



My Advice Architect®

The Advisor Program

Direct access. Greater control.



A Direct Line to Your Investments

The Advisor Program is a high-touch, fully custom investment solution that keeps us connected as I create, allocate, and manage your portfolio on a daily basis. As always, we start with your plans for the future. What are you investing for? How will this portfolio work in concert with your other investments? Then, combining my guidance and the insights of professional investment managers, we'll build a portfolio designed to help you lead a more enriching life.

The Advisor 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.

An Advisor Portfolio:

- › Starts with **creating a strategy based on your individual circumstances, goals, and aspirations** for the future
- › Adds **additional levels of control** that allow us to limit exposure to certain types of securities or draw from a more sophisticated slate of investment options
- › Gives us a **wealth of possibilities** for creating a portfolio with a selection of more than 40,000 securities
- › **Supports my insight** with the acumen of experienced wealth management consultants at Cetera and independent research of Cetera® Investment Management
- › Offers solutions that **can solve for even the most complex scenarios**, and incorporate the professional expertise of your legal and/or tax advisor
- › Includes my **regular monitoring and rebalancing** to help ensure your portfolio is tracking toward your objectives
- › Allows us to **flexibly adjust your portfolio** to meet your changing needs, time horizon, and risk tolerance so you always feel comfortable with—and confident in—our choices

The Advisor Process

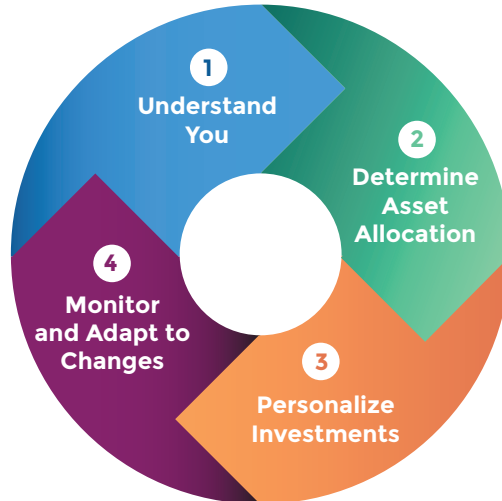
The Advisor Program offers an incredible level of customization and flexibility. No matter how sophisticated we make your portfolio, the process of creating it remains straightforward.

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

Drawing on more than 40,000 securities, sophisticated portfolio analytics, and in-depth research, we can construct a portfolio unique to your goals and objectives.

3. Diversifying Your Portfolio

We'll work together to build out a diversified portfolio, drawing on a combination of investment vehicles, including some typically only available to institutional investors.

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

The Direct Advantage

The Advisor Program is a flexible and efficient way for you to pursue your goals, and makes an excellent addition to nearly any investment strategy. You'll feel more in control of your financial future with:

- › **Access to numerous securities**, including mutual funds, equities, bonds, exchange-traded funds (ETFs), variable annuities, and other sophisticated investment products
- › **Allocations customized to your personal needs** with the option of moving between stocks, bonds, and cash
- › Investment product research and screening
- › **Two pricing options available**; call your advisor today¹
- › **Check-writing privileges** and **debit card**
- › **Monthly statements** for a clear overview of account activity
- › **Easy-to-understand** quarterly performance reports

¹Additional 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.

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