

Quality firms managing your assets

An independent broker-dealer can choose a non-affiliated clearing firm to provide the trade execution, clearing, custody, and other related services for clients of their financial professionals. A clearing firm may also be a registered broker-dealer. Clearing relationships are typical throughout the industry and allow your financial professional to focus on helping you achieve your investment goals while taking advantage of the clearing firm's management for the physical protection of your assets.

Securities regulations are designed to protect clients' funds and fully paid for securities when they are in custody at a registered broker-dealer. The Securities Exchange Commission (SEC) is an agency of the U.S. government that oversees the Financial Industry Regulatory Authority (FINRA), which in turn oversees broker-dealers, clearing firms, and your financial professional. Both the SEC and FINRA require members to comply with various rules intended to minimize the chance of financial failure and maximize the protection of your assets. The SEC also requires a registered broker-dealer to segregate fully paid for, investor owned assets – meaning that if the broker-dealer fails, investors' assets will remain safe, separate from the broker-dealer's assets.



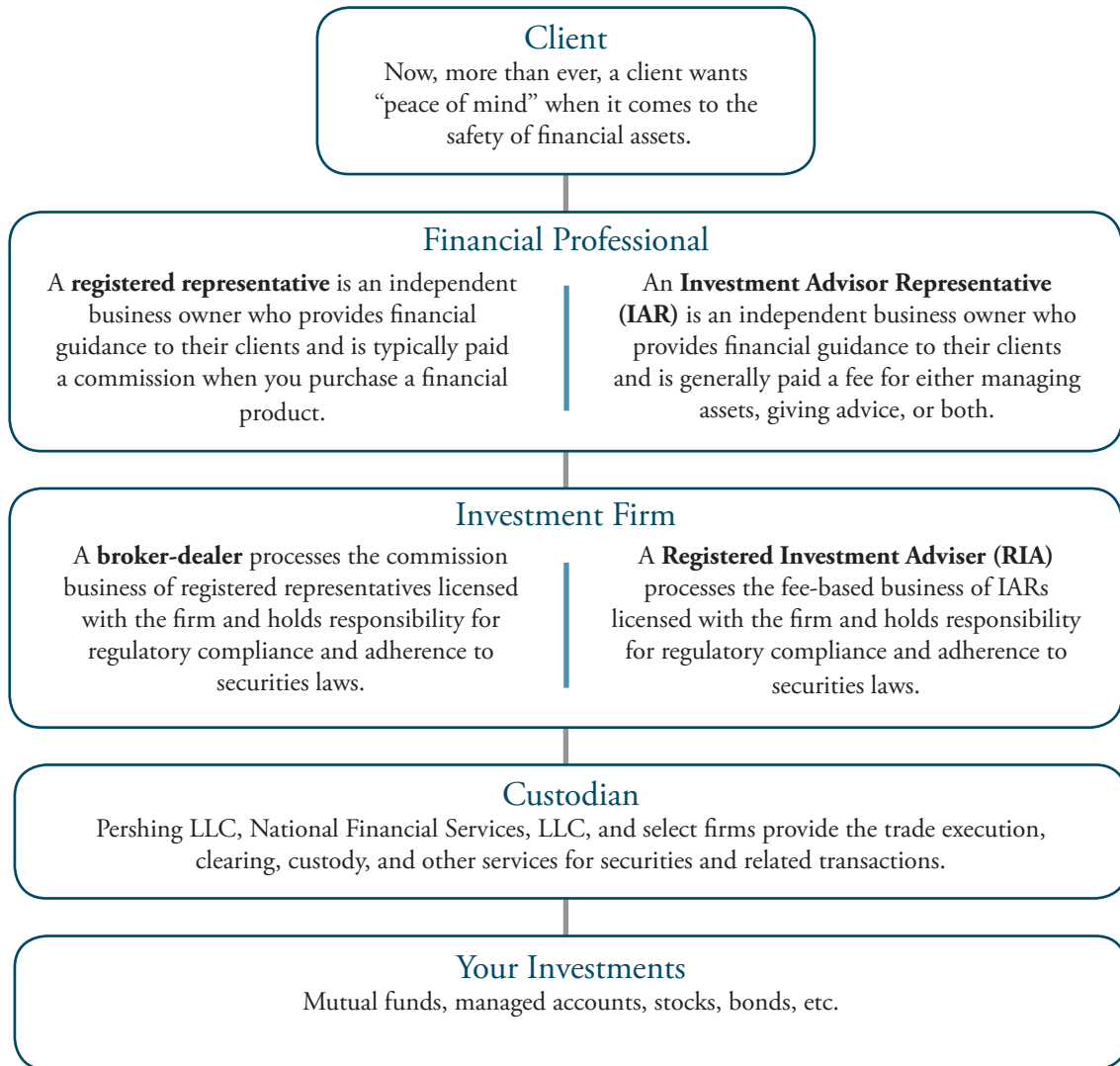
Client assets are protected by the Securities Investor Protection Act, which is administered by the Securities Investor Protection Corporation (SIPC). SIPC is a non-profit, non-government, membership corporation funded by member broker-dealers. SIPC's primary role is to return funds and securities to investors if the broker-dealer holding these assets becomes insolvent. SIPC does not insure against the rise and fall of the market but does insure your funds against theft, up to \$500,000 in securities.

Ask your financial professional about the current limits and visit SIPC's website at www.SIPC.org for more details on SIPC coverage. You may also ask your financial professional for information on the clearing firm and their provisions for the protection of client assets.



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Connecting you to your investments



In an independent model, the financial professional, investment firm, and custodian are all separate entities that work together to process a client’s financial transaction.