

Your need for objective advice
drives our **INDEPENDENCE**



You control the journey.

Independence ~ Objectivity ~ Integrity

In a profession based on objective advice, true independence offers many choices intended to benefit you, the client. Your choice of an independent financial professional is the first step in getting unbiased recommendations and impartial guidance based directly on your needs and goals.

What is an independent financial professional?

Objective advice on achieving your financial goals may be best delivered by an independent financial professional. Your independent financial professional is not an employee of an investment or financial services firm – they are an independent business owner. They have the freedom to structure their business in a manner that best serves their clients. Your independent financial professional utilizes a broker-dealer who provides services that include processing investment business, marketing assistance, practice management, and education. In addition, a broker-dealer holds responsibility for regulatory compliance and adherence to securities laws.

What is an independent broker-dealer?

There are many different types of firms for your financial professional to consider in choosing a broker-dealer. You may be familiar with broker-dealers that are subsidiaries of conglomerates such as commercial banks, investment banks, and investment companies. An independent broker-dealer is different from such firms because they generally do not underwrite securities, they do not create research, and they do not engage in investment banking.

An independent broker-dealer allows financial professionals to offer non-proprietary products, such as mutual funds or life insurance, from a wide variety of companies. Your financial professional has chosen to work with an independent broker-dealer in order to offer you unbiased investment advice compensated in the form of fees, commissions, or both.

Why is independence important?

Just as you have the opportunity to choose your financial professional, they in turn choose their independent broker-dealer. We are honored that your financial professional has chosen Cambridge Investment Research, Inc. (Cambridge) as their independent broker-dealer. We believe their choice serves your best interests because we are independently owned and your financial professional has the freedom to offer you objective guidance. This means we do not force them to sell proprietary products or meet any sales quotas. Therefore, your financial professional is not pressured or distracted by corporate interests and can focus on what is best for you and your financial goals.

At Cambridge, we believe in the entrepreneurial spirit of your financial professional. Instead of asking our financial professionals to fit into a mold of how we think they should do business, we empower them with a vast menu of compliance-friendly programs, products, and services. This enables your financial professional to customize an investment strategy designed to meet your unique long-term financial needs.



Cambridge ~ A history of independence

One of the most respected independent broker-dealers in the industry, Cambridge, member FINRA/SIPC, remains strong and growing – thanks to our conservative financial strategy and the disciplined efforts of financial professionals in their independent practices. Together we maintained perspective during the turbulent times in the financial markets and survived the unprecedented meltdown on Wall Street. More importantly, we are thriving as stability drives renewed interest in traditional values and conservative business practices.

Recognized in the industry as The Fee Experts^{®(1)}, Cambridge has been ranked a fee leader among independent broker-dealers for 12 consecutive years⁽²⁾ and is a five-time winner in the Broker/Dealer of the Year annual poll.⁽³⁾ With over \$43 billion in assets, Cambridge is ranked one of the top 10 independent broker-dealers by revenue.⁽⁴⁾

Cambridge's overall finances and longer-term outlook are good, we have been consistently profitable for more than a decade, and we carry relatively low debt. In contrast to recent industry trends, we continue to hire additional staff to serve the needs of the growing number of financial professionals choosing Cambridge to support their independent practices.

True independence is a priority at Cambridge

Cambridge is dedicated to serving independent financial professionals and committed to remaining privately owned. As one of the largest privately held independent broker-dealers in the U.S., Cambridge is owned entirely by its management and financial professionals. Our executive leadership has spent over 15 years consciously building a legal structure, business plan, and a superior management team with the goal of remaining privately owned.



Your need for objective advice drives our independence

Cambridge has continually put the objectivity of independent financial professionals first to ensure the long-term success of the financial services industry, financial professionals, and clients. We offer one of the largest footprints of quality financial products and services available in the industry, and we are dedicated to providing the broadest scope of flexibility and choice to your financial professional.

Cambridge's service-oriented culture is driven by our core values of integrity, commitment, flexibility, and kindness. The core values that have served us so well for 30 years will continue to drive our success for the years to come.⁽⁵⁾

We are proud that independent financial professionals who share our values choose Cambridge as their independent broker-dealer. Together, we focus on a common priority – you.

We take our role as trusted advisor seriously and believe those of us truly dedicated to independence, integrity, and objectivity are leading the charge to reshape financial services to better answer to your needs.

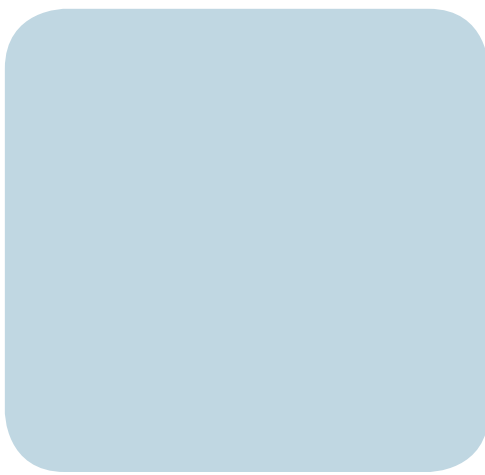
1. THE FEE EXPERTS[®] is a registered mark of Cambridge Investment Research, Inc. for its investment advisory service for investment managers.

2. Financial Planning magazine, June "FP50", 2001-2012

3. Investment Advisor magazine, 2012, 2010, 2008, 2007, Division IV; 2003, Division III

4. Financial Planning magazine, June "FP50", 2012

5. Cambridge and its predecessor broker-dealer



Please contact Darren Limesand, AIF® at 701-523-7000 or darren@darrenlimesand.com for more information.

Darren Limesand Financial
105 South Main Street
Bowman, North Dakota 58623

288 1st Street West
Dickinson, North Dakota 58601

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC. Advisory Services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Darren Limesand Financial and Cambridge are not affiliated. V.CIR.0713