



My Advice Architect®

Your Unified Advisory Platform



A Single Platform

For All Your Advisory Account Management Needs

Save time and gain greater scale for your advisory business with My Advice Architect, the Unified Advisory Platform from Cetera. Comprised of five programs accessed through a single web-based interface, the platform offers full **flexibility and control** in how you implement investment solutions for your clients. You can build comprehensive portfolios by consolidating assets and managing risk holistically, improving diversification across money managers and securities, and simplifying fees—all while getting more capacity to deliver our exclusive Advice-Centric Experience.®



Unified Program

- ▶ Ideal for asset gatherers seeking access to a broad selection of high-quality strategists and managers
- ▶ Enhances ability to create optimal portfolios
- ▶ Simplifies account administration via all-in-one custodial account
- ▶ One all-inclusive program fee paid by the client*



Manager Program

- ▶ For advisors looking to leverage support from institutional asset managers
- ▶ Offers significant personalization to align with clients' tax mitigation needs or personal values
- ▶ Often used for affluent clients or those with highly-specific needs
- ▶ One all-inclusive program fee paid by the client*



Guided Program

- ▶ For advisors seeking a turnkey solution while still maintaining control over investment selections
- ▶ Simplifies portfolio construction
- ▶ Combine your personal touch with institutional-level guidance
- ▶ One all-inclusive program fee paid by the client*



Advisor Program

- ▶ For advisors who are hands-on investment managers
- ▶ Open architecture program with access to a wide array of investments
- ▶ One all-inclusive program fee paid by the client*



Advisor II Program

- ▶ For advisors who are hands-on investment managers and employ buy-and-hold strategies
- ▶ Open architecture program with access to a wide array of investments
- ▶ Program fees and ticket charges paid by the client, and annual account fee can be paid by the client or advisor

*Additional charges may be imposed, which currently include, but are not limited to, a \$10 servicing fee for transactions in certain mutual fund families (where applicable).



UNIFIED PROGRAM

The Unified Program is designed for asset gatherers looking to create the optimal portfolio of high-quality strategists and third-party managers—all in one custodial account.

Why Choose the Unified Program

Benefits to You

- ▶ Ideal for asset gatherers looking to outsource portfolio construction and implementation
- ▶ Highly flexible and strategist-focused
- ▶ Ability to combine any number of models in one custodial account, including models created by you and by third-party investment managers and strategists
- ▶ Broad choice with access to more than 100 institutional asset managers offering more than 2,000 investment portfolios
- ▶ Guidance on strategy selection via the Fund Strategist Portfolio Featured List and SMA Preferred Strategy List
- ▶ Time savings from outsourcing rebalancing and trading to an overlay portfolio manager
- ▶ Discretionary model updates made without client signatures

Benefits to Clients

- ▶ Access to world-class investment managers and strategists
- ▶ One performance report that gives a holistic view of diversified investments
- ▶ One simple all-inclusive program fee*
- ▶ Billing at the household level which provides them the lowest program fee
- ▶ Easily customizable to their evolving needs

Minimum Account Size

- ▶ Fund strategies starting at \$10,000
- ▶ Manager models starting at \$25,000
- ▶ Advisor models starting at \$25,000

Client Pricing

All fees are assessed to and paid directly by the client.

Fee Type	Range
Advisor Fee	0% - 2.0%; set by advisor
Manager Fee	0.025% - 0.825%; set by respective manager
Client Program Fee	See client program fee schedule
Ticket Charges	N/A; included in the program fee

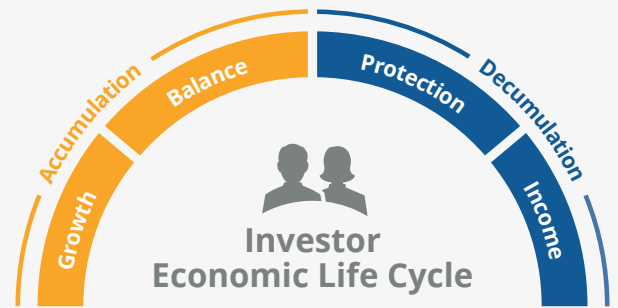
Client Program Fee Schedule

Account Value	Annual Program Fee
FIRST \$0 - \$250,000	0.40%
NEXT \$250,001 - \$500,000	0.37%
NEXT \$500,001 - \$750,000	0.32%
NEXT \$750,001 - \$1,500,000	0.27%
NEXT \$1,500,001 - \$3,500,000	0.22%
NEXT \$3,500,001 - \$10,000,000	0.20%
NEXT \$10,000,001 - \$25,000,000	0.15%
OVER \$25,000,001	0.10%

- ▶ Fees are assessed quarterly in advance
- ▶ The advisor fee is paid monthly to IARs
- ▶ The program fee, which is paid by the client, includes trading and rebalancing, due diligence, clearing and custody, reporting and billing, ticket charges, annual IRA maintenance, prospectus delivery, and dedicated support from Wealth Management Consulting, Technology Consulting, and Platform Support teams
- ▶ Minimum annual program fee is \$99

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An Advice-Centric Experience for You



Within the Unified Program, you have access to over 100 strategists offering more than 1,000 mutual fund and ETF portfolios. Such a broad offering could seem overwhelming were it not for the guidance of the Cetera® Fund Strategist Portfolio Featured List. Comprising a diverse menu of top-tier strategists, this list helps you with the strategist selection process.

It allows you to quickly navigate to solutions that correspond to where clients are in their economic life cycle—from accumulation to decumulation—while still accounting for individual investor preferences such as risk appetite and preferred implementation styles.



MANAGER PROGRAM

The Manager Program provides a solution for affluent clients with special tax considerations and those seeking to align their portfolio with their personal values.

Why Choose the Manager Program

Benefits to You

- ▶ Ability to employ automatic tax-loss harvesting or other tax strategies
- ▶ Can align end portfolio with your clients' personal values, whether religious, environmental, social or other
- ▶ Assistance servicing your clients from some of the most respected asset management firms in the country, if desired
- ▶ Time savings allow you to focus on your client, not asset management
- ▶ Transparent client statements, as the client directly owns individual securities rather than a pooled investment vehicle (some strategies may invest in mutual funds or ETFs)

Benefits to Clients

- ▶ Active and passive (direct index) options available
- ▶ Direct ownership of underlying holdings through separately managed accounts (SMAs) allows significant personalization
- ▶ One simple all-inclusive program fee*
- ▶ Access to world-class investment managers

Minimum Account Size

- ▶ \$100,000

Client Pricing

All fees are assessed to and paid directly by the client.

Fee Type	Range
Advisor Fee	0% - 2.0%; set by advisor
Manager Fee	0.125% - 0.825%; set by respective managers
Client Program Fee	See client program fee schedule
Ticket Charges	N/A; included in the program fee

- ▶ Fees are assessed quarterly in advance
- ▶ The advisor fee is paid monthly to IARs
- ▶ Minimum annual program fee is \$199

Client Program Fee Schedule

Account Value	Annual Program Fee
FIRST \$0 - \$250,000	0.40%
NEXT \$250,001 - \$500,000	0.37%
NEXT \$500,001 - \$750,000	0.32%
NEXT \$750,001 - \$1,500,000	0.27%
NEXT \$1,500,001 - \$3,500,000	0.22%
NEXT \$3,500,001 - \$10,000,000	0.20%
NEXT \$10,000,001 - \$25,000,000	0.15%
OVER \$25,000,001	0.10%

- ▶ The program fee, which is paid by the client, includes trading and rebalancing, due diligence, clearing and custody, reporting and billing, ticket charges, annual IRA maintenance, prospectus delivery, and dedicated support from Wealth Management Consulting, Technology Consulting, and Platform Support teams



GUIDED PROGRAM

The Guided Program is designed for advisors looking for a turnkey solution that allows them to leverage asset allocations created by institutional model providers. You have the flexibility to choose funds yourself, and can further customize the models through asset-class weight adjustments.

Why Choose the Guided Program

Benefits to You

- ▶ Turnkey solution that allows you to add your personal investment perspective
- ▶ Simplified portfolio construction
- ▶ Asset allocation models designed and managed on an ongoing basis by the model provider, allowing you to focus on relationships and providing other wealth management services
- ▶ Access to a select list of high-quality mutual funds and exchange-traded products (ETPs) vetted by Cetera Investment Management
- ▶ Time savings from outsourcing rebalancing and trading to an overlay portfolio manager
- ▶ Discretionary model updates made without client signatures

Benefits to Clients

- ▶ Best of both worlds through a combination of the institutional provider and their own advisor's best thinking
- ▶ Models managed to their risk tolerance profile
- ▶ Investments in high-quality, world-class funds
- ▶ One simple all-inclusive fee* with full transparency, providing clarity on what fees cover
- ▶ Easily customizable to their evolving needs

Minimum Account Size

- ▶ \$25,000

Client Pricing

All fees are assessed to and paid directly by the client.

Fee Type	Range
Advisor Fee	0% - 2.0%; set by advisor
Manager Fee	No fee
Client Program Fee	See client program fee schedule
Ticket Charges	N/A; included in the program fee

- ▶ Fees are assessed quarterly in advance
- ▶ The advisor fee is paid monthly to IARs

Client Program Fee Schedule

Account Value	Annual Program Fee
FIRST \$0 - \$250,000	0.35%
NEXT \$250,001 - \$500,000	0.33%
NEXT \$500,001 - \$750,000	0.28%
NEXT \$750,001 - \$1,000,000	0.23%
NEXT \$1,000,001 - \$2,000,000	0.18%
OVER \$2,000,001	0.13%

- ▶ The program fee, which is paid by the client, includes trading and rebalancing, due diligence, clearing and custody, reporting and billing, ticket charges, annual IRA maintenance, prospectus delivery, and dedicated support from Wealth Management Consulting, Technology Consulting, and Platform Support teams
- ▶ Minimum annual program fee is \$99



ADVISOR PROGRAM

The Advisor Program is an advisor-directed, open-architecture program with full-wrap pricing. It's designed for advisors whose value proposition includes their investment management expertise and who tend to trade more frequently.

Why Choose the Advisor Program

Benefits to You

- ▶ Complete control both at the asset allocation and security selection levels
- ▶ Access to a wide array of investments, including mutual funds, equities, ETFs, over-the-counter and listed stocks, closed-end funds, unit investment trusts, municipal bonds, corporate bonds, treasuries, CMOs, agency bonds, CDs, structured products, and advisory-eligible variable annuities and alternative investments
- ▶ The Research Select List, Cetera Investment Management's best-ideas list of approximately 125 mutual funds, is available for reference

Benefits to Clients

- ▶ Hands-on, tailored investment management by their advisor
- ▶ Easily customizable to their evolving needs, including the ability to implement impact investing or other specialized requests
- ▶ One all-inclusive program fee, regardless of the amount of trading*

Minimum Account Size

- ▶ \$25,000

Client Pricing

All fees are assessed to and paid directly by the client.

Fee Type	Range
Advisor Fee	0% - 2.0%; set by advisor
Manager Fee	N/A
Client Program Fee	See client program fee schedule
Ticket Charges	N/A; included in the program fee

- ▶ Fees are assessed quarterly in advance
- ▶ The advisor fee is paid monthly to IARs

Client Program Fee Schedule

Account Value	Annual Program Fee
FIRST \$0 - \$500,000	0.25%
NEXT \$500,001 - \$1,200,000	0.22%
NEXT \$1,200,001 - \$2,500,000	0.18%
NEXT \$2,500,001 - \$5,000,000	0.12%
OVER \$5,000,001	0.09%

- ▶ The program fee, which is paid by the client, includes trading and rebalancing, due diligence, clearing and custody, reporting and billing, ticket charges, annual IRA maintenance, prospectus delivery, and dedicated support from Wealth Management Consulting, Technology Consulting, and Platform Support teams
- ▶ Minimum annual program fee is \$99



ADVISOR II PROGRAM

The Advisor II Program is an advisor-directed, open-architecture program that's designed for advisors whose value proposition includes their investment knowledge and experience, and who tend to employ a purposeful buy-and-hold approach.

Why Choose the Advisor II Program

Benefits to You

- ▶ Complete control both at the asset allocation and security selection levels
- ▶ Access to a wide array of investments including mutual funds, equities, ETFs, over-the-counter and listed stocks, closed-end funds, unit investment trusts, municipal bonds, corporate bonds, treasuries, CMOs, agency bonds, CDs, structured products, and advisory-eligible variable annuities and alternative investments
- ▶ The Research Select List, Cetera Investment Management's best-ideas list of approximately 125 mutual funds, is available for reference

Benefits to Clients

- ▶ Hands-on, tailored investment management by their advisor
- ▶ Easily customizable to their evolving needs, including the ability to implement impact investing or other specialized requests
- ▶ Full fee transparency on what fees cover

Minimum Account Size

- ▶ \$25,000

Client Pricing

Program fees and ticket charges paid by the client, and annual account fee can be paid by the client or advisor

Fee Type	Range
Advisor Fee	0% - 2.0%; set by advisor
Manager Fee	N/A
Client Program Fee	See client program fee schedule
Annual Account Fee	See annual account fee schedule
Ticket Charges	\$6.95 per trade, paid directly by the client

Client Program Fee Schedule

Account Value	Annual Program Fee
FIRST \$0 - \$750,000	0.13%
NEXT \$750,001 - \$1,500,000	0.12%
NEXT \$1,500,001 - \$2,500,000	0.11%
NEXT \$2,500,001 - \$5,000,000	0.09%
OVER \$5,000,001	0.07%

Annual Account Fee

Account Value	Annual Acct. Fee
\$0 - \$100,000	\$100
\$100,001 - \$200,000	\$80
\$200,001 - \$300,000	\$60
\$300,001 - \$400,000	\$40
\$400,001 - \$500,000	\$20
\$500,001 +	--




- ▶ Fees are assessed quarterly in advance
- ▶ Advisor fee is paid monthly to IARs
- ▶ The program fee, which is paid by the client, includes trading and rebalancing, due diligence, clearing and custody, reporting and billing, annual IRA maintenance, prospectus delivery, and dedicated support from Wealth Management Consulting, Technology Consulting, and Platform Support teams
- ▶ Annual account fee can be paid by the client or advisor





Save time and gain greater scale
for your advisory business.



Flexibility for More Personalized Portfolios

	 Unified Program Optimize Portfolio Creation & Selection	 Manager Program Personalized Portfolios	 Guided Program Turnkey Solution
Program Type	Combine any number of models in one custodial account using this unified managed account (UMA), including models advisors create and those of third-party investment managers and strategists.	An SMA Program focused on customization to meet the needs of affluent clients and those that want their investments to align with their values.	A turnkey solution with asset allocation models created by third-party providers. Advisors can customize selections through asset-class weight adjustments and fund selection.
Account Minimum	<ul style="list-style-type: none"> ▶ Strategist models starting at \$10,000 ▶ Manager and advisor models starting at \$25,000 	\$100,000	\$25,000
Fee Structure¹	<ul style="list-style-type: none"> ▶ Paid directly by clients, charged quarterly in advance ▶ Up to 2% advisor fee ▶ Trading costs included in the program 	<ul style="list-style-type: none"> ▶ Paid directly by clients, charged quarterly in advance ▶ Up to 2% advisor fee ▶ Trading costs included in the program 	<ul style="list-style-type: none"> ▶ Paid directly by clients, charged quarterly in advance ▶ Up to 2% advisor fee ▶ Trading costs included in the program
Investment Options	<ul style="list-style-type: none"> ▶ More than 100 strategists offering over 1,000 mutual fund and ETF portfolios ▶ 300 separate account managers with over 700 strategies ▶ Fund Strategist Portfolio Featured List of top-tier strategists provides guidance based on investor's life stage 	<ul style="list-style-type: none"> ▶ Direct indexed and customizable active SMA portfolios ▶ High-net-worth-specific options available ▶ Tax and values-based overlays available 	<ul style="list-style-type: none"> ▶ Five risk-based allocation models to choose from, options available in tax-aware or non-tax-aware ▶ Access to a select list of high-quality funds
Householding	Advisor fee and client program fee are household with other MAA accounts in the same client profile for billing & reporting (QPR)	Advisor fee and client program fee are household with other MAA accounts in the same client profile for billing & reporting (QPR)	Advisor fee and client program fee are household with other MAA accounts in the same client profile for billing & reporting (QPR)
Tax-Loss Harvesting	Available via service request	Available via service request	Available via service request
Check Writing/Debit Cards	Not eligible	Not eligible	Not eligible
Proxy Voting	Performed by platform manager	Performed by platform manager	Performed by platform manager
Suppression of Trade Confirmations	Available with written client acknowledgment (MAA Confirm Suppression Form)	Available with written client acknowledgment (MAA Confirm Suppression Form)	Available with written client acknowledgment (MAA Confirm Suppression Form)

Flexibility for More Personalized Portfolios

	 Advisor Program Hands-On Management	 Advisor II Program Hands-On Management
Program Type	An advisor-directed, open-architecture program with full-wrap pricing. The client pays one asset-based fee, wrapped in the program, regardless of the amount of trading. ²	An advisor-directed, open-architecture program where the client pays the program fee and a per-trade fee, and annual account fee can be paid by the client or advisor.
Account Minimum	\$25,000	
Fee Structure¹	<ul style="list-style-type: none"> ▶ Paid directly by clients, charged quarterly in advance ▶ Up to 2% advisor fee ▶ Trading costs included in the program 	<ul style="list-style-type: none"> ▶ Program fee and ticket charges paid by clients, annual account fee can be paid by client or advisor, charged quarterly in advance ▶ Up to 2% advisor fee ▶ Ticket charges paid by the client at \$6.95 per trade
Investment Options	<ul style="list-style-type: none"> ▶ Access to a wide array of investments, including mutual funds, equities, ETFs, over-the-counter and listed stocks, closed-end funds, unit investment trusts, municipal bonds, corporate bonds, treasuries, CMOs, agency bonds, CDs, structured products, and advisory-eligible variable annuities and alternative investments ▶ The Research Select List, Cetera Investment Management's best-ideas list of approximately 125 mutual funds, is available for reference 	
Householding	Advisor fee and client program fee may be householded with other MAA accounts in the same client profile for billing & reporting (QPR)	<ul style="list-style-type: none"> ▶ Advisor fee and client program fee may be householded with other MAA accounts in the same client profile for billing & reporting (QPR) ▶ Annual account fee not household eligible
Tax-Loss Harvesting	Performed by advisor	
Check Writing/Debit Cards	Eligible	
Proxy Voting	Client is responsible	
Suppression of Trade Confirmations	Not available	

¹ Additional charges may be imposed, which currently include, but are not limited to, a \$10 servicing fee for transactions in certain mutual fund families (where applicable).



The platform offers full **flexibility and control** in how you implement investment solutions for your clients.



Build, Manage, Grow

My Advice Architect easily guides you through portfolio construction and management from start to finish, keeping a close eye on risk management. You're able to create effective investment solutions in a scalable way that maintains personalization to each client's risk profile.

By combining these functions into one centralized area, you're able to streamline operations and get more time back to work with clients and grow your business.



No matter what stage of the investment or account management process you are in, you're supported by the following robust, accessible resources:

Wealth Management Consulting

- ▶ Platform and program information, comparison, and differentiation
- ▶ Manager and strategist overviews
- ▶ Sales and marketing support
- ▶ Point-of-sale support
- ▶ Developing model portfolios
- ▶ Casework
- ▶ Fee-based practice management

My Advice Architect Support

- ▶ General inquiries
- ▶ Day-to-day support
- ▶ Account opening and maintenance
- ▶ Paperwork questions
- ▶ Not-in-good-order issues
- ▶ Ad hoc system troubleshooting: accounts, trading, errors
- ▶ Entitlements
- ▶ Billing and reporting

Wealth Management Technology Training

- ▶ Platform education and training, including navigation and functionality
- ▶ System demonstrations
- ▶ My Advice Architect best practices

For more information about My Advice Architect or any of Cetera's advisory programs, contact the Wealth Management Advisory Consulting team at **877.886.3642**.



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