



My Advice Architect®

The Manager Program

Your investments. Personalized.



Asset Management Tailored to You

The Manager Program combines a high degree of customization with access to globally-known institutional asset managers. This means that your holdings can be tailored to specific requirements like tax mitigation, alignment with your personal values, and other unique requirements.

The Manager Program is part of My Advice Architect®, Cetera's unified advisory platform. It allows me to manage every step of the investment process in one place, from proposal generation to reporting. I can build comprehensive portfolios by consolidating assets and managing risk holistically, improving diversification across money managers and securities, and simplifying fees. With this platform, I can implement a personalized strategy, and have the flexibility to move between programs as your needs change over time.

A Manager Portfolio

- › Uses **time-tested and repeatable investment principles** to provide the framework for your portfolio
- › **Makes transparency a centerpiece of your experience.** Unlike other forms of institutional asset management, the Manager Program is designed so that you hold the underlying securities directly, rather than owning a piece of a larger pie.
- › **Offers personalized tax management and mitigation strategies.** By directly owning the underlying securities, allocations of specific holdings can be increased or decreased to optimize your personal tax situation.
- › **Represents your personal values** by aligning holdings with your unique religious, social, climate, conservation, health and wellness, or other concerns.
- › **Allows the flexibility to diversify your portfolio** to help avoid overexposure to certain areas of the market you may own elsewhere, like if you hold a large amount of your employer's stock.

Note: Some features may not be available. Please ask for details.

The Manager Process

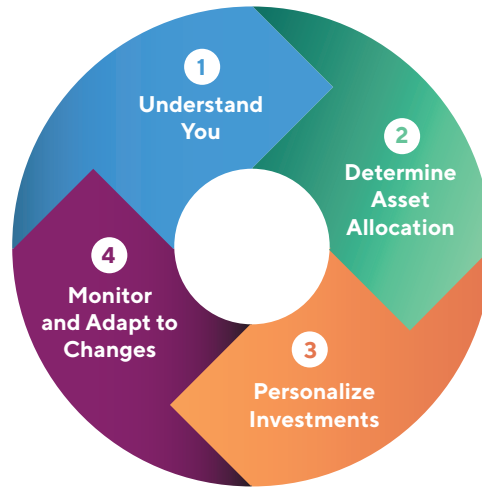
The Manager Program's disciplined approach uses proven asset allocation models, but employs an abundant level of diversification and customization across a spectrum of asset classes and management styles, so it's adaptable enough to keep pace with your changing goals and needs. However sophisticated we make your account, the process of creating it remains straightforward.

1. Understanding Your Goals

The process begins with understanding your current financial picture and what you want to accomplish.

4. Monitoring and Rebalancing Over Time

Your account will be monitored to keep it within the selected asset allocation and risk profile, working with you to ensure it's still aligned with your goals.



2. Personalizing Your Asset Allocation

With your goals, time horizon, and risk profile in mind, we can choose an asset allocation model that works in concert with your other investments.

3. Diversifying Your Portfolio

Your account will be built using multiple asset classes, adding additional support and strength of institutional research by some of the largest investment firms in the world.

The program provides the tools we need to pair my personalized financial guidance with the research and insights of professional investment managers, creating a disciplined yet flexible investment process. **As important as the initial portfolio we create will be, it's the ongoing advice that helps ensure your portfolio has end-to-end alignment with where you are today, where you want to go, and any milestones you want to cross along the way.**

The Manager Program at a Glance

A Portfolio Made for You

The Manager Program gives you access to institutional asset management and a deeply personalized approach. Your goals and values are at the heart of the entire process.

Gain a greater sense of control for your financial future with:

- › Access to institutional-caliber money managers
- › Ability to potentially minimize tax consequences
- › Easy-to-understand quarterly performance reports
- › Ability to exclude specific securities from your portfolio for business, moral, ethical, or other reasons
- › A diverse array of holdings under a single, transparent, all-inclusive fee ^{1,2}

¹ In addition to fees paid for advisory services with respect to your investments in mutual funds, additional mutual fund internal expenses, including management, trading and marketing fees may apply. Mutual fund expenses, 12(b)-1 service fees, and any deferred sales charges are fully disclosed in the mutual fund prospectus.

² Additional charges may be imposed, which currently include, but are not limited to, a servicing fee of up to \$20 for transactions in certain mutual fund families (where applicable).

Call or email me anytime for more information about the Manager Program and whether it's the right choice to help you strengthen your financial future.

Important Disclosures

Advisory services offered through Cetera Investment Advisers LLC.

Advisory services may only be offered by investment adviser representatives in conjunction with the firm advisory services agreement and disclosure brochure as provided.

Investments are not FDIC/NCUSIF insured; may lose value; are not financial institution guaranteed; are not a deposit; and are not insured by any federal government agency.

Since no one investment program is suitable for all types of investors, this information is provided for informational purposes only. We need to review your investment objectives, risk tolerance, and liquidity needs before introducing suitable managers/investment programs. For tax advice, you should consult your tax professional regarding your particular situation.

Asset allocation, which is driven by complex mathematical models, should not be confused with the much simpler concept of diversification.

Professional money management cannot guarantee that investment strategies will be successful.

A diversified portfolio does not assure a profit or protect against loss in a declining market.

Investors should consider the investment objectives, risks and charges, and expenses of the fund carefully before investing. The prospectus contains this and other important information about the fund. Contact your registered representative or the issuing company to obtain a prospectus, which should be read carefully before investing or sending money.

"Cetera Financial Group" (CFG) refers to the network of independent retail firms encompassing, among others, those that are members [FINRA/SIPC](#); Cetera Advisors LLC, Cetera Wealth Services, LLC (f/k/a Cetera Advisor Networks), Cetera Investment Services LLC (marketed as Cetera Financial Institutions or Cetera Investors), and Cetera Financial Specialists LLC. Those that are Securities and Exchange Commission registered investment advisers; Cetera Investment Management LLC and Cetera Investment Advisers LLC. CFG is located at 655 W. Broadway, 11th Floor, San Diego, CA 92101.

"Cetera Holdings" refers to Aretec Group, Inc., an affiliate of Cetera Financial Group. Cetera Holdings is located at 2301 Rosecrans Ave., Suite 5100, El Segundo, CA 90245.

Avantax Planning Partners, Inc. is an SEC registered investment adviser within the Aretec Group, Inc. (dba Cetera Holdings). All of the referenced entities are under common ownership.

Financial professionals 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.

