S. Scott Richardson, CFP®, AIF®
10345 Linn Station Road, Suite 200
Louisville, KY 40223
C: 502.797.3330 | O: 502.420.9912
scott@ccmresource.com | MeetScottCFP.com

Commonwealth Capital Management, LLC

Regional OSJ Model & Advantages

The OSJ Regional model allows us, CCM, to be your back office for Cetera Advisor Networks. Much of the processing, compliance and administrative activities happen locally. This shortens the time for business to be processed along with many important items listed below:

- **Brokerage Operation** - We clear through Pershing LLC for all wealth management accounts and brokerage services. Cetera is the largest client of Pershing allowing for economies of scale and pricing.

- **Local Marketing Department** - CCM supports each Financial Professional to help in assisting FP's to create their own "branding" for optimal exposure with prospects and clients. Having a local flair and easy access helps you quickly change your marketing outreach when needed. Custom landing pages, Facebook, LinkedIn, mobile apps and the CCM website are all apart of our offering.

- **Retirement Services** - CCM is well versed in this area of qualified plan designs. We have a built-in relationship with a local ERISA attorney along with local TPA's that CCM has built long lasting relationships with. Additionally, CCM has departments that help analyze plan design.

- **Identity** - Keep personal indentity & independence.

- **Compliance** - Local processing and oversight for ongoing "Best Practices" on your book of business.

Commonwealth Capital Management, LLC

Turn-Key Office Support

As a financial professional you also have an entrepreneurial spirit about you. Office infrastructure is a very important part of allowing you to maintain your level of service to your clients. CCM has built over the years, the infrastructure in allowing you to leverage your time, without having to wear several hats.

The following are some of the items you do not have to worry about as we take care of this in a turn-key approach. Allowing your ease of operation and transition go as quickly and smoothly as possible.

It has been said, operating an office can be the death by a thousand cuts! One does not realize the time and energy it takes to maintain an office efficiently and effectively, let alone, manage your book of business. Let our years of experience allow you to have an easy transition, without drowning from multiple trivial office operations that robs you of your time with your clients.

Our turn-key office support includes everything you need to operate your business, from office computers to staff assistance.

Learn more about CCM for advisors by going to: www.joinccm.net

Commonwealth Capital Management, LLC

In-House Support Team

Rosemary McGowan - Registered Office Manager

- Level II service provider for elevated processing & compliance

Compliance:

- Tracking Registration and Licensing with state and insurance appointments for F.A.'s
- Kentucky State CE for insurance reminders for F.A.'s
- Make sure all reps complete their Cetera Firm Elements and Annual

Advisory Business: - Make sure that all advisory accounts are reviewed on a yearly basis (AACR)

NetX360: - Check items for attentions for all CCM reps on a daily basis

Clare Reed - Office Assistant

- Check over and process all new accounts and follow up until assets have moved (Brokerage, Advisory, Direct, Annuities).
- Process all services on accounts
- ACH set up, check writing privileges, NetX 360 online view, auto sells and buys, ACATs, ECT.
- Process all incoming and outgoing check or distributions - We have a local bank sweep account for brokerage deposits and also mobile deposit for brokerage accounts.
- Keep check and securities blotters for Reps in our office.
- Keep client information updated in Smartworks and Redtail CRM system.
- Take calls and initiate all client requests.
- Assists with (if needed) client meeting.
- Assist in tracking RMD's for client IRA's.
- Assist in trades for F.A.'s.

Lauren Kukawinski - Administrative Assistant

- 401k and 403b specialist
- Qualified plan enrollment & setup coordinator
- Participant meeting assistant
- Website troubleshooting
- New Rep Transitioning assistant
- Assist in new account creation including advisory platforms
- Trading Aide
- CRM Maintenance

Commonwealth Capital Management, LLC

In-House Support Team

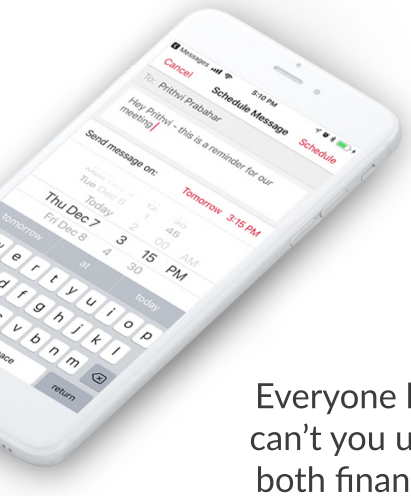
Joseph Richardson - Marketing Specialist

- Develops custom email campaigns
- Manages and changes CCM website
- Creates graphic design pieces for presentations and social media
- Manages and posts to CCM social media outlets
- Designs and edits F.A.'s landing pages
- Creates compliance approved pieces to share with clients and reps
- Troubleshoots general IT issues and manages phone system
- Helps setup new exchange server accounts
- Develops and manages recruiting efforts and ad campaigns
- Sets up GoToWebinar meetings for client and internal presentations

Commonwealth Capital Management, LLC

Technology

With Cetera, technology is at the forefront of our minds. Since this is the case, we offer technology other firms haven't even thought about.



Text Your Clients & Prospects

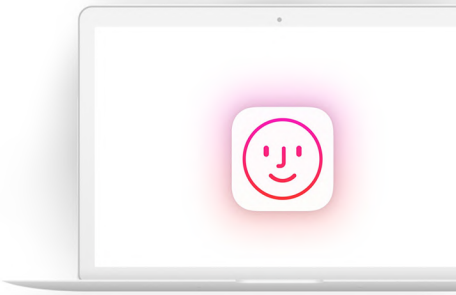
No need to send them an email and hope it doesn't end up in their junk folder. Instead, text your clients and prospects knowing they'll open your message. Text messages have a 98% open rate within 10 minutes. *Texts go through our firm approved platform called Hearsay which charges a small fee for this service.*

More Power To Your Phone

Everyone has their phone on them at any given moment during the day, so why can't you use that to your advantage? Now you can. From depositing checks (for both financial professionals and clients) to making trades on the go through the Pershing mobile app, you have access to it all from your smartphone.

Finances + Emotion Recognition

An emotion recognition software designed to use Artificial Intelligence that can help financial professionals gain far deeper insights into clients' emotions and behavior patterns regarding financial goals, decisions and concerns to reveal people's true feelings about financial priorities.



One Website To Manage Your Clients *Everything*

With AdviceWorks, your clients' external accounts can be aggregated all in one place. This allows the client and the financial professional the ability to see all of their financial snapshot on one page. AdviceWorks also provides an ecrypted lockbox for your clients and financial professional to use to share and store important documents.

That's just the tip of the iceberg:

Redtail CRM | Docupace | Performance Reports | MoneyGuidePro | E-Signatures and much more...

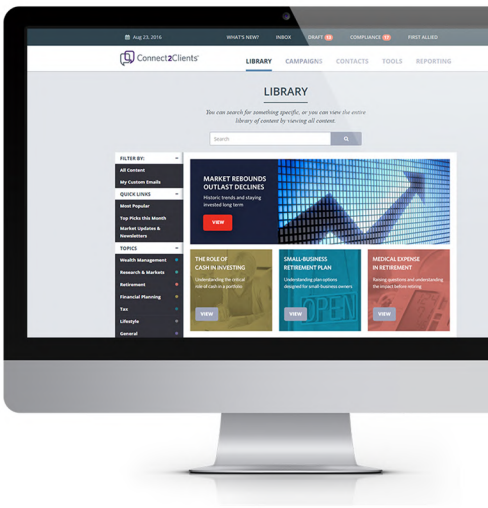
Commonwealth Capital Management, LLC

In-House Marketing Services

We handle the marketing so you can focus on what's important, your clients.

Email Marketing

With over 3.8 billion email users worldwide*, email marketing can't be dismissed. With a library of pre-selected content, we're able to send quality email campaigns at any given moment to our user base and potential leads to help close the deal, or continue the relationship with your existing clients.



Graphic Design On Demand

Need a banner designed for an upcoming event you have? Sure! Need a new graphic for a publication or website you want to advertise on? No problem! We can create custom graphics for your specific event or request anytime you would like. Just ask!

Social Media Management

We get it, a lot of financial professionals don't have time to focus on their social media presence, but since a majority of Americans are on these platforms, it has to be utilized. CCM takes the headache out of social media by automatically scheduling posts ahead of time and stays engaged online with its users so they never get the cold shoulder.

*Source: https://www.campaignmonitor.com/resources/knowledge-base/how-many-people-in-the-world-use-email/

Commonwealth Capital Management, LLC

Landing Pages

A page dedicated to you, and only you.

Having your own landing page is vital in today's world. Thankfully, CCM has you covered. Each of our FP's can request their own landing page at any time. These pages can be used to showcase the specific services you're able to offer as a financial professional, for clients and potential leads to learn more about you, and to easily contact said professional with a simple tap or click of a button.

Not only is a landing page a great information resource for your clients, but the use case scenarios are endless. Have an upcoming client appreciation event? Create an information landing page for it. Starting a new email campaign focusing on a certain service? Create a service information landing page for it. The possibilities are endless and clients love the simplistic, straight-forward approach these landing pages provide.

- ***Free for FP's working under the CCM brand.***
- ***No limit on the amount of landing pages you can request for different events, campaigns, etc.***
- ***Mobile optimized so your landing page looks good on any device.***
- ***Embedded contact form that sends leads directly to your email in real time.***
- ***Only CCM offers this service. No other firm provides unlimited, mobile optimized landing pages for their reps.***

View our sample page: www.MeetScottCFP.com

Commonwealth Capital Management, LLC

Transitions Assistance

Transition assistance to help you excel and make the most out of your book of business.

Part of our added value as an OSJ is that we will support your practice during your transition. An initial assistance package can help kickstart your business during the transition and help you reach new heights. The parameters below are subject to meeting our standard financial requirements following the completion of a CBA (cost-benefit analysis). As a reminder, 'AUA' refers to total assets.

If:

- The prospect has 0% of his/her AUA in advisory, transition assistance = 35% of T12 GDC
- The prospect has > 15% of his/her AUA in advisory, transition assistance = 50% of T12 GDC
- The prospect has > 40% of his/her AUA in advisory, transition assistance = 65% of T12 GDC
- The prospect has > 65% of his/her AUA in advisory, transition assistance = 80% of T12 GDC
- The prospect has 100% of his/her AUA in advisory, transition assistance = 100% of T12 GDC

Commonwealth Capital Management, LLC

In-House Payout 2020

From the office space to our entire support team, everything you would need to drive your business forward is all here.

GDC Level	Grid	Advisory	Insurance	General Securities	Financial Plans
$0 - $49,999	65%	65%	75%	65%	65%
$50,000 - $99,999	65%	65%	75%	65%	65%
$100,000 - $149,999	65%	66%	75%	65%	65%
$150,000 - $199,999	65%	66%	75%	70%	75%
$200,000 - $299,999	70%	71%	80%	75%	75%
$300,000 - $399,999	75%	76%	80%	75%	80%
$400,000 - $599,999	80%	81%	85%	80%	85%
$600,000 - $749,999	85%	86%	85%	84%	85%
$750,000 - $999,999	88%	89%	90%	84%	88%
$1,000,000 - $1,499,999	90%	90%	91%	85%	88%
$1,500,000 - $1,999,999	90%	90%	92%	86%	88%

A quick reminder of what you get by being in house and under the CCM brand:

- Completely brand new office space with state of the art computers.
- A full support staff to help you the entire time you're here, including our in-house marketing specialist to build your brand.
- Other financial professionals to help support you and answer questions you may have.
- All ancillary office usage to run your business + much more.

Commonwealth Capital Management, LLC

OSJ Only Payout 2020

Build your own brand while still having the local back office support you need.

GDC Level	Grid	Advisory	Insurance	General Securities	Financial Plans
$0 - $49,999	75%	76%	80%	70%	71%
$50,000 - $99,999	78%	78%	80%	70%	76%
$100,000 - $149,999	83%	85%	84%	74%	81%
$150,000 - $199,999	85%	86%	86%	80%	84%
$200,000 - $299,999	86%	87%	90%	82%	86%
$300,000 - $399,999	87%	87%	90%	83%	87%
$400,000 - $599,999	88%	88%	90%	84%	88%
$600,000 - $749,999	88%	89%	90%	84%	89%
$750,000 - $999,999	89%	90%	90%	84%	90%
$1,000,000 - $1,499,999	90%	91%	91%	84%	91%
$1,500,000 - $1,999,999	91%	92%	92%	84%	92%

A quick reminder of what you get by using us as your back office OSJ:

- Local back office support bypassing home office bureaucracy.
- Competitive payouts.
- Allows you to expand your own brand while still having the benefits and resources of being with a larger group.
- Marketing, compliance, and business building assistance to help you grow.