

Introducing Cetera Financial Institutions' exclusive

Rep on Demand[®] Program



CETERA FINANCIAL INSTITUTIONS



Cetera[®]

FINANCIAL
INSTITUTIONS

REVOLUTIONARY

Rep on Demand[®] is a revolutionary solution that ensures uninterrupted service while allowing you to retain clients, assets and revenue.

INNOVATIVE

Whether you're just starting an investment program at your institution or already have one that's running smoothly, there are times when having an extra person on hand could make a difference.

That's why Cetera Financial Institutions created Rep on Demand.[®] This innovative program makes qualified advisors available to your financial institution's clients as you need them. We provide the human resource while you earn the revenue—and turn potential program obstacles into potent opportunities.

"Cetera Financial Institutions advisors helped us maintain a nice revenue stream throughout our transition, and that allowed us to take our time and find the right person to take over the investment services at the bank. We didn't need to rush. And the transition back to the new rep went very smoothly, too. It was a win-win situation."

~Wanda Fitzgerald

Century Bank and Trust, Milledgeville, GA

Cetera Financial Institutions is a marketing name of Cetera Investment Services LLC, member FINRA/SIPC. For use with financial professionals only.

Scalable and Flexible to Meet

How Can the Rep on Demand Team Help You?

Rep on Demand can help you quickly and easily hurdle some of the common and not-so-common roadblocks to starting or growing an investment and insurance program.

Accelerate the Success of Your Startup Program

Once you sign the contract to start a new investment and insurance program, you need to find a qualified advisor who will blend with the unique culture of your financial institution. Finding the right fit can take time, and is worth the wait. But what about your clients—and your program—until then? With Rep on Demand, all your needs can be met on day one. We'll connect your clients to a team of trained and experienced advisors who are ready to serve their needs on your behalf, until you have the chance to find the best candidate to fill the position permanently.

Pinch Hit for the Unexpected Loss of an Advisor

If an advisor leaves your program, your ability to offer investment services doesn't need to be affected by it. Rep on Demand can fill the gap, immediately transferring clients over to our team of professionals who can service their needs. You'll earn revenue without even having an advisor on site! And once you do find an advisor to add to your program, those clients will transfer to him or her with no interruption in service.

Your Needs

Buy Some Time in Filling a New Position

A growing book of business; adding a new branch in another community; acquiring a financial institution with multiple branches—there are many reasons you may need to add advisors, and fast. Rep on Demand can assist you through such transitions, ensuring all your needs are adequately covered until you can hire a new advisor or reorganize your current sales force.

Build Your Wealth Management Structure Without Sacrificing the Mass Market

When you structure your program to have your advisors focus on wealth management for your affluent clients, it can be difficult to develop a program for the mass market as well. While you could create a junior advisor position or set up a platform program—increasing expenses and headcount—there is a third option. Grow your program without the added expenses of hiring someone new by having Rep on Demand service the mass market while your experienced advisors maintain their focus on the affluent clients.

Learn More

Our Rep on Demand is a powerful asset to have at your disposal, and can help you pave a smooth path of growth for your program while minimizing risks and expenses. To discuss how to put the Rep on Demand team to work for you to meet your specific investment and insurance program's needs, contact your Cetera Financial Institutions relationship manager today.



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