FROM PIONEERING PRACTICE MANAGEMENT AND WEALTH MANAGEMENT DEPARTMENTS, TO CREATING ADVISOR-DRIVEN TECHNOLOGICAL SOLUTIONS, TO PROVIDING AWARD-WINNING, INDISPENSABLE SERVICE, COMMONWEALTH FINANCIAL NETWORK® CONTINUES TO BE RECOGNIZED AS A LEADER AND AN INNOVATOR IN EVERY FACET OF THE RIA–BROKER/DEALER INDUSTRY SINCE ITS INCEPTION IN 1979.

LEGENDARY LEADERSHIP

- In 2010, 2012, 2013, 2014, 2018, and 2019, we ranked "#1 in Independent Advisor Satisfaction Among Financial Investment Firms" by J.D. Power![1]
- We are an unprecedented 10-time winner of *Investment Advisor* magazine's Broker/Dealer of the Year award.[2]
- Joseph Deitch is ranked among leading CEOs in the book *Leadership Secrets of the World's Most Successful CEOs: 100 Top Executives Reveal the Management Strategies That Made Their Companies Great* (Dearborn Publishing)—a testament to the strong leadership and dedicated senior management at Commonwealth.
- Joseph Deitch is one of the 35 most influential people in the financial planning industry (*Investment Advisor* magazine, May 2004, 2005, 2006, 2010, 2015).
- Our Wealth Management Initiative helps our investment advisors avoid the profit squeeze and gain new business by providing value-added specialization.
- Fun is in our mission statement!
- As a practice management pioneer, we understand our advisors are small business owners, not just salespeople.
- Our advisors praise our educational and incentive conferences as "world-class" and the best in the industry.
- We've been recognized 41 times as one of the Best Places to Work by the *Boston Globe*, *Boston Business Journal*, *San Diego Business Journal*, *U-T (Union-Tribune) San Diego*, and *Computerworld*. This includes #1 Best Place to Work designations in the midsize category from the *Boston Business Journal*, the *San Diego Business Journal* (2005, 2009), and the *Boston Globe* (2008); in the large-size category from the *San Diego Business Journal* (2013); and in the small-size category from the *U-T San Diego* (2013).
- Our Retirement Plan Consulting program is the industry's first vendor-agnostic, fee-based retirement plan platform. We provide advisors universal access to the retirement marketplace, enabling them to offer both plan sponsor and participant-level advice in alignment with fiduciary standards.
- Advisors can receive portfolio management from Commonwealth's in-house Research team with Preferred Portfolio Services® Select, a turnkey mutual fund and exchange-traded fund wrap program.

INNOVATIVE TECHNOLOGY

- Our seamlessly integrated technology is consistently rated as the best in the industry. We've built a full suite of tools from the ground up, made for the way advisors serve their clients.
- The COMMunity Link® website is the hub of daily activity for our advisors and their staff. With a single login, they can access everything they need to run their practices.

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- Practice360°® lets advisors view their entire book of business, including household and account investment information, customizable CRM/contact information, trading and model management, and more. Advisors can quickly set preferences in bulk, as well as take mass actions, such as rebalancing hundreds of accounts in seconds.
- Client360°® provides a comprehensive view of a client's financial picture on a single screen. Customizable by each person in an advisor's office, it allows operational staff to focus on account activity, while advisors can quickly see if clients are on track toward their goals and when they're due for follow-up.
- Our Investor360°® portal gives clients easy access to everything they need—from account information to investment performance, statements, and tax documents. It even has a secure document-sharing feature for storing wills, insurance policies, tax documents, and more.
- We have won awards in the security industry for balancing users' convenience needs with state-of-the-art data protection. For instance, we provide our advisors with the Commonwealth Shield, a complimentary service that includes a high-end firewall and remote access via a secure VPN connection.
- Our focus is on making the tools we build as easy to use as they are powerful. We hired our first Certified Usability Analyst in 2001 and now have more than a dozen on staff.
- We want advisors, their staff, and their clients to be able to work the way they want—on any device, at any time. Whether they're used on a Mac or PC, phone or computer, iOS or Android, our tools are built to work.
- Between our East and West coast offices, we have more than 75 staff members dedicated to supporting the tools we've built and answering any technology questions advisors have.

INDISPENSABLE SERVICE

- Commonwealth holds an industry-leading advisor-to-staff ratio of better than 2.1:1.
- We have an average 8-second Service Center answer time.
- We have an average 15-second IT HelpDesk answer time.
- Our advisors are guaranteed a callback within 24 hours on any unresolved issues.
- Direct access to the CEO and executive management is just a phone call away.
- The Advanced Topics Symposium provides extensive training to our advisors' staff.
- Any complaints received from advisors during their annual compliance audits are addressed within 24 hours.
- Advisor satisfaction scores are tied into our bonus pool.
- For advisors buying or selling a practice, our Buy/Sell Task Force, comprising operational team respresentatives, ensures a smooth transition for the buyer and seller.
- Our 60+-member transition team guides new advisors through the smoothest transition process in the industry—we place a huge emphasis on the care our advisors receive after they've made the decision to join Commonwealth.
- Free technology assistance is available 12 hours out of every business day, and 8 hours on Saturdays, from our Technology HelpDesk. If necessary, we can even take over our advisors' computers remotely—with their permission—for virtual on-site support.
- Commonwealth's headquarters are located in Waltham, Massachusetts, and San Diego, California, enabling us to service our advisors 12 hours a day.
- Each office provides Commonwealth with a full disaster recovery plan so that our advisors receive uninterrupted service no matter where they're located in the United States.

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AFFILIATE AS YOU WANT

- We support independent advisors nationwide in serving their clients as registered representatives, registered investment advisers, and corporate investment adviser representatives, as well as through hybrid service models. Commonwealth is the last move you'll have to make.

1 *Commonwealth Financial Network® received the highest score in the independent advisor segment of the J.D. Power 2010, 2012, 2013, 2014, 2018, and 2019 Financial Advisor Satisfaction Studies of customers' satisfaction among financial advisors. Visit jdpower.com/awards.*

2 *Results are based on advisor satisfaction; Commonwealth was the top broker/dealer in its division for 1991, 1992, 1994, 1996, 1997, 1998, 1999, 2001, 2002, and 2005.*

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