PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

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1/28/2019

This brochure supplement is provided for Cetera Advisor Networks LLC (Cetera Advisor Networks) investment adviser representative (Advisor), KRISTEN KENNEDY (CRD #7017133).

KRISTEN KENNEDY
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This brochure supplement provides information about KRISTEN KENNEDY 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 KRISTEN KENNEDY 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 KRISTEN KENNEDY is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

YOUR ADVISOR'S HIGHEST LEVEL OF EDUCATIONAL ACHIEVEMENT
BACHELOR OF SCIENCE IN MANAGEMENT UNIVERSITY OF WISCONSIN - STOUT

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 66 - THE UNIFORM COMBINED STATE LAW (SERIES 66) QUALIFIES HOLDERS AS BOTH SECURITIES AGENTS AND INVESTMENT ADVISER REPRESENTATIVES. THE SERIES 7 IS A

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YOUR ADVISOR CURRENTLY MAINTAINS THE FOLLOWING SECURITIES REGISTRATIONS
COREQUISITE EXAM THAT NEEDS TO BE SUCCESSFULLY COMPLETED IN ADDITION TO THE SERIES 66 EXAM BEFORE A HOLDER CAN REGISTER WITH A STATE.

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	9/1/2018	
ALTUS WEALTH MANAGEMENT	REGISTERED REPRESENTATIVE	9/1/2018	
EDUCATION	STUDYING FOR SECURITIES EXAMS	4/1/2018	9/1/2018
RKD ALPHA DOG	CREATIVE STRATEGIST	1/1/2012	4/1/2018

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

KRISTEN KENNEDY was born in 1972

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
ALTUS WEALTH MANAGEMENT, LLC	FINANCIAL PLANNING, WEALTH MANAGEMENT	REPRESENTATIVE; BUILD NEW BOOK OF BUSINESS, POSSIBLY ASSIST IN MANAGING C&D CLIENTS

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

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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 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 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 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.

SUPERVISOR'S NAME:	ADAM TARANTINO
SUPERVISOR'S TITLE:	DESIGNATED ADVISORY SUPERVISOR
SUPERVISOR'S PHONE NUMBER:	(505) 291-8585

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