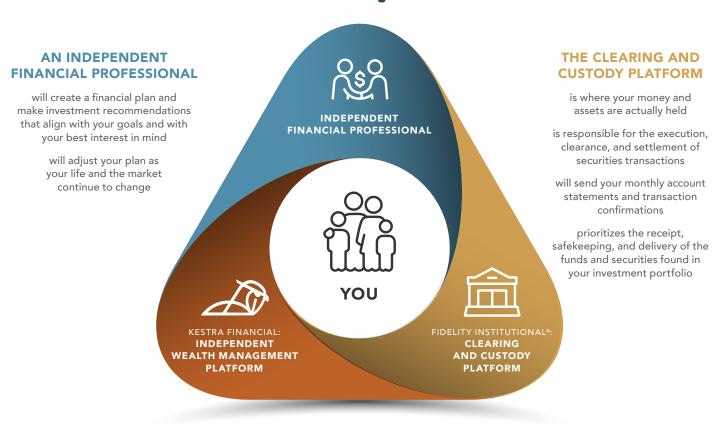
# THE VALUE OF INDEPENDENCE

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:



### 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.

Fidelity Institutional® \$4.3T

IN ASSETS UNDER ADMINISTRATION

**7.5M** 

**INVESTORS SERVED** 

\*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.



\$114B

IN ASSETS UNDER ADMINISTRATION

\$51B

N ASSETS UNDER MANAGEMENT

1.7K

FINANCIAL PROFESSIONALS SUPPORTED

\*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. Securties 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.

Kestra Financial, Inc. is the parent company of Kestra Investment Services, LLC, (Kestra IS) member FINRA/SIPC, Kestra Advisory Services, LLC (Kestra AS) and Kestra Private Wealth Services, LLC (Kestra PWS). Securities offered through Registered Representatives of Kestra IS. Investment Advisory Services offered through Investment Advisor Representatives of Kestra AS or Kestra PWS, an affiliate of Kestra IS.

Fidelity Institutional® and National Financial Services LLC (together "Fidelity") is an independent company, unaffiliated with Kestra Financial, Inc. and its subsidiaries. Fidelity Investments is a service provider to Kestra Financial, Inc. There is no form of legal partnership, agency affiliation, or similar relationship between Kestra Financial, Inc. and Fidelity Investments, nor is such a relationship created or implied by the information herein. Fidelity Investments has not been involved with the preparation of the content supplied by Kestra Financial, Inc. and does not guarantee, or assume any responsibility for its content. Fidelity Investments is a registered service mark of FMR LLC.

Fidelity Institutional® provides clearing, custody, or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC. 1038481.1.0

### https://www.kestrafinancial.com/disclosures

For use by inancial advisor representatives only.

AS-10602-22 | ACR#4899419 | 1038481.1.0©Kestra Financial. All Rights Reserved.