

Marketing: Strategy & Best Practices

Recommendations to Guide Your Marketing Plans



A Note from the Cetera Advisor Marketing Team

By downloading this guide, you've already shown you're ready to take your marketing to the next level. Over the following pages, you'll find guidance on a number of proven marketing strategies you can employ to connect more closely with your clients, expand your reach to prospects, and enhance your client experience model. You'll also find specific tactics around how to make these strategies come to life by using MarketingCentral by Cetera[®]. MarketingCentral brings together multi-touch email campaigns, social media, print, presentations, and event marketing tools into one centralized easy-to-use platform. Even if you aren't using MarketingCentral today, you'll be sure to find helpful tips to maximize your marketing efforts.

For support with MarketingCentral, please contact cetera@fmgsuite.com or 858.312.5621.

Happy marketing!

The Cetera Advisor Marketing Team

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Establishing a Strong Digital Footprint

Can Potential Clients and Referrals Find You?

Most financial professionals agree that referrals are the primary source for new clients. However, many financial professionals do not consider referrals as part of their overall marketing strategy. Think about the last time a friend suggested a new restaurant or product. Did you do any research before deciding to try their recommendation? It's more than likely that a prospect will do at least a cursory search for information about your business before contacting you directly. Establishing a strong digital footprint is key to ensuring your information is available and delivered to those trying to find it. So, what goes into creating this online presence?

Be Aware of Your Search Results

- **Google your name and/or company name** to see what comes up. It's important to understand the results of an online search and know what information is presented when looking up your name or company name. You may not have the ability to change some things (e.g., someone else with your name, a bad review, or a different business with the same name). However, there are ways to impact online search. The goal is that your website comes up at the top of your search results, and your LinkedIn page(s) should not be far behind.
- **Verify your business with Google.** This allows you to manage your business listing and connect with prospects and clients across Google Search and Maps. Get started by visiting google.com/business. Refer to the *Communications with the Public Guidelines* compliance manual for approval requirements.

Website

Your website should be visually appealing and not overwhelm the viewer with too much information. Put yourself in your prospects' shoes. If you were visiting your website for the first time, would it be easy to understand the services you provide? Is it clear how a prospect should engage or contact you? Can they find information about your team? Consider adding an online scheduling tool to make it even easier for prospects and clients to schedule a meeting with you. ScheduleOnce is approved for use—get started by visiting <https://www.oncehub.com/partners/cetera>.

What makes a good website?

- The design matches your branding and is easy to navigate with quality pictures.
- Your homepage clearly articulates your unique value proposition and the services you provide.
- Content throughout conveys your unique value proposition, answers questions about what you do and how you can help, highlights your team members (professionally and on a personal level), and appears to solve a prospect's needs.
- Prominent calls to action make it easy for visitors to engage with you (e.g., to request more information, ask a question, or schedule a meeting). You might consider "gating" your more valuable content—for instance, a top-performing article or white paper—where you require more information from the visitor, such as their name and email, before they can view or download it.
- Additional resources are provided for instruction and education; this type of thought leadership establishes your credibility and value.
- Events that you are hosting or participating in are clearly listed.
- It's mobile-friendly and secure with SSL/TLS certification.
- It provides web analytics to understand how your site is performing—where your site visitors are coming from, how long they are spending on your site, and what pages they visit, so you can make necessary

Social Media

Sharing content through social media is a great way to reach prospects and clients organically. It's important that you have professional pages established across various social media platforms. MarketingCentral seamlessly integrates with your social media accounts, allowing you to share pre-approved or customized content through Facebook, LinkedIn, and Twitter. You can also invest in boosting your posts within Facebook to reach a larger audience, driving potential leads back to your website or branded landing pages.

Your social media account(s) must be approved and monitored by your broker-dealer's social media supervision tool. For more information on setting up your supervision tool, please visit your advisor workstation. If you have questions on your broker-dealer's policy, contact Advertising Review at socialmedia@cetera.com.

Optimize Your LinkedIn, Facebook, and Twitter Profiles

- Use a professional photo for your background and profile images
- Leverage the headline space to market your abilities (e.g., Delivering financial solutions for 20 years with a focus on retirement planning)
- Share relevant information regarding your unique offering, philosophy, and value your services provide
- Add articles and posts with relevant and educational information, and link to additional content on your website
- Speak in the first person (use "I" and "we")
- Keep your profile up to date
- Explore opportunities with creating Facebook Ads or boosting posts to target an expanded audience (see ***Social Media*** on page 12)

Search Engine Optimization

Search engine optimization (SEO) is the process of maximizing the number of visitors to a website by ensuring that the site appears high on the list of results returned by a search engine like Google. Many website vendors offer SEO options within their packages. Following the recommendations above will help improve your digital presence, but SEO can take this a step further. There are many tips and tricks you can execute throughout your website to improve your SEO. If you are interested in expanding your personal knowledge of SEO, we suggest visiting [Google's Help Center](#) to find their Search Engine Optimization Starter Guide.

Search Engine Marketing

Search engine marketing (SEM) is a form of digital marketing that involves promoting a website by increasing the visibility on search engine results, such as Google. SEM is accomplished through optimization and advertising that includes SEO tactics (organic) as well as advertisements (paid media). You can bid on keywords that prospects may be searching on sites like Google or Bing (e.g., "financial advisor" or "financial planning").

We recommend focusing on the basics—your website, social media accounts, and SEO—to increase your organic visibility before considering paid search advertising. Digital marketing will likely not be your primary source of new clients, but you can strengthen your digital presence to build credibility and make you more accessible to prospects.

Audience Segmentation

Personalize Communications to Your Contact List by Employing Segmentation Strategies

Audience segmentation is the process of dividing your contacts into subgroups based on defined criteria. You can utilize your customer relationship management (CRM) system to separate your contacts into groups, allowing you to send the most relevant messages based on the group’s definition. With MarketingCentral’s vast collection of content and communication sequences, you can be strategic in sending meaningful messages that are helpful and informative to your prospect and client groups.

If you are sending email from MarketingCentral and do not sync to your CRM system, you may also upload your contacts as a .CSV (Excel) file and organize them into contact groups. Note that a contact can be placed in multiple groups, but you don't need to worry about contacts receiving duplicate emails when you send a communication to multiple contact groups—the platform will only deploy one email per contact for each send.

INVESTING STAGE	WEEK	EMAIL	SOCIAL	EVENTS
Starting Out 20s to 30s Simply stated personal finance tips, ideal for connecting with the next generation of clients.	WEEK 1	Valentine's Day (Feb. 14)	Grounding Day (Feb. 17)	9 Power Struggling Loans
	WEEK 2	Email Automation: Financial Basics (Feb. 14)	Valentine's Day (Feb. 14)	
	WEEK 3	Financial Literacy (Feb. 14)	President's Day (Feb. 17)	
	WEEK 4	Financial Literacy (Feb. 14)	President's Day (Feb. 17)	
Building Wealth 40s to early 50s Communications focused on investors who are accumulating wealth and creating a road map for the future.	WEEK 1	Financial Literacy (Feb. 14)	Grounding Day (Feb. 17)	9 Power Struggling Loans
	WEEK 2	Financial Literacy (Feb. 14)	Valentine's Day (Feb. 14)	
	WEEK 3	Financial Literacy (Feb. 14)	President's Day (Feb. 17)	
	WEEK 4	Financial Literacy (Feb. 14)	President's Day (Feb. 17)	

The Cetera Advisor Marketing team will be releasing ready-to-use marketing plans each quarter that will be shared via email through the **Quarterly Marketing Digest**, and also made available on advisor workstations and MarketingCentral’s **Cetera Resources** page. These

quarterly plans will target four audience segments and recommend specific tactics across email, social media, and events that can easily be executed in MarketingCentral. You'll find pre-approved content selected to engage with each audience segmented by investing stage:

- Starting Out:** 20s to 30s; simply stated personal finance tips, ideal for connecting with the next generation of clients
- Building Wealth:** 40s to early 50s; communications focused on investors who are accumulating wealth and creating a road map for the future
- Nearing Retirement:** mid 50s to 70s; communications for pre-retirees including strategy considerations to retire confidently
- Living in Retirement:** typically 60+; financial and lifestyle communications targeting retired clients

Examples of Client Segments

Aside from the four segments that are recommended for targeting in the **Quarterly Marketing Digest**, you can also decide to share relevant content according to your own segmentation strategy. Other examples of audience segments include:

- **Client/Prospect Tier:** AUM tiers, client versus prospect, A/B/C clients
- **Level of Wealth:** high-net-worth, emerging wealth, new investor, investable assets opportunity
- **Financial Product or Account Type:** life insurance, Medicare, mutual funds, long-term care, annuities, 401(k), IRA
- **Age Range or Age Milestones:** 40s, 50s, etc.
- **Life Stage:** close to retirement, estate planning, college planning, young families
- **Niche:** occupation, employer, gender, centers of influence, alma mater
- **Client Review Frequency:** annual, semi-annual, quarterly
- **Location:** city, state, region, county, zip code
- **Circumstance or Special Need:** married, divorced, job transition, caring for elderly, special needs
- **Interests and Hobbies:** travel, golf, wine, cooking

Examples of Content Available by Topic

Once contacts are organized into groups or segments, consider supplementing the Quarterly Marketing Digest plan with messaging tailored to other segments featuring relevant topics. Here are some recommendations based on topic, many of which are easily found in the collections available within MarketingCentral's Content Library.

★ = Automation available in MarketingCentral > Automated Marketing.

Financial Wellness & Planning

Email Sequences or Automations

- Financial Watch ★ (20s to 50s)
- Financial Perspectives (under age 50)
- Financial Perspectives (over age 50)
- Information Security
- Investing 101
- Women and Investing
- Plan Participants

Presentations

- 5 Smart Investing Strategies
- Your Cash Flow Statement
- Managing Your Lifestyle

 [Financial Wellness collection](#)

Retirement Planning & Retirement

Email Sequences or Automations

- Retire Wise ★
(near retirement/newly retired)
- Enjoying Your Retirement Series
- Retire with Confidence
- The Basics of Social Security
- Just Retired

Social Sequence

- Retirement Preparation Series

 [Retirement Planning & Living in Retirement collections](#)

Insurance

Email Sequences

- Life Insurance
(*Life Insurance License Only*)
- Long-Term Care Planning

Presentations

- Protecting Those Who Matter Most
- Long-Term Care Protection Strategies

 [Insurance collection](#)

College Planning

Email Sequence

- Education Planning

 [College Planning collection](#)

Age-Based

Email Sequences

- Age 64: Medicare
- Age 70: RMDs
- Your Financial Health in Your 40s
- Your Financial Health in Your 50s
- Your Financial Health in Your 60s
- Your Financial Health in Your 70s and Beyond

 [Age-Based collection](#)

Estate Planning, Wills & Trusts

Email Sequences

- Estate Planning
- Estate Planning Fire Drill
- Living Will

Presentation

- Principles of Preserving Wealth

 [Estate, Wills & Trusts collection](#)

Tax Planning

Email Sequences

- Tax Planning
(Advisors Who are Not Tax Planners)
- Tax Planning (CPAs)

Presentation

- Tax Management Strategies

 [Tax Planning collection](#)

Special Circumstances & Unexpected Events

Email Sequences

- Caring for Aging Parents
- Divorce Planning

 [Special Circumstances collection](#)

Niche

Email Sequences

Business Owners

- Small Business Owners
- Small Business Owner Retirement Planning
- Business Owners—Do You Have a 401(k) Plan?
- Business Owner (Prospect) - 401(k) Answers
- Business Owner (Client) - 401(k) Answers
- Business Owner: Maximize Your 401(k) Plan
- Business Owners (IARs Only)

Doctors

- Doctors: Prospects (IARs Only)

Teachers

- Financial Planning for Teachers

[Niche Markets and Client Prospecting collection](#)

Lifestyle

Email Sequences

- Cooking Tips & Recipes
- Cooking: Recipes Around the World
- Golf Enthusiasts
- Summer Travel
- Wine Lovers

Social Sequences

- Golf Tip Series
- Motivation Series

[Lifestyle & Hobby collection](#)

Baseline Marketing Strategy

Leverage MarketingCentral to Deploy Recommended Marketing Tactics

While it's important to establish a digital presence to remain visible and accessible for prospects and clients, it's also important to create a strategy to earn referrals.

MarketingCentral provides you with the communication tools you need to reach out to clients and turn them into advocates. Its enhanced library of approved content is the perfect place to start deepening your client relationships to help you grow your business. Continuing a cadence of relevant and timely communications to your contacts is important, and to make it easier, we recommend executing the following tactics to build your baseline marketing strategy.

Email & Greeting Card Campaigns

Be mindful of the number of communications that you are sending your contacts. The goal is to be impactful, not overwhelming. Set expectations with your clients about how you plan to keep in contact and share information (e.g., meetings, phone, text, email, social media). As you onboard new clients, ask about their communication preferences—how often do they want to receive communications, and in what form(s) are they comfortable receiving them (e.g., phone, email, text)? Generally, we recommend that you do not send more than two to three marketing emails to your contacts each month, independent of operational emails such as appointment reminders.

Ecards are included in your monthly MarketingCentral subscription. Printed greeting cards are \$2.50 each, which includes printing and shipping. FMG Suite will contact you regarding payment after setup. If you are concerned about the cost of sending to your full client base, consider segmenting your clients, sending printed cards to your "A" clients and eCards to the rest. You may even consider handwritten greeting cards for your top clients.

The following email and greeting card campaigns are easy to execute within MarketingCentral and provide a good baseline for your marketing calendar.

Email Automations & Newsletters

Automated pre-approved emails are available by clicking on **Automated Marketing** from the left toolbar within MarketingCentral. These communications are ongoing and delivered on a set schedule, such as weekly, monthly, quarterly, or annually. While these automations provide "set-it-and-forget-it" convenience, be mindful of how many campaigns each contact group is set to receive so they are not inundated with emails from you. These campaigns are also available to send on-demand from the **Market Updates & Newsletters** collection within MarketingCentral's content library.

- **Market Outlook** (quarterly, annually)*—reviews capital-market performance and takes a more in-depth look at the trends and market behaviors Cetera Investment Management believes will be important in the coming months and year.
- **Recap** (weekly, monthly, quarterly)*—recaps market activity and major movers from the previous week, month, or quarter. Select the cadence most appropriate for your audience.
- **Financial Watch** (third Thursday of each month)—provides smart money tips for the average investor and covers a variety of topics ranging from financial planning to budgeting and helpful saving tips. Ideal for clients and prospects wanting financial tips for everyday life (not related to market activity).
- **Retire Wise** (second Tuesday of each month)—targets those nearing retirement, or the newly retired. Each publication includes two articles to help plan for and live a happy retirement.
- **Commentary** (ad-hoc)—provides a timely, comprehensive analysis of economic- or investment-related topics in response to unexpected market and world events.
- **Themed Commentary** (ad-hoc)—includes lively and short discussions on economic trends and market insights related to different world and cultural events.
- **Custom Newsletter**—build your own newsletter to send out on a monthly or quarterly basis. This can include personal updates from yourself and your team, upcoming events, reminders, and you also can include content from the MarketingCentral library. [Click here](#) for guides to building a custom email in the MarketingCentral platform.

* Cetera does not permit editing any content authored by the Cetera Investment Management team; this content must be used as-is.

Birthdays

Automatically send your clients a personalized birthday eCard or printed greeting card to wish them a happy birthday each year (eCard automation coming soon). Greetings are personalized with the recipient's name, and you will soon be able to customize your messaging. You'll find these options by clicking on **Automated Marketing** on the left toolbar within MarketingCentral.

Holidays and Other Occasions

The Content Library has a vast collection of eCards and printed greeting cards to choose from and schedule individually. You can review these collections within the Content Library under **Everyday eCards** and **Holiday eCards & Social Posts**. Care should be given to what types of holiday cards are sent to all contacts to eliminate the possibility of religious discord. You'll find the option to automate eCards for year-end and patriotic holidays by clicking on **Automated Marketing** on the left toolbar within MarketingCentral.

Recommended Main Holidays

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving
- Happy Holidays

Other Holidays and Observances

- Valentine's Day
- St. Patrick's Day
- Easter
- Passover
- Mother's Day
- Father's Day
- Grandparents Day
- Halloween
- Hanukkah
- Christmas

On top of birthday and holiday cards, consider sending an eCard or greeting card for other occasions and celebrations:

- Congratulatory
- Thank you/appreciation
- Client anniversary

Email Sequences

We recommend utilizing the following email sequences for your contacts, as needed. These sequences consist of multiple emails sent on a specific schedule or cadence, and you can adjust the schedule and customize the content. If customized, you'll have the option to save the updated email sequence in your Content Library to use in the future.

- New Client: see the **New Client** collection
- Prospecting: see the **Client Prospecting** collection
- Client Re-Engagement: review the Investing Stages collections to find topics of interest for clients you want to stay connected with: **Starting Out (20s to 30s)**, **Building Wealth (40s to 50s)**, **Retirement Planning (50s to 70s)**, and **Living in Retirement (60s+)**

Office Management: Introductions, Reminders, and Follow-Ups

You can find pre-approved Appointment Reminder and Review Reminder emails in the content library, as well as within the **Office Management** collection. Once a month, create a list of your quarterly, semi-annual, or annual review clients. You can also customize this message based on whether they already have a scheduled appointment or if they need to schedule one. Likewise, you can also find the email titled "Following Up After an Appointment" to send to clients you've met with recently. These are not automated campaigns, so you will need to decide on the cadence you are able to execute.

Firm Introduction to New Clients is the recommended email sequence to use as you onboard new clients. You can customize this series of emails to fit the needs of your business by editing the content and cadence as you wish.

Toward the end of the year, visit the **Year-End Planning** collection for relevant communications to sync up with your clients accordingly.

Cetera Tools & Technology

In this collection, you'll find emails promoting and inviting your clients to use helpful tools such as AdviceWorks™.

Timely & Reactive Emails

Stuff happens. Through good and bad times, you'll continuously notice new content in the library (marked with the "new" or "updated" label). As market disruption or other current events occur, consider sending these emails to remain relevant and helpful to your contacts.

Social Media

Social media is a major factor for staying both top-of-mind and highly visible to prospects and clients. As we mentioned in the *Establishing Your Digital Footprint* section of this guide, MarketingCentral seamlessly integrates with your social media accounts,* allowing you to share pre-approved or customized content to Facebook, LinkedIn and Twitter. You can also invest in boosting your posts within Facebook to reach a larger audience driving potential leads back to your website or branded landing pages. As a baseline, we would recommend posting on your social media accounts at least once a week. If you prefer to be more active with social media and look to schedule posts in advance, then posting two to three days a week, including weekends, is ideal.

Educational Value

To attract and engage prospects and clients alike, ensure your online presence includes educational content and answers to financial questions. This will prevent you from resorting to using social media to sell your services or ask for the viewer's business; you simply need to make a connection by sharing valuable information that inspires them to reach out to you. MarketingCentral's Content Library provides an array of easily digestible and engaging content pieces, including articles, infographics, videos, quizzes, and calculators that will highlight you as a resource for financial insight. Activate the **Cetera Social** automation within MarketingCentral to automatically post timely social content featuring, or authored by, Cetera or the Cetera Investment Management team.

Personal Value

People tend to want to work with others with whom they feel they have a personal connection, so don't let your social media presence be solely business focused. If you're going through the college applications process with a child, or your favorite sports team just won the championship, feel free to share those experiences with your audience. Such posts allow your audience to learn from your stories and connect with you naturally and personally. Other timely and relevant posts, like wishing everyone a happy and safe Independence Day or a joyous New Year, keep your humanity at the fore and remind people they're engaging with a person, not simply a business.

Facebook Advertising

The Facebook Ad platform is an excellent way to reach new prospects and help convert them into high-quality clients. Facebook advertising tools enable you to target your ideal clients and effectively drive traffic to your website to turn them into leads. Faucet is an approved new turnkey solution that allows you to utilize Facebook Ads compliantly. To get started, visit getfaucet.io and check out this guide to [Advertising on Facebook](#).

*Your social media account(s) must be approved and monitored by your broker-dealer's social media supervision tool. For more information on setting up your supervision tool, please visit your advisor workstation. If you have questions on your broker-dealer's policy, contact Advertising Review at socialmedia@cetera.com.

Events

Client events are a great way to connect with your contacts outside of your regularly scheduled meetings. Not only are you showing appreciation for your current clients, but extending an open invitation to their family and friends can provide a great networking opportunity.

Use MarketingCentral's Event Builder to create a custom event or select from one of the provided templates. This tool will create a branded landing page for your event, allow you to capture RSVPs, and easily drive promotion through email, social media, and print. For step-by-step instructions on utilizing the event builder, visit FMG Suite's article [here](#).

Think about hosting at least two events per year. Many advisors aim for one client-appreciation event per quarter. Here are a few ideas that have worked well for others:

- Shred day—host a day at your office when clients and their friends can shred important documents
- Wine or beer tasting
- Holiday dinner
- Sporting events
- Nail day—we've heard this is a crowd favorite!
- Charity work
- Educational presentations

Presentations & Event Kits

The **Downloadables** section of MarketingCentral's Content Library is a great source to utilize prebuilt presentations for educational events, seminars, or webinars. Each presentation will include the presentation file, script/speaker notes, and handouts to accompany the presentation. Timely presentations will be released in the library throughout the year, including **State of the Markets** (beginning of year) and **Half-Time Report** (mid-year).

Engage with business-owner clients and uncover new opportunities using Cetera's **Workplace Financial Wellness Program**, designed to help you deliver educational workshops and teach employees about financial wellness.

SMS Text Messages

Use MyRepChat to remain in contact with your clients via text messaging while remaining compliant. This approved platform gives you the ability to enhance your communication strategy—create templates for commonly used messages, schedule messages in advance, integrate with MarketingCentral to share content via text message, and integrate with your CRM platform. To get started with MyRepChat, click [here](#) or contact 844.402.2428.

Client Referral Messaging

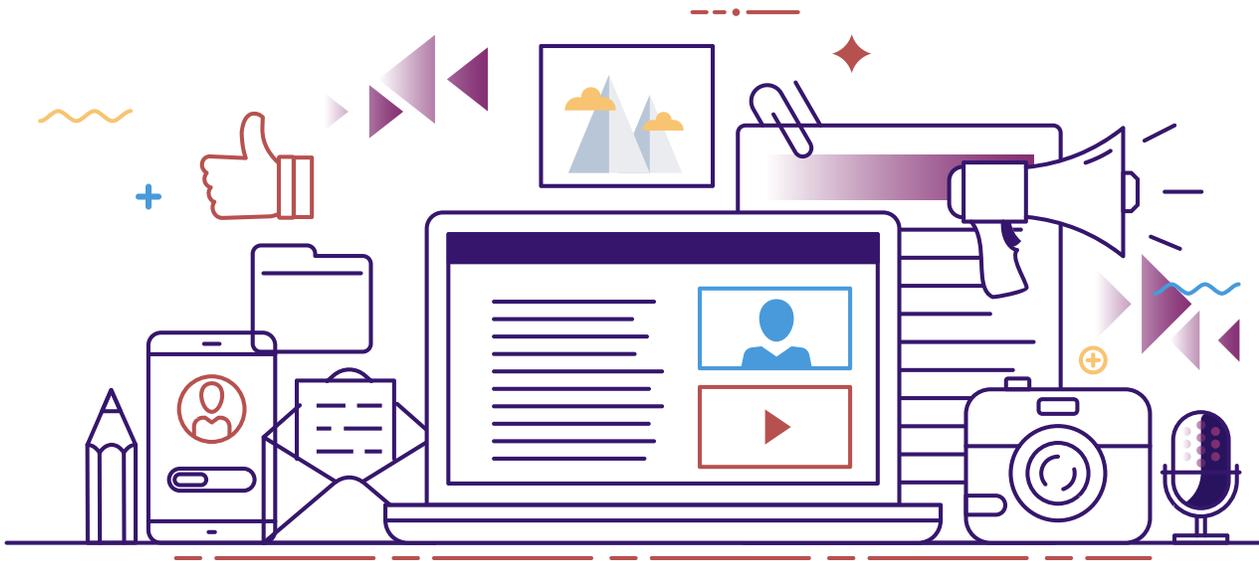
Client referrals will often happen organically, but we encourage you to identify opportunities throughout your marketing plan where referral messaging can be added. Opportunities may include your custom newsletters, other email communications, social media posts and profiles, and events. Activate the **Cetera Client Referral** automation within MarketingCentral or search "referral" in the Content Library for pre-approved communications or for inspiration to craft your own messaging.

Communicating with Prospects

It's important to establish a communication process with new prospects created from any lead-generating marketing efforts. Some things to consider:

1. **Contact the lead as soon as possible**—when you identify a new prospect, reach out to them immediately by phone to introduce yourself. Be sure to identify how you received their information.
2. **Follow up with an email**—keep your email brief; a long email is more likely to be ignored. Remind the prospect of the following: why you are reaching out, how you obtained their information, the value and solutions you provide, a link to your website, and your contact information. Most important, provide them with a clear call to action on what the next steps would be to continue a conversation regarding their financial interests. Ensure your subject line is engaging with a brief yet concise message about the email's content.
3. **Be persistent**—some leads may not respond right away but it doesn't mean they aren't interested. Continue to follow up until the lead tells you otherwise.

We recommend looking at the **Client Prospecting** collection in MarketingCentral's Content Library. You can choose to customize an email sequence and even add an initial introduction email that's more personalized to your business. Once you customize an email sequence, you can save the template in your content library for future use (*this option is available in the last step before choosing to send the sequence*). FMG Suite offers additional tips on writing a prospecting email in [this article](#).



Measuring Results

Use the Email History report within MarketingCentral to gauge the success of your emails. This reporting tool will show you a breakdown of each email you have sent—how many contacts the email was sent to, how many of these contacts opened the email, and how many of them clicked a link and engaged further. Is the open rate for a certain email higher than others? Maybe this email delivered more relevant content or had a more enticing subject line. Keep it simple—compare your emails to understand what your contacts are engaging with and do more of what’s working!

This type of analysis also applies to other channels. Are any social posts receiving more engagement than others? Are certain content pages on your website receiving more traffic? Think about the topics that are performing best and look to provide additional content in these areas.

About Cetera Financial Group®

Cetera Financial Group (Cetera) is a leading financial advice firm. It empowers the delivery of an Advice-Centric Experience® to individuals, families and businesses across the country through independent financial advisors as well as trusted tax professionals and banks and credit unions. Located at 200 N. Pacific Coast Highway, Suite 1200 El Segundo, CA 90245-5670

Comprehensive services include: wealth management solutions, retirement plan solutions, advisory services, practice management support, innovative technology, marketing guidance, regulatory support, and market research.

“Cetera Financial Group” refers to the network of independent retail firms encompassing, among others, Cetera Advisors, Cetera Advisor Networks, Cetera Investment Services (marketed as Cetera Financial Institutions and Cetera Investors), Cetera Financial Specialists, and First Allied Securities. All firms are members FINRA/SIPC.

