CAMBRIDGE

THE MOMENTUM OF THE FEE-BASED MODEL

For over 35 years[1], Cambridge Investment Research, Inc. has been encouraging, helping, and supporting independent financial advisors in their unique business models. Widely recognized across the industry as the pioneer of the hybrid approach, Cambridge has clearly earned its reputation as The Fee Experts®[2]. Today, many experts agree that fee business is an important approach to serving clients, and it may one day dominate the industry.

Over the past decade, our efforts and those of the independent financial advisors we serve, have led to the creation of strong financial advisory businesses well-equipped for the new regulatory environment and positioned in a way that places clients' best interests first.

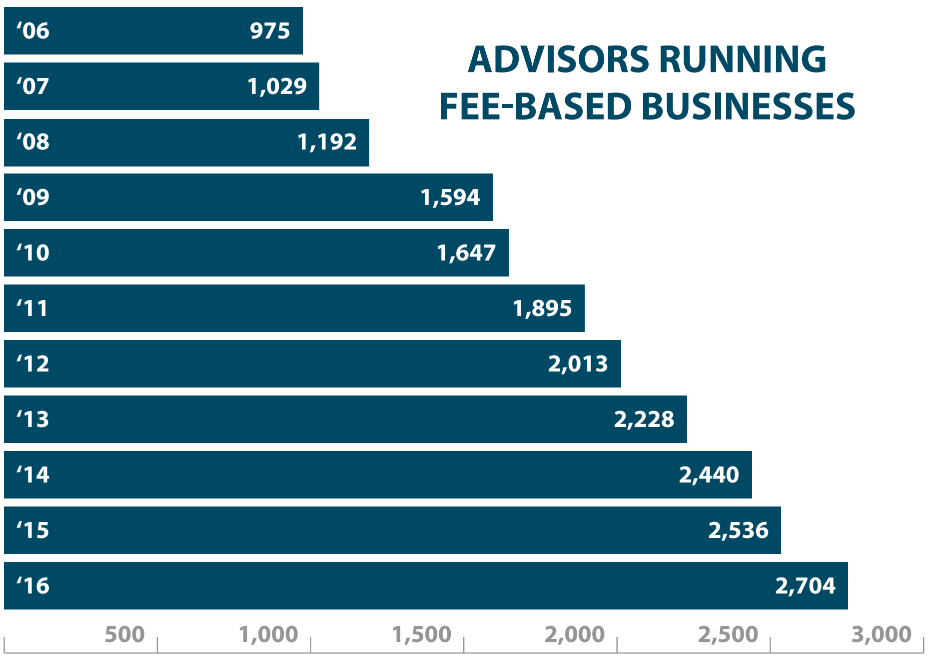
BENEFITS OF A FEE-BASED MODEL

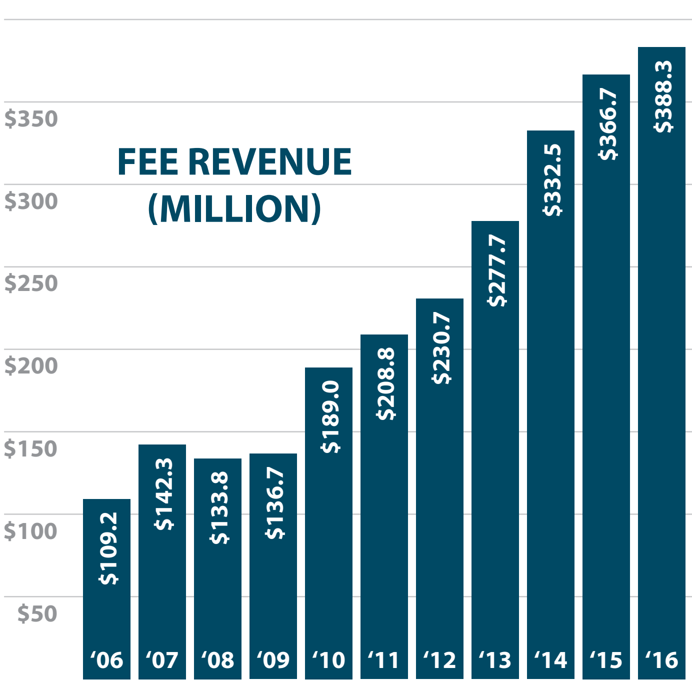
- Can be mutually beneficial to both advisors and their clients
- Creates trust and nurtures deep and lasting relationships
- Enables the possibility for more dynamic client portfolios
- Increases business viability and value for continuity and succession planning

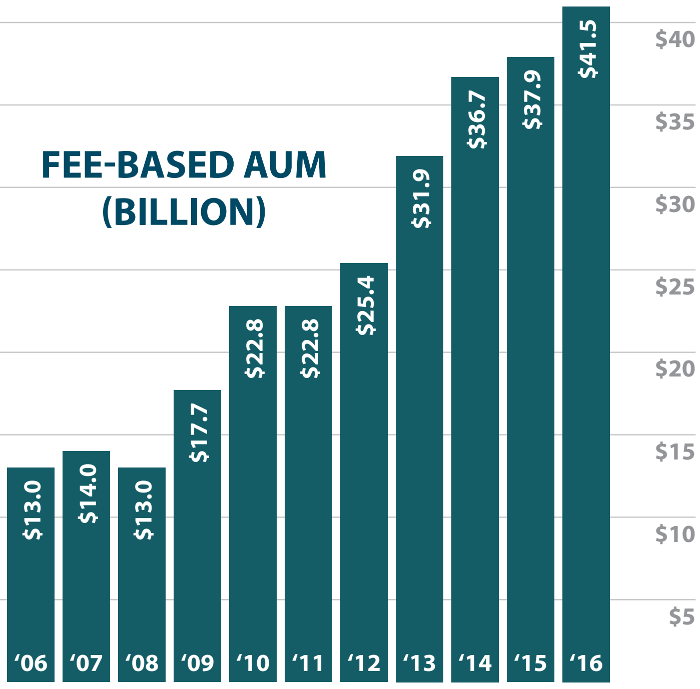
CAMBRIDGE FEE-BASED BUSINESS SNAPSHOT

11%
of Cambridge advisors are using their own RIA

82%
are using our corporate RIA







PROCESS

1. **CREATE** a business plan for fee-based services.
2. **DECIDE** to use a corporate Registered Investment Adviser (RIA) or operate as an independent RIA.
3. **DETERMINE** a fee schedule.
4. **ESTABLISH** a client communication process.
5. **EXPAND** fee-based client services.
6. **CHOOSE** the right partner.

Experience the Cambridge Difference. **877-688-2369 | joincambridge.com**

[1]Cambridge and its predecessor broker-dealer

[2]The Fee Experts® is a registered trademark of Cambridge Investment Research, Inc. for its investment advisory service for investment managers.