Account Aggregation Powered By CashEdge

A complete picture of your assets for your investment adviser representative.

Better financial planning and service for you.

Through account aggregation, your investment adviser representative will be able to get a more thorough and complete view of all your financial accounts—beyond the portion he or she is managing. Your investment adviser representative will have a better understanding of your finances, and can deliver advice based on your complete financial picture.

As a result, you'll develop a deeper, more productive relationship with your investment adviser representative as you work together to implement your financial plan to help you successfully pursue your life goals.

Key Benefits

- **Secure, convenient access to a complete view of your personal finances and investments.** The CashEdge account aggregation site consolidates your financial information from more than 12,000 sources on a daily basis. You can view information on all of your accounts in one convenient place, including your checking and savings accounts, retirement accounts, credit cards, mortgages, investment accounts and more. You do not need to install any additional software or remember any extra passwords.

- **Personalized financial guidance and an improved relationship with your investment adviser representative**. With a complete view of your financial portfolio, your investment adviser representative will be better positioned to develop and deliver truly personalized financial strategies that will help protect and grow your wealth.

- **Security and privacy of personal financial information.** You have control over what accounts and personal information you want in the system. In order for your investment adviser representative to see your information, you do the authorization by providing your institution's user ID and password. CashEdge account aggregation takes every measure possible to protect and secure your personal and sensitive data, leveraging the same technology that is used by the world's leading financial institutions to safeguard Internet banking portals.

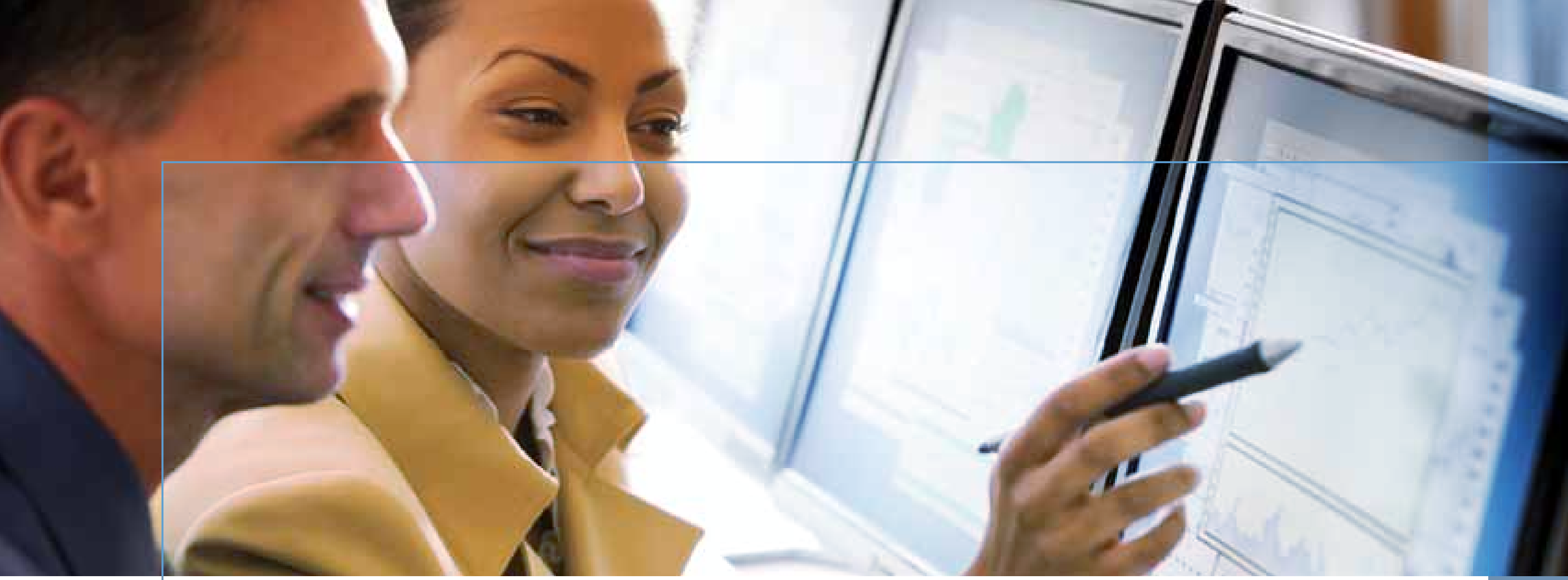
Getting Started with Account Aggregation

1. Your investment adviser representative will ask for your permission to access your data. You can grant permission online without compromising your account numbers, user names and/or passwords.

2. After you grant your investment adviser representative permission to securely access your accounts, there's a simple set up procedure you need to complete to register each account in the system.

3. Once you register your accounts, the system will automatically collect your data and integrate it into the Albridge Wealth Reporting application.

FinancialNetwork™
A CETERA COMPANY
Financial Network Investment Corporation
Member SIPC



How to Set Up Account Aggregation

This process is just as easy as setting up online bill pay through your financial institution's website. Follow these instructions to register and set up the accounts you want to be aggregated:

1. After you inform your investment adviser representative that you want to set up account aggregation, you will receive an e-mail invitation that contains instructions on how to register.
2. In the e-mail, click the registration link to connect to the site and complete the registration process. Login information to the CashEdge site will be provided by your investment adviser representative.
3. Click the yellow CashEdge Register button located on the left side of the web page.
4. Read and accept the Account Aggregation User Agreement.
5. Click Accept to complete the registration process. Now you are ready to start adding your account information.

Adding Account Information

Follow these steps to register your accounts for account aggregation:

1. Log in to the CashEdge site using the information provided by your investment adviser representative.
2. Click on the yellow CashEdge Login button located on the left side of the web page.
3. Select the Add Accounts tab to either search for a new institution or add new accounts to a registered institution.
4. Type a name in the search field and click the Submit button, or use the browse button to select from the complete list of more than 12,000 currently supported institutions.
5. Enter the appropriate credentials (user ID and password) for the account/financial institution and click the Submit button.
6. Select the accounts that you want to add and fill in any corresponding account fields. Click Submit once all fields are complete.
7. Review the information on the Account Confirmation screen. Then click the Submit button to complete account setup.

Editing/Deleting Account Information

To edit your account information, select the Profiles tab and then the account nickname or financial institution name you would like to edit or delete.

For complete details about account aggregation, talk to your investment adviser representative today.

Advisory services may only be offered by investment adviser representatives in connection with an appropriate Financial Network advisory services agreement and disclosure brochure as provided.

200 N. Sepulveda Blvd., Ste. 1200, El Segundo, CA 90245

FinancialNetwork™ A CETERA COMPANY

Financial Network Investment Corporation
Member SIPC