DEDICATED
SALES & SERVICE

Cetera Financial Institutions remains client-focused with services and resources designed with the financial institution in mind. Our success can be largely attributed to how we integrate our technological resources with the "team approach" we take in serving our financial institution clients. Because we know that this is a relationship business, we have matched the teams to specific regions of the country. This allows advisors to build a personal relationship with the dedicated group that supports them.

BUSINESS CONSULTANT

The Business Consultant has the primary responsibility of maintaining the ongoing relationship with the financial institution. This position continuously supports Program Managers and advisors, establishes a business plan and sales goals, provides feedback, provides field training, coordinates available resources and assists in the recruiting and hiring of advisors. The Business Consultant will ensure that the financial institution is taking full advantage of the support opportunities available through Cetera Financial Institutions. Our Business Consultants are located throughout the nation, providing regionally aligned support as well as expertise and guidance for best practices in risk management.

RESOURCE CENTER TEAM

On a day-to-day basis, the Resource Center team will be responsible for working with advisors to resolve any trade or client issues. The Resource Center team is a one-stop call for assistance on all operations matters, and consists of experienced personnel who have been trained on all aspects of operations and customer service. In addition to assistance in opening and managing accounts, they:

- Handle account maintenance
- Answer technical account questions
- Help advisors with SmartWorks® tools and navigation
- Document and forward suggestions, concerns, and enhancement requests
- Manage the relationship between the advisors and home office or back office operations
- Process some transactions on behalf of advisors when they are out of the office, upon request

The team is designed to be able to handle the majority of issues themselves on the first call from the advisor. Should they not be able to immediately handle the issue, the team member is personally responsible for seeing to the resolution of the matter, whether it means getting a topic specialist on the line or independently researching the issue and getting back to the advisor.

SALES SOLUTION TEAM

The Sales Solution Team is a product and financial-strategy resource that provides advisors with unbiased product guidance, training, support and education. As part of their product due diligence, they try to identify product strengths, weaknesses, features, benefits, and sponsor resources. In addition, they can provide expert referrals that specialize in IRAs, fixed income and equity research. Below is a list of the product solutions that the Sales Solution Team supports:

- Variable annuities
- Mutual funds
- 529 Plans
- UITS
- Alternative investments
- Market-linked CDs and structured products
- Fixed and indexed annuities

ADVANCED SALES DEPARTMENTS

When advisors require more sophisticated sales support, we offer the added resources of our Advanced Sales teams. These include specialists in life insurance, retirement plans, cash management, investment advisory and financial planning. These specialists assist with pre-sale consultation, lead generation, technical assistance, illustration and proposal services, training, and ongoing retention needs.

We provide support services that make advisors more productive so they may provide their clients with exceptional service and knowledge. Our support resources are available at no cost to the financial institution.

Cetera Financial Institutions is a marketing name of Cetera Investment Services LLC, member FINRA/SIPC.
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Cetera® FINANCIAL INSTITUTIONS