.

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Your Advisor Currently Maintains the Following Securities Registrations
SERIES 24 -THE GENERAL SECURITIES PRINCIPAL EXAM (SERIES 24) QUALIFIES INDIVIDUALS AS GENERAL SECURITIES PRINCIPALS WHO CAN MANAGE OR SUPERVISE THE MEMBER'S (BROKER DEALER FIRM'S) INVESTMENT BANKING OR SECURITIES BUSINESS FOR CORPORATE SECURITIES, DIRECT PARTICIPATION PROGRAMS, AND INVESTMENT COMPANY PRODUCTS/VARIABLE CONTRACTS. SERIES 63 - THE UNIFORM SECURITIES AGENT STATE LAW (SERIES 63) QUALIFIES HOLDERS AS SECURITIES AGENTS. THE EXAMINATION COVERS THE PRINCIPLES OF STATE SECURITIES REGULATION REFLECTED IN THE UNIFORM SECURITIES ACT.

Your Advisor Currently Maintains the Following Professional Designations
CERTIFIED FINANCIAL PLANNER (CFP) -THIS CERTIFICATION IS OBTAINED BY COMPLETING AN ADVANCED COLLEGE-LEVEL COURSE OF STUDY ADDRESSING THE FINANCIAL PLANNING SUBJECT AREAS THAT THE CFP BOARD'S STUDIES HAVE DETERMINED AS NECESSARY FOR THE COMPETENT AND PROFESSIONAL DELIVERY OF FINANCIAL PLANNING SERVICES, A COMPREHENSIVE CERTIFICATION EXAM (ADMINISTERED IN 10 HOURS OVER A 2 DAY PERIOD) AND AGREEING TO BE BOUND BY THE CFP BOARD'S STANDARD OF PROFESSIONAL CONDUCT. AS A PREREQUISITE THE IAR MUST HAVE A BACHELOR'S DEGREE FROM A REGIONALLY ACCREDITED UNITED STATES COLLEGE OR UNIVERSITY (OR FOREIGN UNIVERSITY EQUIVALENT) AND HAVE AT LEAST 3 YEARS OF FULL TIME FINANCIAL PLANNING EXPERIENCE (OR EQUIVALENT MEASURED AT 2,000 HOURS PER YEAR). THIS DESIGNATION REQUIRES 30 HOURS OF CONTINUING EDUCATION EVERY 2 YEARS AND RENEWING AN AGREEMENT TO BE BOUND BY THE STANDARDS OF PROFESSIONAL CONDUCT. CERTIFIED FUND SPECIALIST (CFS) - THIS DESIGNATION IS OBTAINED BY COMPLETING 6 SELF STUDY MODULES, 3 EXAMS AND A CASE STUDY. AS A PREREQUISITE THE IAR MUST HAVE A BACHELOR'S DEGREE OR 1 YEAR OF FINANCIAL SERVICES WORK EXPERIENCE. THIS DESIGNATION REQUIRES 30 HOURS OF CONTINUING EDUCATION EVERY 2 YEARS.

Your Advisor's Business History for the Past Five Years			
Firm	**Position Held**	**Start Date**	**End Date**
ADVISORNET FINANCIAL	INVESTMENT ADVISER REPRESENTATIVE	10/1/2009	
CETERA ADVISOR NETWORKS	REGISTERED REPRESENTATIVE	9/1/1990	

Additional current business positions and firms may be listed below under the Other Business Activities section.

JUDITH SNYDER was born in 1946

DISCIPLINARY INFORMATION

If your Advisor had any reportable legal or disciplinary events during the past ten years, they will be described below.

YOUR ADVISOR DOES NOT HAVE ANY REPORTABLE LEGAL OR DISCIPLINARY EVENTS.

OTHER BUSINESS ACTIVITIES

Your Advisor may independently perform other investment and non-investment related business activities that fall outside their role as a Cetera Advisor Networks Advisor. These activities are listed below. Please feel free to discuss the listed activities with your Advisor.

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Firm	Type of Business	Position/Responsibilities
CETERA ADVISOR NETWORKS LLC	BROKER-DEALER	REGISTERED REPRESENTATIVE
ADVISORNET FINANCIAL, INC.	FINANCIAL SERVICES	PASSIVE OWNERSHIP
FSA ADVISORS, LLP	DBA - FINANCIAL SERVICES	REPRESENTATIVE - SERVICES OFFERED THROUGH FINANCIAL NETWORK
VARIOUS INSURANCE COMPANIES	INSURANCE	AGENT – OFFERS FIXED INSURANCE (LIFE AND LONG-TERM CARE)
ADVISORNET FINANCIAL, INC. (DBA - ADVISORNET WEALTH MANAGEMENT)	REGISTERED INVESTMENT ADVISOR	REPRESENTATIVE - OFFERS FINANCIAL PLANNING AND ADVISORY SERVICES

If your Advisor does any other business activity, it may impact the amount of time spent serving as a Cetera Advisor Networks Advisor, create potential conflicts of interest and generate additional compensation for your Advisor.

Other investment related business activities pertain to securities, commodities, banking, insurance, or real estate. Other investment related business activities that your Advisor performs may result in the receipt of fees, commissions and/or bonuses. It may also result in other forms of compensation, which are based on the sales of securities and/or the value of assets under management. This includes trail, distribution and service fees related to certain mutual funds and insurance products. Trail, distribution and service fees are paid out of the fund or insurance product assets and are therefore indirectly paid by you, the client.

Another form of “indirect compensation” may also be paid to your Advisor by sponsors of investment products, programs or services. This indirect compensation may include entertainment, attendance at events, attendance at educational conferences, reimbursements for approved business expenses, investment research, technology support and other resources that may assist with your Advisor’s investment business. An incentive (conflict of interest) may exist for your Advisor to recommend investment products and services based upon the amount of compensation received, rather than your best interest. Cetera Advisor Networks maintains a Code of Ethics requiring your Advisor to always act in your best interest and maintains a supervisory structure to monitor the advisory activities of your Advisor in order to reduce potential conflicts of interest.

ADDITIONAL COMPENSATION

In addition to advisory fees, your advisor may earn sales incentives or awards based on the value of assets under management, investment products sold, number of sales, client referrals, amount of new deposits or amount of new accounts. This additional compensation may include the same items (economic benefits) as listed in the Other Business Activities section above as indirect compensation.

SUPERVISION

Cetera Advisor Networks assigns your Advisor to a designated advisory supervisor. Their designated advisory supervisor has ongoing oversight of your Advisor’s investment advisory activities. This includes, but is not limited to transaction and investment suitability, account opening and correspondence.

Supervisor’s Name:	MICHAEL FETSCH
Supervisor’s Title:	DESIGNATED ADVISORY SUPERVISOR
Supervisor’s Phone Number:	(317) 243-8016

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