

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**MELISSA J LEVINE**

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This brochure supplement is provided for Cetera Advisor Networks LLC (Cetera Advisor Networks) Investment Adviser Representative (Advisor), MELISSA LEVINE (CRD #1510638).

This brochure supplement provides information about MELISSA LEVINE that supplements the Cetera Advisor Networks' ADV Part 2A. You should have received a copy of the ADV Part 2A. Please contact MELISSA LEVINE or their Designated Supervisor (contact information below) if you did not receive a copy or if you have any questions about the content contained in this supplement.

Additional information about MELISSA LEVINE 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'S DEGREE

BACHELOR OF BUSINESS ADMINISTRATION INTERNATIONAL MARKETING, HOFSTRA UNIVERSITY

YOUR ADVISOR CURRENTLY MAINTAINS THE FOLLOWING SECURITIES REGISTRATIONS

- S22 - The Direct Participation Programs Limited Representative (Series 22) qualifies a holder for the solicitation, purchase, and/or sale of programs that provide for flow-through tax consequences, such as oil and gas programs, real estate programs, and S corporation offerings.
- S6 - The Investment Company Products/Variable Contracts Limited Representative (Series 6) qualifies a holder for the solicitation, purchase, and/or sale of redeemable securities of companies registered pursuant to the Investment Company Act of 1940; securities of closed-end companies registered pursuant to the Investment Company Act of 1940 during the period of original distribution only; and variable contracts and insurance premium funding programs and other contracts issued by an insurance company.
- S62 - The Corporate Securities Limited Representative (Series 62) qualifies an individual as a representative for the sale of public offerings and/or private placements of corporate stocks, corporate bonds, rights, warrants, real estate investment trusts, collateralized mortgage obligations, and securities of closed-end companies registered pursuant to the Investment Company Act of 1940, repos and certificates of accrual on corporate securities; securities traders; corporate financing; and, ETFs. The Series 62 examination was retired in 2018.
- S63 - 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.
- S65 - The Uniform Investment Adviser Law (Series 65) qualifies holders as investment adviser representatives.
- SIE - The Securities Industry Essentials - The SIE is an introductory-level exam that assesses the candidates knowledge of basic securities industry information including concepts fundamental to working in the industry, such as types of products and their risks; the structure of the securities industry markets, regulatory agencies and their functions, and prohibited practices. Passing the SIE exam does not qualify an individual for registration with FINRA. The individual must be associated with a member firm, pass the SIE and pass a qualification exam to engage in securities business.

YOUR ADVISOR CURRENTLY MAINTAINS THE FOLLOWING PROFESSIONAL DESIGNATIONS

- CFP - 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.

YOUR ADVISOR'S BUSINESS HISTORY FOR THE PAST FIVE YEARS

FIRM	POSITION HELD	START DATE	END DATE
PLAN4GOALS	OWNER	10/2021	Present
CETERA ADVISOR NETWORKS LLC	REGISTERED REPRESENTATIVE/INVESTMENT ADVISOR REPRESENTATIVE	06/2021	Present
VOYA FINANCIAL ADVISORS	REGISTERED REP	09/2014	06/2021
MELISSA LEVINE LIFE ISURANCE AND HEALTH SALES	INSURANCE SALES	04/1986	Present

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

Melissa Levine was born in 1960.

DISCIPLINARY INFORMATION

If your Advisor had any reportable or disciplinary events during the past ten years, they will be listed below. Certain items in this section are financial in nature and not disciplinary events, these events include bankruptcy, lien and compromise.

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 an investment adviser of Cetera Advisor Networks. These activities are listed below. Please feel free to discuss them with your Advisor.

FIRM	TYPE OF BUSINESS	POSITION/RESPONSIBILITIES
CETERA ADVISOR NETWORKS, LLC	BROKER-DEALER	REGISTERED REPRESENTATIVE
DOTERRA	ESSENTIAL OILS	SALES ASSOCIATE - SALES OF ESSENTIAL OILS
INDEPENDENT INSURANCE AGENT	FIXED INSURANCE SALES	INDEPENDENT INSURANCE AGENT - SALES OF FIXED INSURANCE PRODUCTS
MELISSA LEVINE-MONTAUK PROPERTY	RENTAL RESORTS	OWNER - DUNE RESORT MANAGES PROPERTY FOR THE REP.
PLAN4GOALS	FINANCIAL SERVICES	OWNER - DBA FOR FINANCIAL SERVICES

Investment services may be offered at financial or lending institutions which are unaffiliated with Cetera firms. Additionally, Cetera firms are not affiliated with any other named entity, except those carrying the "Cetera" name or under common ownership with Cetera firms. Cetera affiliated firms can be found at www.cetera.com. Certain brokered CDs may be FDIC insured. Investments:

- ▶ Are not FDIC/NCUSIF insured
- ▶ May lose value
- ▶ Are not financial institution guaranteed
- ▶ Are not a deposit
- ▶ Are not insured by any federal government agency.

If your Advisor performs any other business activity, it may impact the amount of time spent serving as your 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.

Our advisors may operate their own independent companies outside Cetera Advisor Networks, LLC. These unaffiliated companies may include other investment advisory firms, accounting/tax practices, insurance services, and legal and compliance services, among others.

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 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. Please contact your advisor if you would like to receive additional information regarding the financial incentive referenced above.

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. Finally, your Advisor's branch office is subject to a periodic audit, which includes a review of client files and verifies that your Advisor is servicing clients in accordance with firm policies.

SUPERVISOR'S NAME: DAVID FINN

SUPERVISOR'S TITLE: DESIGNATED ADVISORY SUPERVISOR

SUPERVISOR'S PHONE NUMBER: 515-698-7354