


A full-page photograph of two hikers, a man and a woman, walking through tall green grass in a mountainous area. The woman is on the left, wearing a blue sleeveless shirt and a red and yellow backpack, reaching out to help the man. The man is on the right, wearing a blue polo shirt and a blue backpack, holding a trekking pole. In the background, there are snow-capped mountains under a blue sky with some clouds.

OUR **STRATEGIC RELATIONSHIPS**

A person wearing a backpack and a water bottle is climbing a wooden staircase outdoors. The person is wearing dark shorts and blue sneakers. The background shows a hillside with trees and a clear sky.

AT {FIRM NAME}, OUR JOB AS YOUR FINANCIAL SERVICES FIRM

is to constantly be on the lookout for the best solutions for your specific financial situation.

That's a responsibility we take very seriously.

In our dedicated search for improved pricing and services, we have formed strategic relationships that we believe will help us best serve you.

AT {FIRM NAME}, WE BELIEVE IT'S OUR RESPONSIBILITY TO SHARE WITH YOU

what's happening with your money after you decide to work with us. Here's a little information about a few of our top strategic partners.





AE WEALTH MANAGEMENT

AE Wealth Management (AEWM) is an SEC Registered Investment Adviser that is part of a full-service financial services company.

AEWM takes care of running our investment platform so we can spend more time working with you. They build out the tools and services we need to run our business, and together we combine investment management, financial planning and retirement planning services into one cohesive operation that is focused on helping you work toward your financial goals.

AEWM is not open to the public. Rather than working with individual investors, AEWM exclusively services a select group of some of the top independent financial advisors in the country.

Some of the benefits and services AEWM brings to our partnership include:

- Opening and servicing accounts
- Reconciliation of trades for accuracy
- Comprehensive investment selection and asset allocation
- Text notifications so you can get updates on your investment performance anytime and anywhere you want

With clear communication, straightforward pricing and constant evaluation, this all-encompassing platform allows us to set a new industry standard for creating and executing effective, customized financial strategies.



Sterling is a multibillion-dollar SEC Registered Investment Adviser and a disciplined research and due diligence firm that acts as AE Wealth Management's independent chief investment officer. Sterling does due diligence on asset managers to help identify the difference between a great investment manager and a manager who just has really great marketing.

Made up of over 160 employees, over 45 of whom possess the Chartered Financial Analyst designation, Sterling digs beneath the surface to offer superior investment management support. Amazon and Adobe are among its other clients.

Like AEWM, Sterling is not a firm that you could call directly and build a relationship with. It is through our partnership with AEWM that we get access to this first-class organization.

Sterling will help us:

- Manage due diligence and asset allocation
- Share research and analytical reporting
- Deliver market commentaries



STERLING
CAPITAL

STERLING CAPITAL MANAGEMENT



A scenic landscape featuring a wooden boardwalk that leads from the foreground into a vast, green valley. The boardwalk is made of weathered wooden planks and has a simple wooden railing. The valley is filled with rolling green hills, some with patches of yellow wildflowers. In the background, there are more hills and a clear blue sky with scattered white clouds. The overall atmosphere is peaceful and natural.

LEARN MORE

{CUSTODIAN NAME}

[CUSTODIAN NAME] is our custodian. In financial services, a custodian is an entity that is responsible for holding your security assets for safekeeping. The assets they keep can be in digital or physical form, depending on how the assets were brought to them.

In addition to being the firm that actually holds your assets, **[CUSTODIAN NAME]** provides additional services such as account administration, transaction settlements, collection of dividends and interest payments, and other support. Our ability to collaborate with **[CUSTODIAN NAME]** for custodial services means that we have more time to dedicate to our clients.

riskalyze⁺

Through its patented technology, Riskalyze takes into account key investor factors and creates a Risk Number. This unique number allows advisors to help clients adjust their portfolios accordingly and avoid knee-jerk reactions to market fluctuations.

*ORION

Orion collects data from other platforms like Riskalyze and inStream. This software continually integrates account data and automatically links account households. By linking these platforms, advisors can create an effective strategy to help clients pursue their long-term investment goals.

inStream^{solutions}

inStream helps advisors keep clients' strategies on track by providing daily account recalibration alerts when a plan is no longer in line with its intended objectives. With regular updates, advisors can make changes in real time to help ensure all client plans are working toward their goals.

FINANCIAL TERMINOLOGY GLOSSARY

Certain financial terms have
you scratching your head?
Use this quick glossary to
clarify any questions.

**Chartered Financial Analyst:**

An experienced financial analyst who has passed examinations in economics, financial accounting, portfolio management, security analysis and standards of conduct given by the Institute of Chartered Financial Analysts.

Chief Investment Officer:

An executive responsible for managing an organization's investment portfolios. The purpose is to understand and monitor the portfolio of assets and devise strategies.

Financial Plan:

A comprehensive statement of an individual's long-term objectives for financial well-being. It often includes a detailed savings, investing and income strategy.

Independent Financial Advisor:

A financial advisor who is not tied to any particular family of funds or financial products.

Investment Adviser Representative (IAR):

Individuals who work for and give advice, for a fee, on behalf of Registered Investment Advisers. They are required to uphold standards of fiduciary responsibility. Investment advisers may be primarily regulated by the U.S. Securities and Exchange Commission (SEC) or by one or more state securities authorities. For more information about an investment adviser, visit the Investment Advisers Public Disclosure website, www.adviserinfo.sec.gov. This database provides instant access to registration documents filed by more than 25,000 SEC- or state-Registered Investment Advisers.

Investment Management:

The act of coordinating and overseeing a client's financial portfolio.

Portfolio:

A range of investments or financial assets held by a person or organization.

Registered Investment Adviser (RIA) Firm:

Provides investment advice to others or issues reports or analyses regarding securities for compensation. The SEC regulates investment advisers who manage \$110 million or more in client assets. Common names for investment advisers include asset managers, investment counselors, investment managers, portfolio managers and wealth managers.

Retirement Planning:

Planning for the financial aspects of retirement, including income, expenses and financial actions necessary to pursue financial goals and objectives.

SEC (Securities and Exchange Commission):

Created by Congress, the mission of the U.S. Securities and Exchange Commission is to protect investors; maintain fair, orderly and efficient markets; and facilitate capital formation. The SEC oversees the key participants in the securities world, including securities exchanges, securities brokers and dealers, investment advisers and mutual funds. For more information, visit www.sec.gov and www.investor.gov.

HOW TO ACCESS YOUR ACCOUNT

- 1 To get started, visit [WEBSITE] and click on the **CLIENT LOGIN** button at the top right-hand corner of the home screen.
- 2 You will be directed to a webpage that will ask you to log in. Since you do not yet have your login information, you will need to click the **FORGOT PASSWORD?** link below the **SIGN IN** button toward the bottom of your screen.
- 3 You will then be asked to provide your email address. After entering your email, click the **SEND ME INSTRUCTIONS** button. An email will then be sent to the address you provided; it will contain a link to establish a new password to your portal.
- 4 In your email inbox, locate the **PASSWORD RESET REQUEST** email. In this email, there is a link to reset your password. Select this link, and you will be directed to a webpage where your email address is already filled in, and a new password can be created.
- 5 After creating your password, select the **RESET PASSWORD** button. If your password is accepted, you will receive a **SUCCESS!** notification and be directed to the login webpage once again.
- 6 Enter your email and newly created password in the appropriate fields, and select **SIGN IN**.









{LOGO}

<<“AND INSURANCE SERVICES”
(REQUIRED IN CA)>>
<<STREET ADDRESS>>
<<STREET ADDRESS LINE 2>>
<<CITY STATE ZIP>>
<<PHONE>>
<<WEB ADDRESS>>

<<STATE INSURANCE LICENSE #XXXXXX
(REQUIRED IN AR, CA)>>

<<INVESTMENT ADVISORY DISCLOSURE
(if necessary)>>

Investing involves risk, including the potential loss of principal. None of the information
contained herein shall constitute an offer to buy security.