WEALTH MANAGEMENT EDUCATIONAL PLATFORM

Modeled after the way you do business to drive meaningful growth

Cetera®
FINANCIAL GROUP
The most successful professionals in any industry are those who embrace the evolution of their business model. Are you positioned to evolve with the financial services industry? Recent studies from PriceMetrix indicate that:

| The number of high-net-worth households—those with over $2 million in investable assets—has steadily increased over the past three years.* | Over the same period of time, overall client retention has decreased. The largest decrease in retention rates occurred among households with more than $1 million or more in investable assets.* | Advisors who manage a larger share of a client’s investable assets are significantly more likely to retain them.† |

Today’s sophisticated investors—as well as tomorrow’s tech-savvy investors—expect their financial advisor to meet all their financial needs. The surest path to becoming a trusted advisor who serves all clients’ needs requires embracing a true, holistic wealth management approach.

EDUCATIONAL EVENTS

Cetera Financial Group offers a series of wealth management educational events that help you refine your wealth management skills, better engage with clients and dramatically grow your business.

To make these lessons more actionable, we’ve modeled them after your way of doing business. As an advisor, you work with clients on three, fundamental levels:

1. Understand a client’s needs
2. Strategize to address those needs
3. Implement a course of action

Cetera Financial Group has introduced a robust new wealth management education platform comprised of three different types of educational events specifically geared to match this sales cycle!

1. Wealth Management University—delivers knowledge on complex investing issues, working with affluent clients, and growing a thriving wealth management business
2. Wealth Management Summit—identifies strategies that address the needs of affluent investors and introduces business planning and practice management resources
3. Wealth Management Workshops—pinpoints investment products and technology tools to help you take action

Choose to attend any or all of the events—and in any order—based on what works for you. This program is all about you and your business, and what you need to reach your goals.

WEALTH MANAGEMENT UNIVERSITY

Created in partnership with leading wealth management training and consulting company Cannon Financial Institute, Wealth Management University is an intense learning experience exclusive to Cetera Financial Group advisors. Wealth Management University offers an unparalleled opportunity to continue to develop your wealth management skill set through intensive, multi-day classes with top industry educators.

The goal of the program is to help you develop the skills required to address the unique needs of affluent and high-net-worth investors, create strategies to work through the practice management challenges that come with growing a business, and ultimately acquire more affluent clients.

CURRICULUM

At the heart of Wealth Management University is a specialized curriculum that hones your wealth management skills. The curriculum is built on 13 wealth management issues that affluent clients face in their pursuit of financial independence. Within this wealth management context, the curriculum focuses on business planning, market differentiation, and marketing skills and plans. Topics include:

1. Developing the ideal client experience
2. Creating your branding message
3. Working with market niches
4. Enhancing interviewing and presentation skills
5. Increasing your closing ratio to 90%
6. Integrating the 13 wealth management issues into your business
7. Conducting conversations about the 13 wealth management issues
8. Making your practice a true wealth management business
RESULTS

Participants in Wealth Management University have proven over time to achieve significantly higher growth rates than their peers who did not attend. And a multi-year study to compare the growth of those advisors who attended the university from 2007-2010 found that the average attendee outperformed the average advisor in the annual InvestmentNews/Moss Adams survey of independent advisors by between 4 percent and 14 percent each year during that time. From 2008-2009, one of the worst years we have seen in the industry, the average advisor in the University program was up more than 8 percent in a year when the industry average was -6 percent growth.

STEP ONE:
CERTIFIED WEALTH STRATEGIST® AND CERTIFIED RETIREMENT COUNSELOR® COURSES

If you are just entering the program, you can choose from two high-impact Cannon Financial Institute instructor-led programs focused on helping you apply wealth management strategies through client conversations, as well as practical ways to improve client acquisition efforts. Both programs end with a designation—either the Certified Wealth Strategist® (CWS®) or Certified Retirement Counselor® (CRC®) designation—if completed.

CWS® Program

The CWS® program provides advisors the ability to integrate critical financial concepts into everyday work and client interactions. It is a learning experience for all levels that offers both the technical, financial concepts needed to competently serve clients, as well as the implementation and delivery skills required to confidently apply that knowledge in client interactions throughout the life of the client relationship. The program is designed to provide you the knowledge and skill sets needed to work with more complex client issues. You will obtain an additional level of knowledge to competently and confidently serve your clients in all areas of wealth management, with the goal of consistently exceeding client expectations.

CRC® Program

The CRC® program teaches financial advisors how to address the challenges facing today’s retirees. You will learn how to help clients with retirement planning and income management issues—in both private and government sector employer-sponsored retirement plans—from multiple perspectives. The CRC® program will deepen your understanding of retirement planning concepts and principles, enhancing your ability to serve clients’ retirement planning needs.

STEP TWO:
MASTERS COURSES

If you already have a CWS® or CRC®, or another advanced planning designation (CFP®, ChFC or PFS), you can attend one of three advanced tracks called the Masters courses. Each Wealth Management University event will have different Masters course topics, enabling you to continue attending events to further build your wealth management skillset. Many past attendees return to Wealth Management University again and again to learn from the Masters courses.

Although the specific topics will change with each event, the Masters courses will always have a wealth management context and offer one track in each of three areas: business development, practice management and wealth management. For example, the business development course may focus on marketing strategies, the practice management course on creating a client process, and the wealth management course on estate and trust planning.
WEALTH MANAGEMENT SUMMIT

While Wealth Management University is focused on client conversations and discovery, the Summit is designed to help you solve the issues you uncover in the discovery process. The Wealth Management Summit will help you develop investment strategies and identify key elements for shaping plans that address the needs of affluent investors, such as tax-loss harvesting, insurance and retirement income.

At Summit events, you will find engaging practice management and business planning content that is instrumental in helping you define and grow your business. Industry leaders will provide thought leadership during general session keynotes. Subject matter experts from strategic partners and the home office will help you delve deeper into key topics during interactive breakouts.

Wealth Management Summit offers multiple tracks in different areas of wealth management. You can choose to stay with one track for the duration of the event, or you can attend courses in multiple tracks. By attending a Summit event, you will hone your financial skills and learn new ones, deepening your level of competency and enabling you to cast a wider net for high-net-worth clientele.

You do not need to attend Wealth Management University to attend Wealth Management Summit.

WEALTH MANAGEMENT WORKSHOPS

Regional Workshops will take place in different cities throughout the country and help you access the tools and tactics you can use to address the wealth management needs of your clients. In addition, they will introduce new practice management and business planning subject matter to help increase the value and efficiency of your practice.

The Workshop events will help you pinpoint the investment products and technology tools that you need to execute your wealth management strategies. You will learn about the products you can use to put your plan into action and potentially bring about the results you desire for your clients. The breakout sessions will feature peer-based discussions with local advisors who share their experiences and best practices. These meetings, held in a smaller setting, will provide better networking opportunities for you to engage with your peers.

The Wealth Management Workshops offer you the flexibility to stick to one main topic or skip around to learn about several different areas of interest. Though it is part of the wealth management education program and is designed to align with the concepts and strategies taught at the University and Summit events, you do not need to attend Wealth Management University or Wealth Management Summit to be part of our Workshop events.

LEARN MORE

These events are for affiliated advisors. To learn more about these events and joining one of our firms, please contact a recruiter.