Cetera®

My Advice Architect®

The Guided Program

Personalized strategy. Time-tested philosophy.

A Custom-Guided Solution Designed Around Your Future

With the Guided Program, we start with your plans for the future. What are you investing for? How much risk is too much? How will this portfolio work in concert with your other investments? Then, drawing on our discussions and under my guidance, we'll use time-tested asset allocation models to build a portfolio aimed at helping you lead a more enriching life.

The Guided 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, which improves 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 Guided Portfolio:

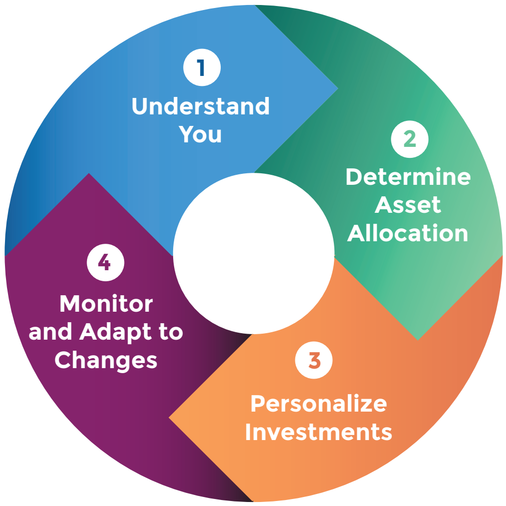
- Starts with **creating a strategy based on your financial needs** and plans for the future.
- Draws on sound asset-allocation models built on **time-tested and repeatable investment principles** that provide the framework for your portfolio
- **Offers a wide level of diversification**, drawing on a broad selection of mutual funds and exchange-traded products (ETPs) that have been carefully reviewed, selected, and are regularly monitored by Cetera® Investment Management.
- Pairs the personalized investment strategy we create with a **customized portfolio** built around your goals.
- **Provides regular monitoring and rebalancing** to help ensure your portfolio is tracking toward your objectives
- **Allows the flexibly to adjust your portfolio** to meet your changing needs, time horizon, and risk tolerance.

The Guided Process

The Guided Program's disciplined approach uses proven asset allocation models yet employs abundant 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.



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

We'll use the selected asset allocation model to build out your portfolio with funds meticulously selected by Cetera Investment Management.

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.

The program provides the tools we need to pair my personalized financial guidance with the research and insight of Cetera Investment Management, 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 Guided Program at a Glance

A Customized Advantage

The Guided Program is a flexible and efficient way for you to pursue your goals, and makes an excellent addition to nearly any investment strategy. Gain a greater sense of control for your financial future with:

- **A customized investment portfolio** tailored to your needs and objectives
- **A disciplined investment process** and asset-allocation approach
- **A diverse selection of mutual funds and exchange-traded products (ETPs)**
- **One fee** with no additional trading costs[1,2]
- **Portfolio monitoring** on an ongoing basis
- **Periodic reviews** of portfolios and automatic rebalancing
- **Easy-to-understand** quarterly performance reports
- **Monthly statements**, as well as online account viewing

[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 Guided Program.

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.

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

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

Rebalancing may be a taxable event. Before you take any specific action be sure to consult with your tax professional.

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.

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