

# Legacy Builder

*A Powerful Program to Protect Your Business, Clients, Family, and Legacy*

Gain greater confidence for your business and your clients with Legacy Builder, a program that provides comprehensive support for your continuity and succession plans. Offered through Cetera's Business Consulting Group and available only to financial professionals affiliated with a Cetera firm, this full-service solution is designed to remove or minimize nearly every barrier to ensuring that when you exit the business, the people you serve and the legacy you're building are protected. Even if you plan to work past retirement age or wind your practice down, Legacy Builder provides a stopgap solution that ensures your clients are cared for if you have an unplanned exit from the business.

In addition, Legacy Builder delivers personalized support to help you increase the value of your business to provide maximum benefit to you and your family when you retire.

## Program Components

### Continuity Planning

When you qualify for Legacy Builder and opt in to Continuity Planning, you have the assurance that either Cetera or a qualified buyer from within our family of firms will purchase your practice based upon a predetermined valuation. Once you're enrolled, a fair and objective valuation of your business will be performed by a third-party company. In the event of your unplanned exit due to death, disability, or other triggering event, the purchase will take place, ensuring uninterrupted service to your clients and continued operation of your business.

### Succession Planning

You'll gain access to a suite of resources to help create a succession plan that benefits both you and your clients. Starting with a baseline valuation, our team will work with you to identify ways to build your enterprise value, providing guidance on expanding client services for a greater share of wallet and growing and diversifying your client base—all designed to increase

current satisfaction and maximize appeal to potential successors. Simultaneously, you'll have assistance in finding a qualified candidate from within your current firm or another Cetera firm and building a succession agreement that inspires confidence for you, your succession partner, and your clients.

### Qualified Buyer Program

Benefit from the depth of experience across Cetera's financial professional base to find a buyer match you and your clients can feel confident about. We not only look for a succession partner who meets the needs of your firm today, but ideally one whose culture and service philosophy blends with yours, who has the resources to successfully care for your book of business, and who can continue or exceed your current trajectory. Candidates are thoughtfully evaluated for their customer support model, product and service mix, talent base, resources, and other critical factors. In short, we look for the person or team who you agree would be a natural fit to succeed your business.

*Financial professionals must adhere to specified requirements to participate in any Legacy Builder program.*

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For more information about how we help financial professionals grow and preserve their practice's legacy, contact **800.336.8842** or your dedicated Business Development team member, or visit **cetera.com**.

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"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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*For use with financial professionals only.*