Commonwealth Financial Network

COMMONWEALTH ® *financial network*

A Place Where Your Hybrid Practice Can Thrive

For more than three decades, Commonwealth has been the independent broker/dealer and Registered Investment Adviser that helps advisors pursue whatever mix of business works for them. Our Preferred Portfolio Services® (PPS) platform offers all the investment choices your clients demand, so you're free to run your practice however you choose—with as much or as little assistance from us as you want. **And a payout that increases to as high as 98 percent.**

J.D. Power and Associates ranks Commonwealth *"Highest in Independent Advisor Satisfaction Among Financial Investment Firms"* for the second time in a row.*

Choose your own path to success

If portfolio management is your focus, **take total control with PPS Custom**. You'll have access to a diverse selection of investment vehicles designed to meet varying client needs, including load-waived and no-load mutual funds, exchange-traded funds (ETFs), individual equity and fixed income instruments, annuities, and alternative investments. Manage your accounts on a discretionary basis, with or without the assistance of our model portfolios and recommended mutual fund list.

You can also **outsource to subadvisors or strategists** to free yourself from day-to-day portfolio management. Our **PPS Direct for Separately Managed Accounts program** offers the advisory services of institutional money managers using individual securities as the underlying investments. Our **PPS Direct for Unified Managed Accounts program** incorporates separately managed accounts, mutual funds, and ETFs. Or, if you want multiple investment options, consider our turnkey **PPS Direct Mutual Fund Wrap program**. There's also **PPS Select**, our turnkey program, where portfolios are managed by our own Investment Research team through model portfolios, and you match the client's objectives to the models.

With our **Retirement Plan Consulting** platform, you can successfully compete for a greater share of qualified workplace retirement plans. And **Wealth Management Consulting** helps you position yourself as a wealth manager and charge retainer fees for consulting services, flat project fees, or hourly fees—in addition to any asset-based portfolio management compensation—for the advice and time you give your clients. The **Commonwealth Alliance Program** puts you at the center of an entire team of wealth management professionals, reinforcing your role as your clients' principal financial advisor. And our **Advanced Planning team** coordinates our home office specialists to address any issue—whether it's in the area of accumulation, retirement, estate planning, risk management, business planning, or taxation—and do whatever we can to help you move your business forward.

Support that helps move you and your clients forward

A personal coordinator and dedicated 30-person team stand ready to help **make your transition a seamless one**. The **Practice Management Consulting program** we pioneered for advisors more than 20 years ago—and continue to enhance today—delivers personalized guidance in everything from staffing to risk management. And our **industry-leading technology** seamlessly integrates everything you know that's important to your clients with the distinct way your firm operates, helping you to form more productive, and deeper, relationships.

*Commonwealth Financial Network® received the highest numerical score in the independent advisor segment in the proprietary J.D. Power and Associates 2010 and 2012 U.S. Financial Advisor Satisfaction Studies℠. The 2012 study was based on nearly 2,800 total responses and measures overall financial advisor satisfaction among advisors registered with Financial Industry Regulatory Authority (FINRA) investment firms. Proprietary study results are based on experiences and perceptions of financial advisors surveyed between November 2011 and January 2012. Your experiences may vary. Visit ***jdpower.com***.

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