

Align Guidance with Changing Client Needs

Take a fee-for-service approach to grow and enhance client relationships

Expand your value-added services to existing clients and increase your appeal to a new generation of clients by offering services that create longer-term relationships. Cetera has partnered with AdvicePay to provide an easy way for you to offer a fee-for-service billing model, opening up your business to new opportunities for growth.

Using a fee-for-service model allows you to provide financial guidance that doesn't hinge on market performance. You're able to profitably provide new choices for financial guidance, with services like:

- Assistance with budgeting, cash flow, or debt reduction
- Help with organizing and prioritizing financial goals
- Financial literacy and education
- Review of estate planning documents
- Recommendations to reduce tax exposure

Adding this option also gives you the opportunity to expand your revenue generation capabilities and differentiate your offering. You can reach new investors who may not meet your investment minimums today but have high future earning potential, or provide additional services to existing clients who may benefit from an hourly, retainer, or subscription model.

Our teams provide guidance on how to implement AdvicePay and your fee-for-service model, including:

- Determining your business model and target market
- Establishing a pricing model
- Developing a marketing plan and client talking points
- Setting meetings with a key group of early adopter clients
- Evaluating the approach, based on learnings

For more on how Cetera is helping financial professionals expand their reach and grow their book, contact **800.336.8842** or your dedicated Business Development team member, or visit **cetera.com**.

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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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