Advanced Planning Group

Support for sophisticated financial issues

Strengthen your relationships and provide support for clients' complex financial needs by partnering with Cetera's Advanced Planning Group.

This team of highly credentialed legal and financial specialists provide support in the following strategic planning areas:

- **Wealth transfer planning:** Estate preservation and legacy planning, revocable and irrevocable trusts, charitable giving, wealth replacement, intra-family transfers, gifting, and asset protection
- **Retirement distribution planning:** IRA and qualified plan distribution strategies
- **Business and succession planning:** Executive compensation, nonqualified deferred compensation plans, key-person insurance, and buy-sell agreements
- **Stock options:** Tax strategies and exercise methods
- **Life insurance and annuity planning:** Section 1035 exchanges, policy transfers, assignments and beneficiary changes, and estate and business uses

Leverage our team to operate as an extension of yours. The Advanced Planning Group will:

- Offer support on technical or legal issues, and timely and reliable guidance
- Respond to complex inquiries
- Discuss alternative planning strategies
- Provide reference materials and documentation on specific planning topics
- Consult with your clients' attorneys or other professional advisors to assist with especially complex issues
- Provide access to comprehensive tools and resources including tax and planning developments, research, planning strategies, and written authority and specimen documents

For more information on how we can support client issues, no matter the level of complexity, contact **800.336.8842** or your dedicated Business Development team member, or visit **cetera.com**.

"Cetera Financial Group" refers to the network of independent retail firms encompassing, among others, Cetera Advisors LLC, Cetera Advisor Networks LLC, Cetera Investment Services LLC (marketed as Cetera Financial Institutions or Cetera Investors), Cetera Financial Specialists LLC, and First Allied Securities, Inc. All firms are members FINRA / SIPC.

Individuals affiliated with Cetera firms are either Registered Representatives who offer only brokerage services, Investment Adviser Representatives who offer only investment advisory services, or both Registered Representatives and Investment Adviser Representatives who can offer both types of services.

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