

The Right Connections

The Teams Behind
Our Relationship



MULTI-FINANCIAL SECURITIES CORPORATION
MEMBER FINRA/SIPC

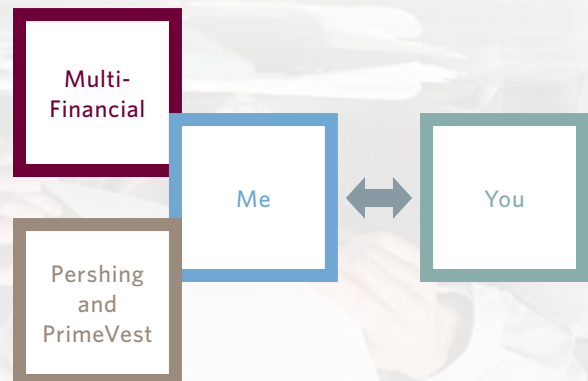
MultiFinancial[™]

 A CETERA COMPANY



The Right Connections to Stay Focused on You

Just as I stand behind you to help you pursue your financial dreams, I have teams standing behind me and supporting my business. These firms also strengthen our relationship by providing the resources I need to better serve you.



My Broker-Dealer:

Multi-Financial Securities Corporation

I am affiliated with Multi-Financial Securities Corporation, one of the premier broker-dealers in the industry. As my broker-dealer, they are responsible for executing trades on your behalf. Like all broker-dealers, Multi-Financial must undergo regular auditing. They are also required to meet specific net capital requirements to ensure they can meet their obligations to investors like you.

As an independent broker-dealer, Multi-Financial does not have any proprietary products or sales quotas. It is not part of or affiliated with an investment bank, and does not engage in proprietary trading. This independence means I am free to recommend the financial solutions that best suit your needs, ensuring your objectives are what drive all decisions.



I think it's important for you to know who these partners are and why I have chosen to work with them.

Multi-Financial's support for our relationship goes well beyond their function as trade executor. Their network of people and resources helps us pursue your unique goals and vision for the future, providing the technology and access to products as well as the research, product due diligence and industry insight that can help us make more informed decisions. In addition, they deliver the regulatory supervision, guidance, and training to ensure that I am informed of regulatory changes and requirements—oversight that also helps protect you.

Our Custodians:

Pershing and PrimeVest

While a broker-dealer helps supervise and facilitate the trading that converts your cash into invested assets, those assets are actually held by a custodian. Multi-Financial works with two custodians. PrimeVest Financial Services Inc. custodies individual retirement accounts (IRAs) to ensure they meet Internal Revenue Code requirements for tax deferral. Pershing LLC custodies brokerage accounts (including the brokerage accounts within IRAs) and fulfills a legal responsibility for safeguarding your assets while also providing related administrative services on your behalf, including settlement of purchases, tax and account record keeping, monthly statements, confidentiality and data integrity protections, and more.

Pershing is a subsidiary of the Bank of New York Mellon Corporation, which is the nation's oldest continuously operating bank and one of the world's leading providers of securities services. PrimeVest is an affiliate of Multi-Financial, and is a broker-dealer providing brokerage and other services to its own clients in addition to providing IRA custodial services to Multi-Financial clients. Like Multi-Financial, both Pershing and PrimeVest have to meet certain net capital requirements and are subject to regular audits, both internally and by independent firms, to ensure the appropriate handling, segregation and protection of investors' assets.



My Most Important Connection Is with You

While Multi-Financial, Pershing and PrimeVest play important roles in my day-to-day servicing of your needs, the most important relationship I have is undoubtedly with you—and Multi-Financial, Pershing and PrimeVest model their services based on that fact. In short, that is the greatest value of my affiliation with an independent broker-dealer like Multi-Financial: I work with them to make it easier for me to work for you.

Anytime you would like more information about Multi-Financial, Pershing or PrimeVest, please do not hesitate to ask. I want you to feel confident that you understand, to your satisfaction, how we work with and through these firms, why I have chosen to work with Multi-Financial, and the absolute priority both Multi-Financial and I place on my relationship with you.

How Multi-Financial Helps Me

Among the many benefits I receive from affiliating with Multi-Financial are:

- State-of-the-art tools and technology to help build your wealth, plan your legacy and pursue your financial goals
- Diverse product choice that delivers the freedom to select financial solutions that best suit your needs and objectives
- Regulatory supervision, guidance, and training to ensure the most up-to-date information on regulatory changes and requirements to help protect you and your investments
- Access to a network of people, services and support that allows me to focus more time on you and your interests

How Multi-Financial Helps to Protect You

My affiliation with Multi-Financial means that:

- I am registered as a general or limited securities registered representative, which allows me to offer investment products, and requires:
 - Examinations
 - Ongoing continuing education
 - Background and fingerprint checks
- I must be registered by Multi-Financial within each state I conduct business
- I am subject to credit checks conducted by Multi-Financial to ensure a history of financial responsibility
- My business is subject to regular auditing
- I must attend an annual compliance meeting to ensure knowledge about any changes in the regulatory environment

The Strength of My Choice

Among the many choices of independent broker-dealers available, I have selected the experienced team at Multi-Financial to serve as the provider of financial products and services required to implement your financial objectives as well as those of my other clients. Multi-Financial's dedicated staff serves approximately 1,000 financial professionals like me representing more than 300,000 accounts nationwide.

Hallmarks of the organization include:

- Established in 1981
- Comprised of 351 employees located at our headquarters in Denver, Colo., as well as Los Angeles, Calif.; Atlanta, Georgia; St. Cloud, Minn.; and Des Moines, Iowa
- Oversees more than \$14 billion of assets under administration
- Audited annually by the non-affiliated accounting firm of Deloitte & Touche LLP
- Part of Cetera Financial Group, which serves over 5,000 independent financial professionals and 700 financial institutions nationwide through its three broker-dealer firms

For more information, please visit their website: www.multifinancial.com.



Multi-Financial provides me with access to a network of people, services and support that allows me to focus more time on you and your interests.

Why You've Probably Never Heard of Multi-Financial

When you think of financial services, certain names probably come to mind—your local bank or credit union might be one; investment banks making headlines in recent years might be others. Whatever names you thought of, it's a good guess "Multi-Financial" wasn't one of them. And I am very comfortable with that.

Unlike a bank or credit union, Multi-Financial does not sell proprietary products such as mortgages or car loans. And unlike some Wall Street firms, they don't have their own mutual funds or other investment vehicles to promote. In a nutshell, that is what makes them an independent broker-dealer: I'm given the freedom to recommend products based only on what I believe will position you to achieve your goals.

Another reason you may not have heard of Multi-Financial is that they don't make for good headline fodder, thanks to their strict adherence to their policies and culture of risk management. I and every financial professional who affiliates with them must meet and continually observe Multi-Financial's high standards of ethics and compliance oversight. In addition, every investment I recommend has been rigorously reviewed and then approved by the industry experts of their Research and Due Diligence teams. While this doesn't remove the normal risks associated with investing, it does ensure that the investments represent legitimate opportunities, are based on well-understood economic models, and carry strong economic merit within the current market.



So it's okay if you haven't heard of Multi-Financial. It's for some good reasons—many of the same reasons I chose to affiliate with them.

About Multi-Financial

Multi-Financial Securities Corporation, headquartered in Denver, Colo., is a full-service securities brokerage firm. Founded in 1981, Multi-Financial provides industry-leading products and services to more than 900 financial professionals nationwide.

The financial professionals of Multi-Financial have the flexibility to choose products that best suit their clients' financial needs and objectives. Multi-Financial offers efficient and convenient access to an extensive network of people, products and services and is committed to helping its affiliated representatives place clients' interests first. Multi-Financial delivers regulatory supervision, guidance, and training to all of its financial professionals, and provides the tools needed to build clients' wealth, plan their legacies, and reach their financial goals.

Multi-Financial, a part of Cetera Financial Group, is a member of the Securities Investor Protection Corporation (SIPC) and a member of the Financial Industry Regulatory Authority, Inc. (FINRA). For more information, see www.multifinancial.com.

About Cetera Financial Group

Cetera Financial Group provides comprehensive broker-dealer services, innovative technology, and competitive advisory programs for approximately 5,000 independent financial professionals and more than 700 financial institutions nationwide. Through its multiple broker-dealer models, Cetera offers the scale-driven benefit of a large broker-dealer with the relationship focus and customized solutions of a smaller firm.

Based in Los Angeles, Cetera is committed to helping advisors grow their business and strengthen their relationships with clients. For more information, visit www.cetera.com.

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