



ADVISOR  
NETWORKS LLC  
Member FINRA/SIPC

## PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

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This brochure supplement is provided for Cetera Advisor Networks LLC (Cetera Advisor Networks) investment adviser representative (Advisor), JUDITH SNYDER (CRD #1020748).

JUDITH SNYDER  
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This brochure supplement provides information about JUDITH SNYDER that supplements the Cetera Advisor Networks LLC ADV Part 2A. You should have received a copy of the ADV Part 2A for Cetera Advisor Networks. Please contact JUDITH SNYDER if you did not receive a copy of the brochure or if you have any questions about the content contained in this supplement.

Additional information about JUDITH SNYDER is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### YOUR ADVISOR'S HIGHEST LEVEL OF EDUCATIONAL ACHIEVEMENT

MASTER OF SCIENCE  
BUTLER UNIVERSITY

### YOUR ADVISOR CURRENTLY MAINTAINS THE FOLLOWING SECURITIES REGISTRATIONS

SERIES 7 - THE GENERAL SECURITIES REPRESENTATIVE (SERIES 7) QUALIFIES A HOLDER FOR THE SOLICITATION, PURCHASE, AND/OR SALE OF ALL SECURITIES PRODUCTS, INCLUDING CORPORATE SECURITIES, MUNICIPAL SECURITIES, MUNICIPAL FUND SECURITIES, OPTIONS, DIRECT PARTICIPATION PROGRAMS, INVESTMENT COMPANY PRODUCTS, AND VARIABLE CONTRACTS.

SERIES 24 -THE GENERAL SECURITIES PRINCIPAL EXAM (SERIES 24) QUALIFIES INDIVIDUALS AS GENERAL SECURITIES PRINCIPALS WHO CAN MANAGE OR SUPERVISE THE MEMBER'S (BROKER DEALER FIRM'S) INVESTMENT BANKING OR SECURITIES BUSINESS FOR CORPORATE SECURITIES, DIRECT PARTICIPATION PROGRAMS, AND INVESTMENT COMPANY PRODUCTS/VARIABLE CONTRACTS.

SERIES 63 - THE UNIFORM SECURITIES AGENT STATE LAW (SERIES 63) QUALIFIES HOLDERS AS SECURITIES AGENTS. THE EXAMINATION COVERS THE PRINCIPLES OF STATE SECURITIES REGULATION REFLECTED IN THE UNIFORM SECURITIES ACT.

**YOUR ADVISOR CURRENTLY MAINTAINS THE FOLLOWING PROFESSIONAL DESIGNATIONS**

CERTIFIED FINANCIAL PLANNER (CFP®) - THIS CERTIFICATION IS OBTAINED BY COMPLETION OF A COLLEGE-LEVEL COURSE OF STUDY ADDRESSING FINANCIAL PLANNING SUBJECTS DETERMINED BY THE CFP BOARD TO BE NECESSARY FOR THE COMPETENT AND PROFESSIONAL DELIVERY OF FINANCIAL PLANNING SERVICES, SUCCESSFUL COMPLETION OF A COMPREHENSIVE CERTIFICATION EXAM (ADMINISTERED IN TEN HOURS OVER A TWO DAY PERIOD) AND AGREEMENT TO BE BOUND BY THE CFP STANDARDS OF PROFESSIONAL CONDUCT. AS A PREREQUISITE FOR THE DESIGNATION, THE IAR MUST HAVE A BACHELOR'S DEGREE FROM A REGIONALLY ACCREDITED UNITED STATES COLLEGE OR UNIVERSITY (OR FOREIGN UNIVERSITY EQUIVALENT), AND HAVE AT LEAST THREE YEARS OF FULL TIME FINANCIAL PLANNING EXPERIENCE (OR EQUIVALENT MEASURED AT 2,000 HOURS PER YEAR). PRIOR TO JANUARY 1, 2007, THE CFP BOARD DID NOT REQUIRE A BACHELOR'S DEGREE AS A PREREQUISITE, AND INDIVIDUALS HOLDING THE CFP DESIGNATION WERE GRANDFATHERED UNDER PRIOR REQUIREMENTS AND PREREQUISITES. THE CFP DESIGNATION REQUIRES 30 HOURS OF CONTINUING EDUCATION EVERY TWO YEARS AND RENEWAL OF AN AGREEMENT TO BE BOUND BY THE CFP STANDARDS OF PROFESSIONAL CONDUCT.

CERTIFIED FUND SPECIALIST (CFS) - THIS DESIGNATION IS OBTAINED BY COMPLETING 6 SELF STUDY MODULES, 3 EXAMS AND A CASE STUDY. AS A PREREQUISITE THE IAR MUST HAVE A BACHELOR'S DEGREE OR 1 YEAR OF FINANCIAL SERVICES WORK EXPERIENCE. THIS DESIGNATION REQUIRES 30 HOURS OF CONTINUING EDUCATION EVERY 2 YEARS.

**YOUR ADVISOR'S BUSINESS HISTORY FOR THE PAST FIVE YEARS**

FIRM	POSITION HELD	START DATE	END DATE
CETERA ADVISOR NETWORKS LLC	REGISTERED REP/INVESTMENT ADVISER REP	9/1/1990	
ADVISORNET FINANCIAL	INVESTMENT ADVISOR REPRESENTATIVE	10/1/2009	

Additional current business positions and firms may be listed under the Other Business Activities section.

JUDITH SNYDER was born in 1946

**DISCIPLINARY INFORMATION**

If your Advisor had any reportable legal or disciplinary events during the past ten years, they will be listed below.

YOUR ADVISOR DOES NOT HAVE ANY REPORTABLE LEGAL OR DISCIPLINARY EVENTS.

**OTHER BUSINESS ACTIVITIES**

Your Advisor may independently perform other investment and non-investment related business activities that fall outside their role as a Cetera Advisor Networks Advisor. These activities are listed below. Please feel free to discuss the listed activities with your Advisor.

FIRM	TYPE OF BUSINESS	POSITION/RESPONSIBILITIES
CETERA ADVISOR NETWORKS LLC	BROKER-DEALER	REGISTERED REPRESENTATIVE
ADVISORNET FINANCIAL, INC	FINANCIAL SERVICES	PASSIVE OWNERSHIP
FSA ADVISORS, LLP	FIXED LIFE INSURANCE, ESTATE PLANNING, CHARITABLE GIVING, FINANCIAL PLANNING AND LONG TERM CARE SALES	PARTNER
ADVISORNET FINANCIAL INC, DBA ADVISORNET WEALTH MANAGEMENT	ADVISORY BUSINESS	ADVISORY REPRESENTATIVE; FEE BASED FINANCIAL PLANNING, ASSET MANAGEMENT

If your Advisor does any other business activity, it may impact the amount of time spent serving as a Cetera Advisor Networks Advisor, create potential conflicts of interest and generate additional compensation for your Advisor.

Other investment related business activities pertain to securities, commodities, banking, insurance, or real estate. Other investment related business activities that your Advisor performs may result in the receipt of fees, commissions and/or bonuses. It may also result in other forms of compensation, which are based on the sales of securities and/or the value of assets under management. This includes trail, distribution and service fees related to certain mutual funds and insurance products. Trail, distribution and service fees are paid out of the fund or insurance product assets and are therefore indirectly paid by you, the client.

Another form of "indirect compensation" may also be paid to your Advisor by sponsors of investment products, programs or services. This indirect compensation may include entertainment, attendance at events, attendance at educational conferences, reimbursements for approved business expenses, investment research, technology support and other resources that may assist with your Advisor's investment business. An incentive (conflict of interest) may exist for your Advisor to recommend investment products and services based upon the amount of compensation received, rather than your best interest. Cetera Advisor Networks maintains a Code of Ethics requiring your Advisor to always act in your best interest and maintains a supervisory structure to monitor the advisory activities of your Advisor in order to reduce potential conflicts of interest.

## **ADDITIONAL COMPENSATION**

In addition to advisory fees, your advisor may earn sales incentives or awards based on the value of assets under management, investment products sold, number of sales, client referrals, amount of new deposits or amount of new accounts. This additional compensation may include the same items (economic benefits) as listed in the Other Business Activities section above as indirect compensation. Your advisor may also receive forgivable loans from Cetera, which are conditioned on your advisor retaining Cetera's broker-dealer and/or registered investment advisor services. This additional economic benefit creates a conflict of interest for your advisor to retain affiliation with Cetera in order to avoid re-payment on a loan. Cetera Advisors maintains a Code of Ethics requiring your Advisor to always act in your best interest and maintains a supervisory structure to monitor the advisory activities of your Advisor in order to reduce potential conflicts of interest.

## **SUPERVISION**

Cetera Advisor Networks assigns your Advisor to a designated advisory supervisor. Their designated advisory supervisor has ongoing oversight of your Advisor's investment advisory activities. This includes, but is not limited to transaction and investment suitability, account opening and correspondence.

<b>SUPERVISOR'S NAME:</b>	DORA LOAIZA
<b>SUPERVISOR'S TITLE:</b>	DESIGNATED ADVISORY SUPERVISOR
<b>SUPERVISOR'S PHONE NUMBER:</b>	(800) 879-8100