



**Your Financial
Big Picture.
Always in Focus.**

You bring the big picture. AdviceWorks brings ease and clarity to it.

Now it's even easier to work toward your big picture for the future—however you define it.

AdviceWorks gives you a holistic view of your finances, helping you keep track of your financial goals and your progress toward them, while fostering seamless collaboration with your financial professional—whether you're at home, at work, or on the go.

This innovative digital platform delivers a powerful combination of **clarity**, **collaboration**, and **security**, allowing you to quickly view all your financial accounts in one place, share important information, and measure your progress in real time.

AdviceWorks isn't just designed to simplify your finances, it also helps you save time—so you can spend more of it living your future, and less preparing for it.

Simplify Your Finances with AdviceWorks



View all your accounts in one place for a comprehensive financial picture, 24/7



Easily collaborate with your financial professional



Create or update existing goals



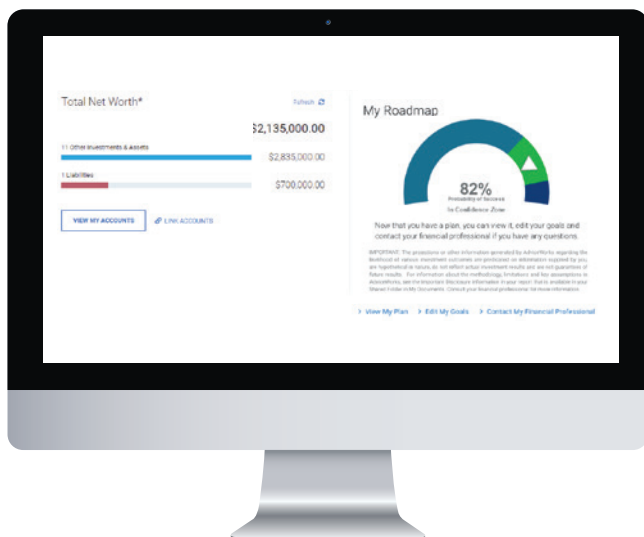
Dynamically prepare for various financial scenarios

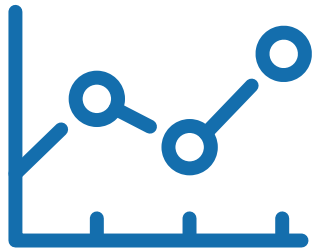


Measure your progress in real time



Store and share documents in your secure, online vault





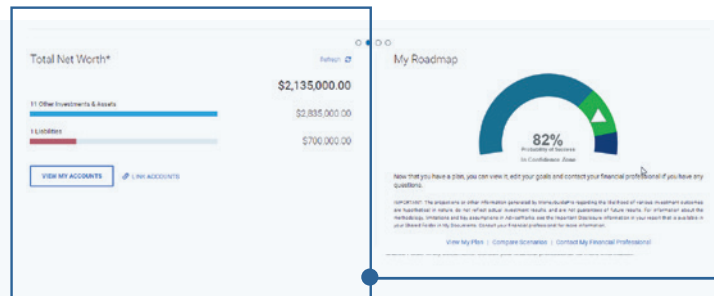
Ways AdviceWorks takes the guesswork out of preparing for your financial future:

Key Financial Information At-A-Glance

Clarity

See your big picture anytime, from anywhere

By linking your investment and bank accounts, mortgage, real estate and other assets and liabilities, AdviceWorks offers a more complete view of your finances, making it easier for you and your financial professional to gain deeper insight into your current situation and create a customized strategy built for your goals.

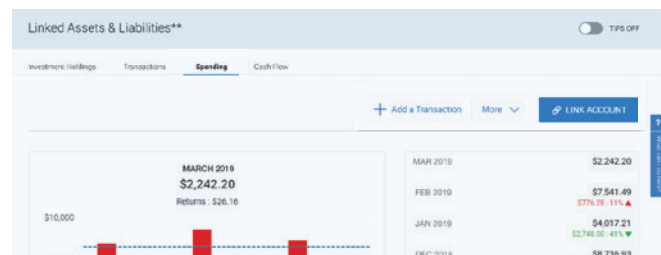
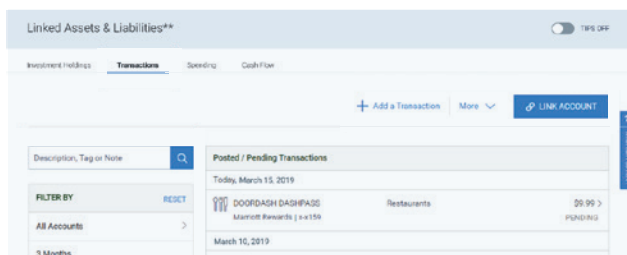


Total Net Worth incorporates all accounts you link regardless of where they are held.



Budgeting Tools Track spending, set goals, and follow progress in real time.

Budgeting Tools Track Transactions, Spending, and Cash Flow



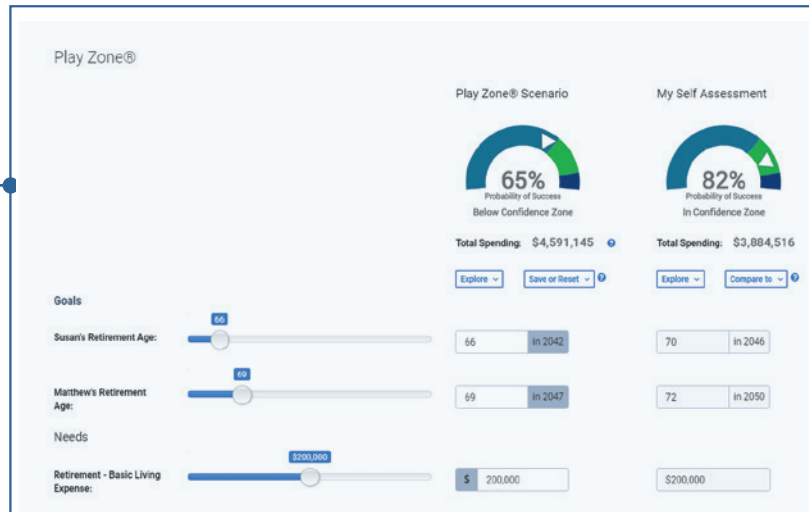
Collaboration

Build wealth through strategy and guidance

Benefit from access to user-friendly investment management tools that help you and your financial professional address a variety of investment management considerations, from asset allocation to college, insurance, and retirement strategy, and more, with scenario-strategy modules and tools.

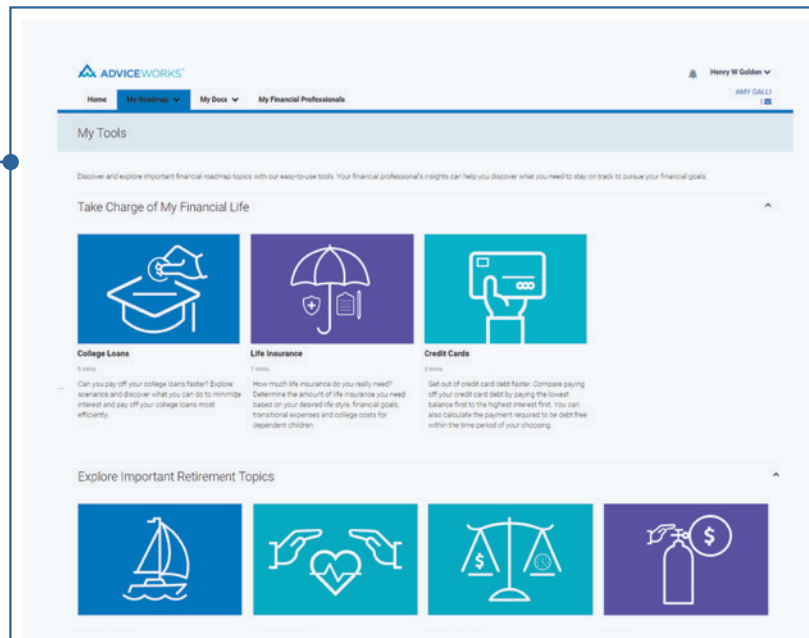
Your Strategy

Complete the assessment and goals section to help identify where you are now, and where you want to be. With interactive tools you can update goals, adjust scenarios and alert your financial professional to changes in your life that may affect your strategy. If you have completed a financial strategy, you can find the full copy stored in **My Docs**.



My Roadmap Tools

My Roadmap Tools provide easy-to-use financial strategy modules that let you learn, explore, and dive deeper into the financial areas that matter most to you.





Security

Leverage the convenience of your secure online vault

AdviceWorks incorporates multiple layers of data protection, giving you a secure online vault for all your personal documents and information—with only one password to remember.

Shared Folders

Quickly access your investment statements, reports, tax information, or strategy documents.

Private Folders

Upload copies of wills, trusts, passports, driver's licenses, and other important documents for easy access anywhere, any time.



The screenshot shows the 'My Docs' interface with two sections: 'Shared' and 'Private'. The 'Shared' section contains a table with columns for 'NAME' and 'UPDATED DATE'. It lists folders: '_Archived', 'Employer Benefits', 'Legal_Estate', 'Reports', and 'Taxes', all with an update date of 02/12/2019 PST. The 'Private' section is partially visible at the bottom, showing a folder named 'Emergency' with an update date of 02/12/2019 PST. Both sections have 'Upload a File' and 'Add a Folder' buttons.

NAME	UPDATED DATE
■ _Archived	02/12/2019 PST
■ Employer Benefits	02/12/2019 PST
■ Legal_Estate	02/12/2019 PST
■ Reports	11/25/2019 PST
■ Taxes	02/12/2019 PST

NAME	UPDATED DATE
■ Emergency	02/12/2019 PST

Your Security is Our Priority

Rest assured that your personal and financial information on AdviceWorks is protected and defended continuously with robust security solutions and processes that adhere to regulatory requirements and industry best practices for cybersecurity. We've worked to develop multiple layers of protection, so your information stays safe:

- » Multifactor authentication is required for each device used to access your account
- » Data encryption technology makes data unreadable to unauthorized parties
- » Industry-leading, cloud-based financial technology services ensures confidential data remains secure when linking accounts held outside of AdviceWorks
- » Cyberthreat monitoring detects vulnerabilities that could be exploited



**Put the clarity, collaboration
and security of AdviceWorks to
work for you.**

To enroll in AdviceWorks, contact your financial professional to receive your login information.

About Cetera Financial Group®

Individuals affiliated with Cetera firms are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services.

“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. Cetera Financial Group is located at 655 W. Broadway, 11th Floor, San Diego, CA 92101.