

# THE VALUE OF INDEPENDENCE

Your life and circumstances are unique and with each stage of life comes the opportunity to carve your own path. Maybe you're thinking about planning for an exciting retirement, preparing to pay for your children's or grandchildren's education, opening or selling a business, or saving for a second home. With the right independent financial professional by your side, you won't have to go it alone. You need a partner to create an actionable financial plan that aligns with your unique goals. A big bank or financial institution might seem like the safe bet, but independent financial professionals have the tool kit and the flexibility to protect their clients, while acting in your best interest with the appropriate checks and balances to help keep you on track.

## Who's Working for You:

### AN INDEPENDENT FINANCIAL PROFESSIONAL

will create a financial plan and make investment recommendations that align with your goals and with your best interest in mind

will adjust your plan as your life and the market continue to change



INDEPENDENT FINANCIAL PROFESSIONAL

### THE CLEARING AND CUSTODY PLATFORM

is where your money and assets are actually held

is responsible for the execution, clearance, and settlement of securities transactions

will send your monthly account statements and transaction confirmations

prioritizes the receipt, safekeeping, and delivery of the funds and securities found in your investment portfolio



YOU



KESTRA FINANCIAL:  
INDEPENDENT WEALTH MANAGEMENT PLATFORM



FIDELITY INSTITUTIONAL®:  
CLEARING AND CUSTODY PLATFORM

### INDEPENDENT WEALTH MANAGEMENT PLATFORM

oversees every aspect of the financial professional's business to keep them compliant and ensure decisions are being made in the best interest of the client

supports financial professionals with technology, platforms for investments, market research, and best practices

provides back office support for ongoing management of assets

# FAQS:

## What is the difference between a large bank or financial institution and an independent wealth management firm?

At a large bank or institution, the functions of all three players are done in-house. As independent financial professionals, we have the ability to find the best solution available for each of the three functions, and our fiduciary standard ensures that we always act in your best interest. Your independent financial professional is working side-by-side with you to help you reach your financial and investment goals, while Fidelity Institutional® is safeguarding the assets, and Kestra Financial provides a wealth management platform that associated financial professionals choose investments in each client's best interest.

## Who is Fidelity Institutional®?

Fidelity Institutional® is where the assets are held. They also offer your financial professional a suite of innovative technology, resources, and capabilities — so they can spend more time focused on you.



\*as of March 31, 2022

## Who is Kestra Financial?

Kestra Financial is a leader in the financial services space, working alongside financial professionals to help pinpoint and reach specific business objectives while managing their back office operations. We're proudly independent, which enables us to offer a wide range of tools, services, and support to help our financial professionals and their clients' goals. Additionally, Kestra Financial provides technology, platforms for investments, and market research.



\*as of December 31, 2021

### About Fidelity Institutional®

Every broker/dealer needs a clearinghouse to provide trade execution, clearing and other related services for your brokerage accounts. Another important reason I choose to work with Kestra Investment Services is because their brokerage accounts are carried by National Financial Services, LLC, Member NYSE/SIPC. Securities in accounts carried by National Financial Services LLC, a Fidelity broker-dealer, are protected in accordance with the Securities Investor Protection Corporation (SIPC) up to \$500,000. The \$500,000 total amount of SIPC protection is inclusive of up to \$250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC's Board of Directors. National Financial Services has also arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are ineligible for coverage.

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