

## INTRODUCTION TO COMMONWEALTH

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Just as you're free to choose the advisor you believe is best suited to help you meet your objectives, our firm benefits from the same freedom in selecting a firm to help us serve you. The partner we chose to help us help you pursue your goals is Commonwealth Financial Network,<sup>®</sup> the largest privately held Registered Investment Adviser-independent broker/dealer in the country, with more than \$161 billion in total assets\* and approximately 1,950 affiliated advisors.\*

As a 100-percent management-owned firm, Commonwealth is not beholden to shareholders, stock prices, or a parent company. The firm can focus on a much longer time horizon than a public firm can and is free to invest in the kind of infrastructure, scale, and support that helps us maintain our own independent status—and allows us to focus exclusively on what benefits you most.

The client-centric values we share with Commonwealth, coupled with the firm's continually expanding resources, mean we're all working toward the same goal: to provide you with the exceptional guidance, products, and service you want and deserve. This includes:

- **Investment choice.** Commonwealth offers us robust, independent market research and a wide universe of third-party investment options—from individual stocks and bonds to mutual funds, exchange-traded funds, alternative investments, managed accounts, and retirement plans. Our access to Commonwealth's expert, impartial guidance and a diverse range of products helps ensure that we remain free to operate in your best interest and to make recommendations based on your financial objectives, personal investment style, and risk tolerance—without pressure to promote proprietary products or strategies.
- **Responsive service.** Commonwealth's business model centers on delivering indispensable service at every level of the organization—so that we, in turn, can do the same for you. The firm's 2.1:1 advisor-to-staff ratio\* is one of the best in the industry, which means that Commonwealth staff members stand ready to respond to our needs promptly and execute transactions quickly and efficiently.

- **Integrated technology.** Commonwealth's technology platform gives us a truly comprehensive view of your complete financial life, all in one place. This enables us to efficiently and easily review your financial situation, make updates and changes, and keep you apprised of your status through user-friendly web-based systems. A client portal allows you to see much of the same information we see online.

- **Breadth of expertise.** Commonwealth's team includes more than 45 staff with CFA,<sup>®</sup> CFP,<sup>®</sup> ChFC,<sup>®</sup> and JD credentials, as well as niche-qualified specialists with experience spanning estate planning, taxation, risk management, business planning, and retirement planning. So however complex your needs, we can tap into the capabilities of some of the most knowledgeable people in the industry to provide solutions that align with your goals.

- **Access to top management.** Commonwealth delivers the scale and breadth of resources that are typically available at bigger, publicly held firms—but with more personal service. The firm's uncommon approach gives us regular access to its 12 managing partners, who have an average tenure of 25 years. Access to this depth of knowledge translates into better, faster, more informed decisions for you.

- **Business consulting.** Commonwealth offers us complimentary in-house support to help us optimize our efficiency and ensure that our business model enables us to most effectively respond to your needs.

- **Compliance support.** We also benefit from legal and regulatory guidance to help us ensure that your investments—and our firm's business practices—are in compliance with the industry's myriad rules and regulations.

These are just a few of the ways the firm goes above and beyond what most broker/dealers do, and why we feel so strongly about our partnership with Commonwealth.

\*As of December 31, 2018

*Commonwealth is a member of the SIPC, which protects securities customers of its membership up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available on request or at [www.sipc.org](http://www.sipc.org).*

