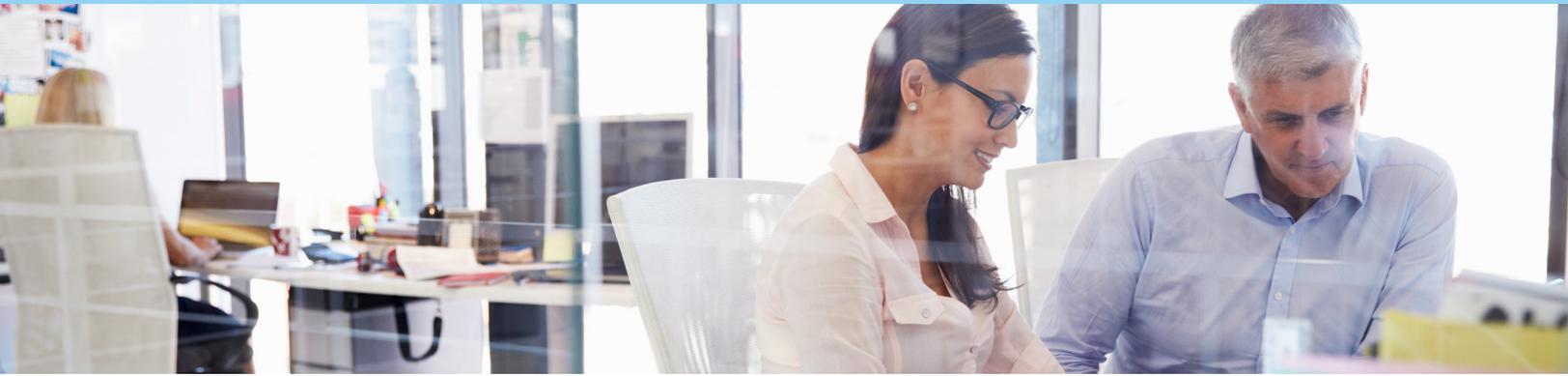


# The Commonwealth Difference

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Dedicated Support  
Independent Financial Advisors  
Need to Serve Their Clients

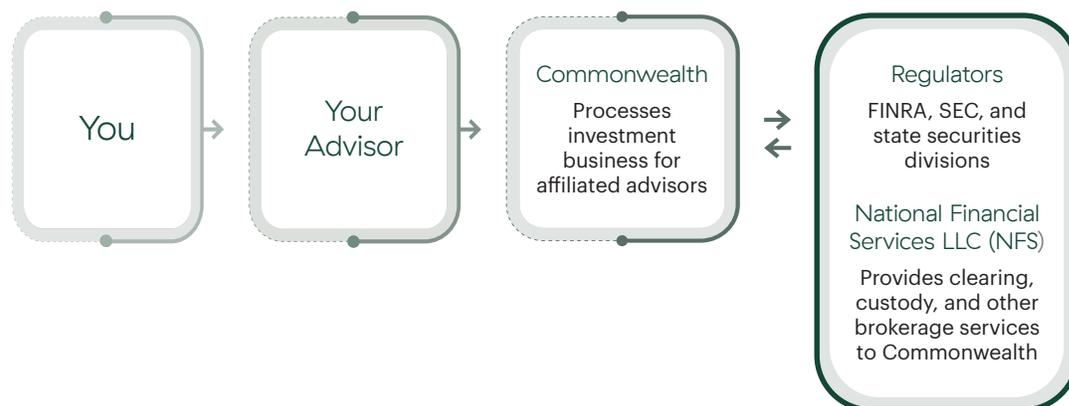




## A Partnership Built on Service

Commonwealth Financial Network® is a Registered Investment Adviser–broker/dealer that provides business solutions to independent financial advisors. In addition to processing investment transactions on your behalf, we offer your advisor a unique mix of tools and support, which allows them to run their practice efficiently and spend more time focused on you.

We're also independently owned and managed, so we don't answer to a parent company or shareholders. That means your advisor remains free to act in your best interest, doing everything they can to help you meet your financial goals.



# How We Help Your Advisor Help You

Commonwealth was founded with a mission to help advisors do whatever it takes to serve their clients. The infrastructure we've built—and our always expanding wealth of resources—makes it easier for your advisor to provide you with the best possible guidance and the prompt, personal service you expect and deserve.



**Investment choice.** Your financial objectives, personal investment style, and risk tolerance are the only criteria that should influence the recommendations your advisor makes. By providing access to a wide universe of investment vehicles and truly independent research, we help ensure that your advisor has the freedom to operate in your best interest.

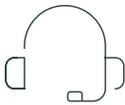


**Technology.** Our sister firm, Advisor360<sup>®</sup> delivers a technology platform that is a critical component in helping your advisor provide you with first-class service and support. With integrated web-based systems in place, we can help your advisor efficiently manage your portfolio and your overall financial picture by:

- Providing 24/7 access to your investment information and to worldwide financial markets
- Helping free them from repetitive tasks, so they have more time to focus on you and your financial goals
- Streamlining all their processes and boosting the speed and accuracy with which they transact your business
- Giving them the option to allow you to view the same portfolio information they see—plus data from your accounts not held with us—so you can become a more informed investor



**Expertise.** Our Wealth Management team consists of specialists with a wide range of experience covering estate planning, taxation, risk management, business planning, and retirement planning. However complex your needs, your advisor can tap into the capabilities of some of the most knowledgeable people in the industry.



**Service.** We focus on supplying your advisor with everything they need at every level, so they, in turn, can do the same for you. Giving them regular access to the firm's senior leadership team—which maintains a hands-on approach to day-to-day operations—ensures that your advisor's voice is always heard. And we have one of the best advisor-to-staff ratios in the industry, so our staff members stand ready to respond to advisor needs promptly and execute transactions efficiently.



**Research.** We offer institutional-quality research from an in-house group of seasoned specialists who deliver everything from in-depth, impartial analysis of the market and economy to asset allocation and portfolio construction recommendations. That way, your advisor is well equipped to make the best investment decisions on your behalf.



**Business consulting.** We offer complimentary in-house support to help your advisor ensure that they're running the most efficient, client service-oriented business possible. It's one more way we aim to help them model their business to better respond to your needs.



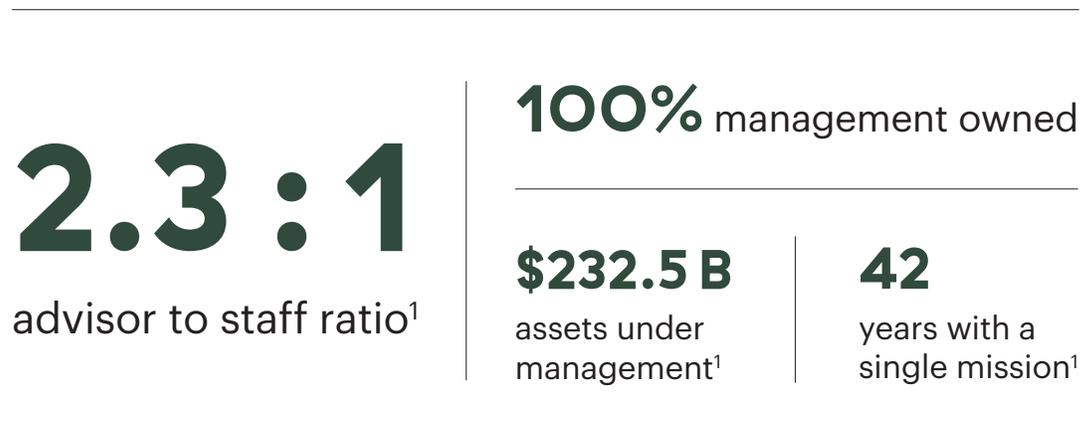
**Regulatory guidance.** Our Legal and Compliance teams offer valuable expertise in today's complex regulatory climate. Your advisor relies on the guidance and advice these teams provide to help ensure that your investments—and their own business practices—remain in line with the financial industry's ever-changing rules and regulations.

# A Reputation for Results

Since 1979, Commonwealth has been delivering the tools and services advisors need to do what's best for their clients. Today, we support more than 2,000 independent financial advisors, who, in turn, serve nearly 400,000 individuals and families.

Although you may not be familiar with the name—because we don't promote ourselves to the general public—we enjoy a stellar reputation among financial advisors.

We also commit ourselves to protecting your privacy and ensuring that your investment data remains secure. Because of the encryption standards, disaster recovery plans, and other measures we employ, you can be confident that the information you entrust to your advisor will remain secure.



<sup>1</sup> As of December 31, 2020



# A Commitment to Safeguarding Your Assets

We align with Fidelity Institutional<sup>SM2</sup> to provide us with clearing, custody, and other brokerage services. National Financial Services LLC (NFS), a Fidelity broker/dealer, is an industry leader with a long and stable history of customer service excellence. Commonwealth-affiliated advisors, as well as others across the country, rely on NFS to effectively process every trade, statement, report, and myriad other transactions, so you can trust NFS to deliver everything you need.

Like us, NFS is a member of the Securities Investor Protection Corporation (SIPC), the nonprofit agency whose primary role is to restore investors' funds if the broker/dealer holding their assets fails financially. As an extra measure to safeguard your assets, NFS supplements its SIPC coverage with additional protection for cash and covered securities for the highest level of excess SIPC<sup>3</sup> coverage currently available.

<sup>2</sup> Fidelity Investments and National Financial Services LLC (NFS) (together "Fidelity") is an independent company, unaffiliated with Commonwealth Financial Network (Commonwealth). Fidelity is a service provider to Commonwealth. There is no form of legal partnership, agency affiliation, or similar relationship between your financial advisor and Fidelity Investments, nor is such a relationship created or implied by the information herein. Fidelity Investments is a registered service mark of FMR LLC. Fidelity Institutional<sup>SM</sup> provides clearing, custody, or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC. 807841.3.0

<sup>3</sup> For more details on SIPC, or to request a SIPC brochure, visit [www.sipc.org](http://www.sipc.org) or call 202.371.8300.

# Consistently Doing the Right Thing

For more than 40 years, we've dedicated ourselves to doing whatever it takes to do well by our advisors, so they can do well by you.

It all begins with fostering an environment where people are passionate about what they do and love coming to work every day. It's no surprise that we're committed to maintaining a Best Place to Work environment—something we've been recognized for more than 40 times by leading publications, including the *Boston Globe*, *Boston Business Journal*, *San Diego Business Journal*, *San Diego Union-Tribune*, and *Computerworld*.

And our pledge to do the right thing also extends to the community at large. Our charitable foundation, Commonwealth Cares, directly supports a wide range of local and global causes and facilitates philanthropic giving to organizations that are meaningful to our employees, advisors, and their clients.

This philosophy translates into unparalleled support from an extraordinary group that works every day to make a difference in the success of our advisors—and in the level of service and value they offer you. And it's why so many advisors have chosen to become part of our community and rely on the dedicated support we provide, every single day.



## If You'd Like to Know More

Learn more about us and what we offer by visiting [www.commonwealth.com](http://www.commonwealth.com). Or, contact your financial advisor for any questions about their affiliation with Commonwealth or the firm in general.



For J.D. Power 2021 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards).

**J.D. Power ranks Commonwealth  
“#1 in Independent Advisor Satisfaction  
Among Financial Investment Firms,  
Eight Times in a Row!”**

Commonwealth Financial Network® received the highest score in the independent advisor segment of the J.D. Power 2010, 2012, 2013, 2014, 2018, 2019, 2020, and 2021 Financial Advisor Satisfaction Studies of customers’ satisfaction among financial advisors. Visit [jdpower.com/awards](https://www.jdpower.com/awards).