

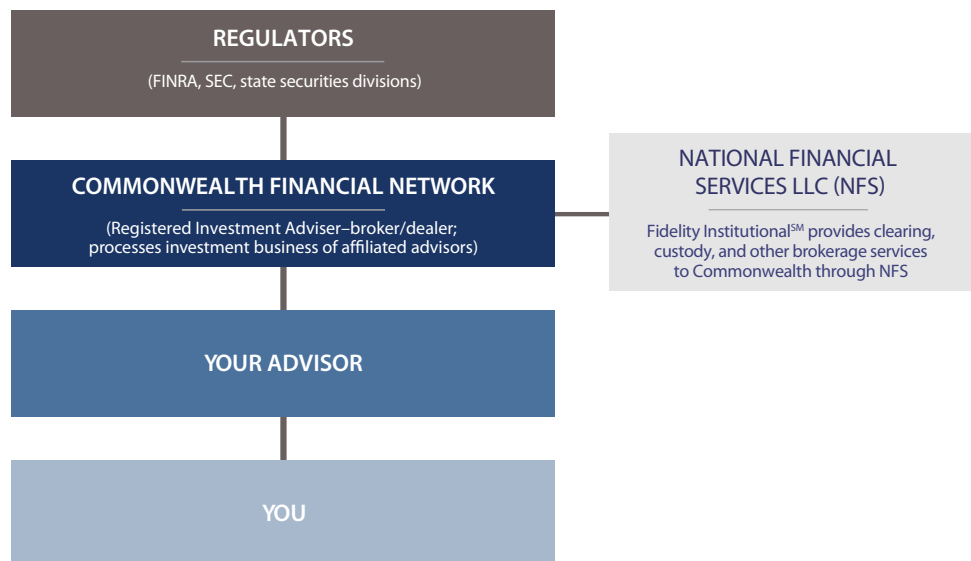
INDEPENDENCE MEANS GREATER FREEDOM FOR ALL

In the highly regulated securities industry, multiple federal and state entities provide oversight of the work financial advisors do on behalf of investors. The types of services an advisor provides carry a corresponding requirement to affiliate with an appropriate firm or entity to ensure compliance with the rules governing those services. But we have many choices of whom to affiliate with and which business model we want to follow. The fact that we've chosen to work with Commonwealth Financial Network,[®] a Registered Investment Adviser–broker/dealer, provides some key advantages to you:

- Our firm remains free to act in your best interest and to help you follow the best course of action to meet your financial goals. We can make recommendations to you without any pressure to promote proprietary products or strategies. It's a model that differs from that of some

other types of financial firms whose advisors are accountable not just to their clients, but also to the parent company that employs them.

- Because Commonwealth is independently owned and managed, the firm is able to allocate resources toward whatever is in the best interests of its financial advisors and their clients, not shareholders.
- Fidelity Institutional^{SM*} provides clearing, custody, and other brokerage services to Commonwealth through National Financial Services LLC (NFS) or Fidelity Brokerage Services LLC, Members NYSE, SIPC. Like Commonwealth, NFS is an industry leader with a long and stable history of customer service excellence. We have the utmost confidence in the proficiency with which NFS handles every trade, statement, report, and myriad other transactions for millions of clients—and we believe that you can as well.



*Fidelity Investments is an independent company, unaffiliated with Commonwealth. Fidelity Investments is a service provider to Commonwealth. There is no form of legal partnership, agency affiliation, or similar relationship between your financial advisor and Fidelity Investments, nor is such a relationship created or implied by the information herein. Fidelity Investments has not been involved with the preparation of the content supplied by Commonwealth and does not guarantee, or assume any responsibility for, its content. Fidelity Investments is a registered service mark of FMR LLC. Fidelity InstitutionalSM provides clearing, custody, or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC. 832059.9.0



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