Royal Alliance
Member of Advisor Group

STRENGTH IN PARTNERSHIP

SUCCESS IN ACTION

RELATIONSHIPS ARE BUILT ON TRUST

As a financial advisor, I play a role in your life's most meaningful moments. You trust me to assess your needs, understand your concerns, and offer the most relevant recommendations to address your unique situation. I do not take your trust lightly and strive to earn it every day.

I AM NOT ALONE IN MY COMMITMENT TO YOU

I am supported by a network of premier partners, who bring strength, stability and security to strategies that are designed to work for today and tomorrow. All with one goal in mind—your success. I think it is important that I introduce them to you.

BENEFITS OF AFFILIATION

I am affiliated with Royal Alliance, an independent wealth management firm that provides me with back office, technology, regulatory and operational support.

Founded in 1969, Royal Alliance is driven by a strong philosophy that independence is key to fulfilling sound investment decisions. My affiliation with the firm empowers me to put your interests first with objective, carefully considered offerings—with no obligation to promote any particular investment.

Royal Alliance is part of Advisor Group, one of the largest networks of independent wealth management firms in the country.

MY CHOSEN PARTNERS

Through my affiliation with Royal Alliance and Advisor Group, I benefit from a vast range of resources and support:

- A multitude of investment solutions broadens the scope of my capabilities
- Portfolio management and trading tools allow me to meet your needs with better precision
- Innovative technology ensures timely and accurate execution
- Operational support gives me the freedom to focus on you
- Compliance experts help ensure we are following firm and regulatory requirements and policies
- Client communication services provide transparent and responsive information flow

RESPONSIBLE PERFORMANCE

Royal Alliance and Advisor Group play an important role in professional oversight and combining performance with responsibility:

- I must maintain securities and insurance licenses as required by FINRA and individual states where I conduct business
- I am subject to ad-hoc credit checks conducted by Royal Alliance to ensure a history of financial responsibility
- My business is subject to ongoing auditing to align state and national regulatory requirements
- I am required to attend annual compliance and continuing education meetings to ensure knowledge about any changes in the regulatory environment
- The products I offer have gone through a rigorous due diligence process and evaluation

ALL ABOUT YOU

My affiliation with Royal Alliance and Advisor Group allows me to do the following:

- Focus my efforts on your priorities and interests
- Provide conflict-free, objective advice
- Address the evolution of your needs
- Help create a better experience for you
- Commit to the highest levels of service

OUR CUSTODIAN:

PERSHING

Have you ever wondered what happens to your funds once you've decided to make an investment? Your brokerage account assets are not held at my firm, nor are they held at Royal Alliance. They are held at a clearing firm, a separate and independent entity. Royal Alliance works with Pershing LLC (Member, FINRA, NYSE, and SIPC), a subsidiary of The Bank of New York Mellon Corporation, the nation's oldest continuously operating bank. Pershing is a leading provider of global financial services to institutions, corporations, and high-net-worth individuals, and custodies $1.7 trillion in global client assets.*

Pershing handles confirmation, delivery and settlement of your financial transactions. Additionally, it prepares and sends you periodic account statements and transaction confirmations. It also employs technology and procedures designed to ensure that transactions are processed in a timely and efficient manner. Pershing is regulated by the SEC and FINRA, the regulatory bodies that also oversee broker-dealers.

ROYAL ALLIANCE

Royal Alliance is an independent wealth management firm with close to 3,200 independence-minded financial advisors with offices across the United States. Royal Alliance is not in the business of creating and marketing its own investment products—its only "products" are service and support. Therefore, Royal Alliance advisors can offer objective, independent investment advice, with no obligation to promote any particular investment. After all, I don't work for Royal Alliance—I work for my clients.

* Pershing LLC and its global affiliates, December 31, 2018.

ABOUT
ADVISOR GROUP

Advisor Group, Inc. is one of the nation's largest networks of independent financial advisors serving over 6,600 advisors and overseeing approximately $228 billion in total client assets.

This collective strength is focused on helping clients define their needs, attain their objectives and adjust to life changes and market conditions.

With flexible technology, seasoned support, and superior service, Advisor Group has both the forward thinkers and resources to help advisors and their clients to realize their full potential.

Cultivating a spirit of entrepreneurship and independence, Advisor Group champions the enduring value of financial advisors and is committed to being in their corner every step of the way.

ROYAL ALLIANCE AND ADVISOR GROUP:
BETTER TOGETHER

The best of both worlds—that's what my affiliation with Royal Alliance offers me, and by extension, my clients. Though Royal Alliance is part of one of the nation's largest networks of independent financial advisors, it retains its own corporate culture. The company has access to the resources and financial stability of a large firm, while providing the personalized service usually found in much smaller firms. This two-pronged approach gives Royal Alliance not only the flexibility to understand my needs and concerns—but also the wherewithal to address them.

Both Royal Alliance and Advisor Group recognize the important role I play in the financial future of my clients and my community. An established thought leader and commanding industry presence, Advisor Group is dedicated to strengthening the fabric of our nation, one investor at a time. I'm proud to be a member of both the Royal Alliance and Advisor Group families and am gratified that they are in our corner—yours and mine—each and every day.

All information contained herein is as of December 31, 2018.

Securities and investment advisory services are offered through Advisor Group, Inc. subsidiary, Royal Alliance Associates, Inc., broker-dealer, registered investment advisor and member of FINRA and SIPC. Advisor Group is a holding company.

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