INTRODUCTION TO COMMONWEALTH

Just as you're free to choose a financial advisor who you think can best help you reach your investment and planning goals, we're free to work with the firm we believe can best support us in serving you.

We chose to partner with Commonwealth Financial Network® because it provides the same level of service you've come to expect from us and it values our independence as much as we do, so we can act in your best interest.

Like us, Commonwealth is an independent firm: it is 100 percent owned and managed, so it does not answer to shareholders or a parent company. That leaves it free to do what's best for its advisors and their clients. And it allows it to continually reinvest its earnings in the infrastructure and support we need so we can focus more of our time on what benefits you most.

As our Registered Investment Adviser–broker/dealer, Commonwealth is responsible for processing transactions on your behalf and supervising our operations. But there's so much beyond the back-office support it provides. We also benefit from a vast array of guidance, products, and services, including:

- **Investment choice.** Commonwealth offers a diverse range of investment products that allows us to make the right recommendations based on your financial objectives, personal investment style, and risk tolerance—without pressure to promote proprietary products or strategies. Add in our access to expert research, impartial guidance, and timely market insights, and we have everything we need to develop a plan to help you reach your investment goals.
- **Responsive service.** Commonwealth has always been focused on delivering indispensable service at every level of the organization—so that we, in turn, can do the same for you. The firm's 2.3:1 advisor-to-staff ratio* is one of the best in the industry, which means everyone at Commonwealth stands ready to respond to our needs promptly and execute transactions efficiently.
- **Integrated technology.** Commonwealth's sister firm, Advisor360°,® delivers a fully integrated technology platform that gives us a truly comprehensive view of your complete financial life. This enables us to efficiently and easily review your financial situation, make updates and changes, and keep you apprised of your status through their web-based systems. And, a user-friendly client portal allows you to see most of the same information we see online.
- **Breadth of expertise.** Commonwealth's wealth management team consists of specialists with a range of experience that covers estate planning, taxation, risk management, business planning, and retirement planning. 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 scope 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 principals. Access to this depth of knowledge translates into better, faster, and more informed decisions for you.
- **Business consulting.** Commonwealth offers complimentary in-house support to help us manage our practice as efficiently as possible. This ensures that we spend less time focused on the matters of running a business and more time responding to your needs.
- **Compliance support.** Commonwealth provides timely and relevant guidance to help us keep up with an ever-changing regulatory landscape. This helps us ensure that your investments—and our firm's business practices—remain in line with the industry's latest rules and regulations.

These are just a few of the ways the firm goes above and beyond to support its advisors. And it's why we feel so strongly about our partnership with Commonwealth; we know we can rely on it to deliver everything we need to best serve you.

*As of December 31, 2020

COMMONWEALTH financial network®

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