



## Dear Independent Financial Professional:

**A**s an independent business owner, you have many important choices on how best to serve your clients. Your clients likely choose you for objective investment advice because they know they can rely on your unbiased guidance. You and your clients understand the best relationships are based on a foundation of trust.

**Trust is a strong foundation for any relationship, personal or professional.** An independent broker-dealer will have a culture of trust when its people dedicate themselves to a shared set of beliefs, behaviors, and

**At Cambridge we believe culture counts, values matter most, and independence is the bedrock for our mutual success.**

**You may know of Cambridge and our commitment to our culture of trust, independence, innovation, and long-standing values of integrity, commitment, flexibility, and kindness. We find that many advisors and associates choose Cambridge because of our culture and values.**

skills focused on quality and service. Values matter most, and consideration for risks or rewards are secondary to doing what is right for our advisors and associates.

**The competitive drive of the industry compels constant change and evolution while new opportunities constantly emerge and re-energize healthy competition.** There are many good independent broker-dealers, but over time, competitive advantage levels out. Cambridge's culture, values, and independence stand out as the defining traits of a leading independent broker-dealer and five-time recipient of the *Investment*

*Advisor* magazine Broker/Dealer of the Year\* award.

**We invite all qualified advisors to experience these fundamental passions that thrive at Cambridge.** Cambridge hosts more than 40 high caliber educational events across the country and we welcome you to join us. If you share our values, we want to hear from you.

*Sincerely yours,*  
*Eric Schwartz, Chairman & CEO*  
*Amy Webber, President*  
*Jim Guy, First Executive Vice President & CMO*  
*Dan Sullivan, Senior Vice President*

\**Investment Advisor* magazine, 2012, Division IV. A broker-dealer becomes eligible for this honor only after a minimum of 10% of its producing rep-advisors cast valid ballots. The ballots rate the broker-dealer in 15 different categories defined by Investment Advisor as relevant challenges and concerns. Broker-dealers receiving the highest marks in each of four divisions are declared Broker/Dealer of the Year. Results are based on experiences and perceptions of participants surveyed in June of each of the five years listed. Experience may vary. Visit <http://www.advisorone.com>.