Portfolio Advisory Services

Portfolio Advisory Services is a fee-based investment program designed to help you capture market returns and achieve your long-term investment goals. It offers a wide range of asset allocation portfolios strategically built to help accomplish your particular investment objectives. As your investment adviser representative, and with the help of this program, my objective is to help you grow your assets and manage long-term risk based on your risk tolerance and personal financial goals.

The program features a highly diversified investment approach, which uses a belief system based on Nobel Prize-winning financial concepts supported by decades of market research and asset-class data. With this disciplined approach, you can stay invested in the market over the long term. Portfolio Advisory Services uses low-cost institutional asset-class mutual funds, provided primarily by Dimensional Fund Advisors and selected by the Investment Committee*, to build broadly diversified portfolios that incorporate fixed income to help manage risk. Assets are custodied at Charles Schwab & Co.

Key Features

Portfolio Advisory Services offers:

- → Low-cost institutional asset-class mutual funds
- → An organized investment framework and methodology to potentially capture market returns while managing risk
- → Portfolios structured for your risk tolerance level and time horizon
- → Periodic, disciplined rebalancing as an important risk-management tool
- → Choice of domestically focused portfolios or global core portfolios
- → Ability to aggregate multiple accounts in one portfolio
- → Tax-effective strategies
- → Quarterly performance reporting

About Dimensional Fund Advisors

Since 1981, Dimensional Fund Advisors (Dimensional) has been dedicated to managing investments on behalf of clients, and currently manages more than $245 billion in assets. Dimensional uses a transparent scientific approach to investing that is based on academic research and the belief that markets are efficient, with the goal of capturing higher expected returns without trying to outguess the market. Their mutual funds are designed to capture specific asset class risk/return characteristics, which allow the construction of highly customized portfolios for investors. Dimensional adds value through superior portfolio structure and execution, and their unique trading protocols result in lower overall mutual fund expenses.

About Charles Schwab & Co.

Charles Schwab & Co. is a leading securities brokerage and financial services provider to individual investors, exceeding $1.4 trillion in client assets. It is a third-party broker-dealer responsible for safeguarding client assets, executing and clearing client trades, and providing client account data to the investment adviser representatives of Cetera Investment Advisers.

We invite you to watch a short video to learn more.

* Please reference disclosure brochures Form ADV Part 2A and Form ADV Part 2B for more information about the members of the Investment Committee.

Advisory services are offered through Cetera Investment Advisers LLC. Advisory services may only be offered by investment adviser representatives in conjunction with the firm advisory services agreement and disclosure brochure as provided.

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