Grow Your Way

CETERA RIA SERVICES

Wherever you are in your growth journey, Cetera provides the flexibility and choice to lead you forward **on your terms.**

Cetera®

Who is a good fit for **Cetera RIA Services?**

- Entrepreneurially-minded advisors seeking an enhanced RIA experience
- Those willing to move all advisory assets in 1 year
- Individual advisors or ensemble practices with ~$75m in AUM*

Enjoy all the benefits of the independent RIA model without giving up the advantages of Cetera's scaled platform, sense of community and business management programs.

*While we have not set minimum qualifications because there are a variety of factors that go into your decision to open your own RIA, we believe that $75 million or more in advisory AUM provides a solid base for an advisor to benefit from an RIA business model.

Growing Your Business Your Way Has Never Been Easier

Advisors seeking to grow or expand their advisory business have been forced to choose between forming an RIA on their own or access to the robust resources and support they have come to rely on from their dedicated partners. No more. The expanded business model options available through Cetera RIA Services make it easier than ever to continue to deliver the sound, independent guidance your clients seek while meeting your current and future growth needs without surrendering the benefits, scale and protections provided* by an affiliation with Cetera.

Whether you are looking to start your own RIA, affiliate your current RIA with a broker-dealer to receive additional layers of support, or are looking for an affiliation model that would give you a more RIA-like experience without many of the burdens, Cetera RIA Services can help you find the option that's right for your business goals.

4 Ways To Affiliate

Cetera RIA Services offers four models of affiliation, providing flexibility, choice and the ability to move between models as your business grows.

1. Cetera's corporate RIA hybrid solution
2. Cetera's corporate RIA IAR-only solution
3. Your own RIA hybrid solution
4. Your own RIA IAR-only solution

No matter which option you decide is right for you, Cetera RIA Services is dedicated to supporting your business growth goals by providing:

- **Access to leading technology**
  AdviceWorks® serves as the single point of entry to an integrated technology offering. Using the portal, you can access Orion Advisor Solutions (Orion), perform business-critical tasks like account opening, trading, rebalancing, reporting and more.

- **Big firm resources, small firm feel**
  You'll still have access to the technology, resources, custodial capabilities and stability of a large firm without losing the support and sense of community granted by smaller firms.

- **Greater control**
  You choose the path and model that best matches the current and desired future state of your business.

- **Guidance from those who know you best**
  Our consultative approach can help you make informed decisions about the options available to you and facilitate your transition with ease.

* The availability of benefits and services provided by Cetera will vary based on the affiliation model selected.

What's The Right Business Model For You?

Choosing the right growth opportunities for your business is critical for long-term success. Whether you are seeking a true RIA-like experience while maintaining the benefits and protections of Cetera, a complete custodial model for your own RIA, or an option with brokerage business through Cetera and RIA custodial services for your own RIA through Cetera, Cetera RIA Services can make your vision a reality.

Models-At-A-Glance

	Cetera's Corporate RIA		Advisor-Owned RIA	
	Cetera's RIA & Broker-Dealer (Hybrid)	Cetera's RIA Exclusively (IAR-Only)	Your Own RIA & Cetera's Broker-Dealer (Hybrid)	Your Own RIA Exclusively (IAR-Only)
Custodian Support	✓	✓	✓	✓
B-D Support	✓		✓	
Corporate RIA Safety Net	✓	✓		
RIA Economics	✓	✓	✓	✓
Integrated RIA Technology (Orion)	✓	✓	✓	✓
B-D Technology (AdviceWorks/Pershing)	✓		✓	
Growth Capital Access	✓	✓	✓	✓
Community / Home Office Relationships	✓	✓	✓	✓
12-Month Transition Period	✓	✓	✓	✓
Access to Cetera Services	✓	✓	✓	✓

All four Cetera RIA Services affiliation models are designed to adapt as your business grows, offering the broad resources and support you rely on to run your business your way.

The Cetera RIA Services Offering

All Cetera RIA Services options include an integrated technology platform featuring **Orion** and **AdviceWorks** that offers a cohesive custody, technology, compliance (differentiated by the affiliation model chosen) and service experience, without the usual disruption created by changing firms.

Dedicated RIA Support

Our highly specialized RIA Services and Growth teams work very closely with one another to make sure your business needs are met, whether you retain broker-dealer affiliation or decide to pursue an IAR-only model. Our specialized teams will:

- Provide support for platform services for proposals and models, new accounts, billing and reporting
- Support AdviceWorks and Orion navigation and functionality
- Manage service requests and support trading questions and processes
- Manage all custodial activities, including paperwork for new accounts and platform servicing items
- Provide custodial service-specific activities for in-process or existing accounts (transfer status, custodial statements, paperless, etc.)

Exceptional RIA Technology

Cetera has chosen to partner with Orion, which will be available exclusively through AdviceWorks, to create an integrated advisor experience that combines best-in-class third-party solutions (including access to services from AdvicePay, MoneyGuidePro®, Redtail, Albridge, and more) with business-critical digital workflows and analytics tools you need to service clients and grow, all in one place.

Why Orion?

Purpose-built for RIAs, Orion is a **best-in-class solution,** providing the most comprehensive RIA-focused toolset and workflow.

The Orion Advantage

Recognizing that success looks different for every firm, Orion's complete, yet modular suite of solutions empowers you with the ability to choose the tech you need to achieve your firm's vision for success. This state-of-the-art platform for the Cetera RIA Services offering allows you to:

- Trade and rebalance across many accounts to drive scale while including:
  - Tax-loss harvesting
  - Household rebalancing
  - Cash management
  - Sleeve-level trading
- Create turnkey performance reports for your RIA Services advisory programs custodied at Cetera Investment Services, featuring:
  - Custom and consolidated reports
  - Onscreen portfolio views
  - Composite reporting
  - Sleeve-level reporting
- Create client proposals
- Build and manage investment models across your book of business
- Expand your offering with access to third-party strategists and investment managers while retaining trading capabilities
- Receive compliance-related support, which varies based on the selected affiliation model (e.g., surveillance reporting, tracking of AUM for advisor-owned RIA regulatory filings, etc.)

Our team will work with you to configure Orion to your practice's needs, helping you navigate and adopt the solutions that are right for you.

Custodial Services With A Personal Touch

Cetera provides affiliation options through our corporate RIA and Cetera Investment Services, a custodian with 37 years of experience and more than $75 billion of client assets in custody. Cetera Investment Services only serves advisors and institutions, and provides a high-touch experience that prioritizes your needs and those of your clients.

Investment Advisory Programs

All business models provide access to two advisory programs: **Advisor as Portfolio Manager** for hands-on portfolio management and **Unified Managed Account** for those who want to outsource portfolio management.

Compliance Solutions

While owning your own RIA offers greater flexibility and choice, it also comes with greater administrative and compliance responsibilities. Advisors choosing the corporate RIA hybrid, or corporate RIA IAR-only solutions, benefit from Cetera's enterprise-level compliance, legal and regulatory support and guidance.

About Cetera Investment Services

- Personal and approachable
- Self-clearing since 1990
- Granted custodial powers in 1993 from the IRS to be a non-bank custodian
- Serves over 275,000 clients
- Serves more than 400 financial institutions
- Assets under administration: over $75 billion
- Total full-time employees: 325
- Does not compete with you or your business

Value-Added Services

Advisors choosing to transition to one of the four Cetera RIA Services affiliation models continue to benefit from a broad range of practice management services, including:

- Access to Cetera leadership and community
- Business consulting
- Succession planning
- Investment research
- Marketing and communications programs
- Conferences and educational events
- Cetera Investment Management market updates, research reports and thought leadership
- Investment solutions through our broad network of strategic partners
- Cybersecurity support
- Access to capital

Transition Your Way

Since Cetera RIA Services is a comprehensive way of doing business, not another investment solution, existing advisors will need to move all advisory assets within 12 months. However, you retain control of the timing and pace of your transition, while our Transitions team helps with the heavy lifting. Most importantly, your revenue stream won't be interrupted while you're transitioning.

What To Expect When Transitioning To Cetera RIA Services

If you are currently affiliated with a Cetera broker-dealer and want to remain hybrid (maintaining your FINRA licenses), you will not need to repaper your broker-dealer accounts. If you are not currently affiliated with a Cetera broker-dealer and wish to remain hybrid, you will need to repaper brokerage accounts.

All interested advisors will need to move advisory accounts to Cetera Investment Services. However, advisors currently affiliated with Cetera will benefit from the convenience of pre-filled paperwork due to our access to your current account data.

You Choose The Pace

Unlike changing firms or custodians, you can control the timing of your transition to Cetera Investment Service's self-clearing custodial platform. You will have up to 12 months to move your client's advisory assets to the RIA Services platform. Our team will assist you in building out a transition plan that is right for you and will continue to offer support during the initial months of your move.

Transition on your schedule with the full support of our dedicated team and streamlined process.

Elements Of A Successful Transition

Our experience with hundreds of transitions has identified key elements of a successful transition and a proven process.

1. Pre -Transition

Discovery Call

Kickoff call to define roles and set expectations.

Transition Plan Design

Assign coaches for hands-on consultation, identify training needs and establish a timeline.

Plan Execution

Regular check-ins, execution of training, compliance activities, licensing and registration, and more.

2. Affiliation

Transition Accounts

Initiate client outreach, open new accounts and transition assets.

3. Ongoing

Integration

Cetera creates a configuration of Orion customized to your business. Continued support by training, service and growth consultants to ensure seamless execution of ongoing business.

Our Commitment to You

As we work together to transition your business, there will be open lines of communication and escalation to ensure the timely and appropriate execution of the plan, as well as the resolution of any challenges that may occur. We will deliver you the best on-boarding experience by leveraging our combined expertise to form a common disciplined approach, while having the flexibility to accommodate the individual needs of your business.

Resources and Next Steps

Getting started on the next exciting chapter of your business growth with Cetera RIA Services is easy:

Engage

- Review educational materials
- Meet to identify and address areas of interest
- Get introduced to RIA Services

Consult

- Get help deciding on key decisions like advisory structure, compliance requirements, and more
- Select the best model to meet current and future needs
- View a demo of integrated technology offering

Price

- Receive proposal and pricing
- Meet your dedicated Transitions team
- Begin transition

We're Here To Help Find The Right Answer For You

To learn more about the advisory business options available at Cetera, contact the Cetera Business Development team at 800.336.8842.

Cetera® RIA Services