

## INTRODUCTION TO COMMONWEALTH

---

Just as you're free to choose the advisor you believe is best suited to help you meet your objectives, our firm benefits from the same freedom in selecting a firm to help us serve you. The partner we chose to help us help you pursue your goals is Commonwealth Financial Network®, the largest privately held Registered Investment Adviser-independent broker/dealer in the country, with more than \$161 billion in total assets\* and approximately 1,950 affiliated advisors.\*

As a 100-percent management-owned firm, Commonwealth is not beholden to shareholders, stock prices, or a parent company. The firm can focus on a much longer time horizon than a public firm can and is free to invest in the kind of infrastructure, scale, and support that helps us maintain our own independent status—and allows us to focus exclusively on what benefits you most.

The client-centric values we share with Commonwealth, coupled with the firm's continually expanding resources, mean we're all working toward the same goal: to provide you with the exceptional guidance, products, and service you want and deserve. This includes:

- **Investment choice.** Commonwealth offers us robust, independent market research and a wide universe of third-party investment options—from individual stocks and bonds to mutual funds, exchange-traded funds, alternative investments, managed accounts, and retirement plans. Our access to Commonwealth's expert, impartial guidance and a diverse range of products helps ensure that we remain free to operate in your best interest and to make recommendations based on your financial objectives, personal investment style, and risk tolerance—without pressure to promote proprietary products or strategies.
- **Responsive service.** Commonwealth's business model centers on delivering indispensable service at every level of the organization—so that we, in turn, can do the same for you. The firm's 2.1:1 advisor-to-staff ratio\* is one of the best in the industry, which means that Commonwealth staff members

stand ready to respond to our needs promptly and execute transactions quickly and efficiently.

- **Integrated technology.** Commonwealth's technology platform gives us a truly comprehensive view of your complete financial life, all in one place. This enables us to efficiently and easily review your financial situation, make updates and changes, and keep you apprised of your status through user-friendly web-based systems. A client portal allows you to see much of the same information we see online.
- **Breadth of expertise.** Commonwealth's team includes more than 45 staff with CFA®, CFP®, ChFC®, and JD credentials, as well as niche-qualified specialists with experience spanning estate planning, taxation, risk management, business planning, and retirement planning. So however complex your needs, we can tap into the capabilities of some of the most knowledgeable people in the industry to provide solutions that align with your goals.
- **Access to top management.** Commonwealth delivers the scale and breadth of resources that are typically available at bigger, publicly held firms—but with more personal service. The firm's uncommon approach gives us regular access to its 12 managing partners, who have an average tenure of 25 years. Access to this depth of knowledge translates into better, faster, more informed decisions for you.
- **Business consulting.** Commonwealth offers us complimentary in-house support to help us optimize our efficiency and ensure that our business model enables us to most effectively respond to your needs.
- **Compliance support.** We also benefit from legal and regulatory guidance to help us ensure that your investments—and our firm's business practices—are in compliance with the industry's myriad rules and regulations.

These are just a few of the ways the firm goes above and beyond what most broker/dealers do, and why we feel so strongly about our partnership with Commonwealth.

\*As of December 31, 2018

*Commonwealth is a member of the SIPC, which protects securities customers of its membership up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available on request or at [www.sipc.org](http://www.sipc.org).*



1280 New Scotland Road | Slingerlands, NY 12159 | 518-439.1141 | 518.475.0030 fax | [mark@bryantassetmgt.com](mailto:mark@bryantassetmgt.com) | [www.bryantassetmgt.com](http://www.bryantassetmgt.com)

Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser.

AMKGTG-2366-42631\_06/19

# EXPERIENCE THE POWER OF A NETWORK OF PROFESSIONALS COMMITTED TO EXCELLENCE

---

**When it comes to financial advice, you certainly want the assurance that “what you see is what you get.” That’s why our firm’s approach to client relationships is to be clear and direct—minus any jargon, confusing concepts, or superfluous information. But when you partner with Bryant Asset Management, you also get a great deal more behind the scenes.**

We are not simply an independent financial firm; we are affiliated with a powerful network of professionals aligned to bring you the ultimate in service and professionalism.

## **Strength in numbers**

Through our partnership with Commonwealth Financial Network®, a Registered Investment Adviser–broker/dealer, we gain access to unparalleled resources that we translate into indispensable service for our clients. With more than 1,900 affiliated advisors\* like us, Commonwealth is a national firm that has spent 40 years providing expert investment research guidance, access to top professional money managers, smooth transaction processing, and leading-edge technology. Combined, the **900+\* professionals at Commonwealth have more than a millennium of financial services experience.**

\*As of December 31, 2018



## **Investment research**

Commonwealth’s Investment Management and Research team helps us provide you with the highest level of investment advice. The team’s expertise spans asset allocation strategies; advanced portfolio construction techniques; and analysis and monitoring of individual securities, alternative investments, exchange-traded funds, and more. The team also delivers timely insight into market opportunities and investment performance—all to ensure that we’re providing you with the best products and strategies to meet your objectives.

What’s more, Commonwealth has contracted with the elite providers in outside investment research, which gives us access to up-to-the-minute data on the universe of mutual funds, separately managed accounts, annuities, exchange-traded funds, equities, and select alternative investments. **We will always have our finger on the pulse of financial markets and products.**



1280 New Scotland Road | Slingerlands, NY 12159 | 518-439.1141 | 518.475.0030 fax | mark@bryantassetmgt.com | www.bryantassetmgt.com

Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser.

AMKTG-2366-42631\_06/19

### **Financial planning**

Because your life extends beyond the realm of your investment portfolio, the Commonwealth team also employs financial planning experts to assist us in addressing your planning needs and to provide us with leading planning tools and resources. The team consists of more than 45 professionals with the CFA®, CFP®, ChFC®, or JD certification/designation—experts who support us in delivering the solutions you need in estate planning, taxation, risk management, business planning, and retirement planning.

### **Leading-edge technology**

Our world moves at a breakneck pace, and technology changes even faster. So Commonwealth provides us with the platform we need to manage your financial life, run our office at peak efficiency, and allow you to interact with us and your accounts in whatever ways are most convenient for you.

### **And there's much more**

This is just a sample of the support resources Commonwealth brings to the table to help us help you. As you can see, when you partner with Bryant Asset Management, you get more than our wisdom, experience, and service—you gain access to an entire network dedicated to our mutual success.

## COMMONWEALTH FAST FACTS

---

<b>Founded</b>	1979
<b>Supports</b>	1,933 financial advisors <sup>1</sup>
<b>Commonwealth Staff</b>	913 <sup>1</sup>
<b>Office Locations</b>	Waltham, Massachusetts San Diego, California
<b>Ownership</b>	100% owned and controlled by 12 managing principals
<b>Revenues</b>	\$1.425 billion <sup>1</sup>
<b>Total Account Assets</b>	Approximately \$161 billion <sup>1</sup>
<b>Clearing and Custody</b>	Fidelity Clearing & Custody Solutions <sup>®2</sup>

### Recognition

J.D. Power ranks Commonwealth “Highest in Independent Advisor Satisfaction Among Financial Investment Firms, Five Times in a Row.”<sup>3</sup>

The company also has been **recognized 41 times as one of the Best Places to Work** by the *Boston Globe*, *Boston Business Journal*, *San Diego Business Journal*, *U-T (Union-Tribune) San Diego*, and *Computerworld*. This includes **#1 Best Place to Work designations** in the midsize category from both the *Boston Business Journal* and the *San Diego Business Journal* (2005, 2009, 2013).

<sup>1</sup>As of 12/31/2018

<sup>2</sup>Fidelity Clearing & Custody Solutions<sup>®</sup> (FCCS) is an independent company, unaffiliated with Commonwealth. FCCS is a service provider to Commonwealth and provides clearing, custody, and other brokerage services through National Financial Services LLC (NFS), member NYSE, SIPC. 812039.1.0

<sup>3</sup>Commonwealth received the highest score in the independent advisor segment of the J.D. Power 2010, 2012, 2013, 2014, and 2018 Financial Advisor Satisfaction Studies of customers’ satisfaction among financial advisors. Visit [jdpower.com/awards](http://jdpower.com/awards).



# NATIONAL FINANCIAL SERVICES LLC

---

## The company behind the scenes of every trade and statement

Fidelity Clearing & Custody Solutions® (FCCS)\* provides clearing, custody, and other brokerage services to Commonwealth Financial Network® through National Financial Services LLC (NFS). You can feel confident that much of the critical trade processing, clearance, client reporting, and systems work that backs your investment professional is performed by an industry leader. NFS processes tens of thousands of transactions for millions of investors like you every day. NFS has the vision and resources to provide you with innovative services for years to come.

## Strength, knowledge, leadership, experience

Your advisor can deliver substantial benefits from the important service relationship that Commonwealth maintains with NFS. Knowing that every investor's account is serviced with the commitment and



resources of an industry leader allows us to focus on what we do best: providing the personalized guidance and comprehensive investment services you need to pursue your goals.

\*Fidelity Clearing & Custody Solutions® (FCCS) is an independent company, unaffiliated with Commonwealth. FCCS is a service provider to Commonwealth and provides clearing, custody, and other brokerage services to Commonwealth through National Financial Services LLC (NFS), member NYSE, SIPC. [eReview 815168.1.0]



1280 New Scotland Road | Slingerlands, NY 12159 | 518-439.1141 | 518.475.0030 fax | mark@bryantassetmgt.com | www.bryantassetmgt.com

Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser.

AMKTG-2366-42631\_06/19

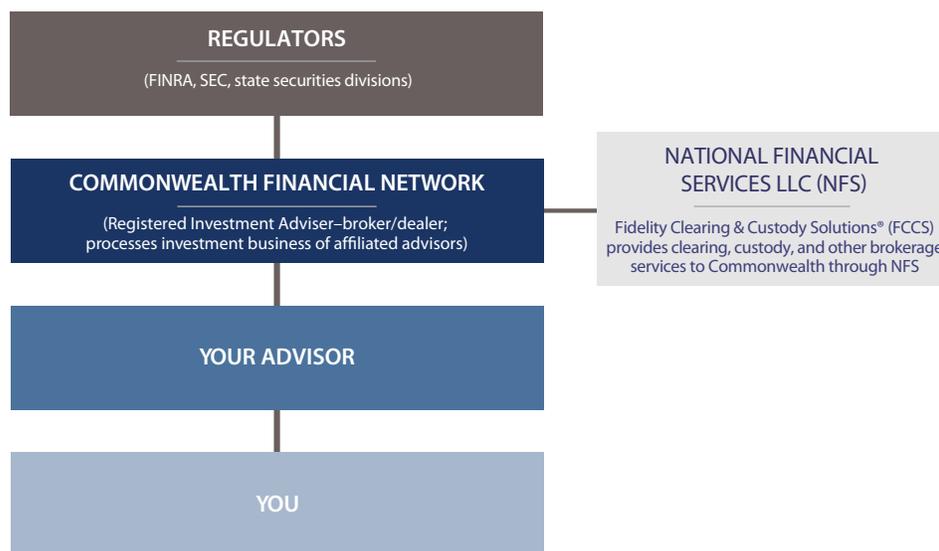
# INDEPENDENCE MEANS GREATER FREEDOM FOR ALL

In the highly regulated securities industry, multiple federal and state entities provide oversight of the work financial advisors do on behalf of investors. The types of services an advisor provides carry a corresponding requirement to affiliate with an appropriate firm or entity to ensure compliance with the rules governing those services. But we have many choices of whom to affiliate with and which business model we want to follow. The fact that we've chosen to work with Commonwealth Financial Network,<sup>®</sup> a Registered Investment Adviser–broker/dealer, provides some key advantages to you:

- Our firm remains free to act in your best interest and to help you follow the best course of action to meet your financial goals. We can make recommendations to you without any pressure to promote proprietary products or strategies. It's a

model that differs from that of some other types of financial firms whose advisors are accountable not just to their clients, but also to the parent company that employs them.

- Because Commonwealth is independently owned and managed, the firm is able to allocate resources toward whatever is in the best interests of its financial advisors and their clients, not shareholders.
- Fidelity Clearing & Custody Solutions<sup>®</sup> (FCCS)<sup>1</sup> provides clearing, custody, and other brokerage services to Commonwealth through National Financial Services LLC (NFS). Like Commonwealth, NFS is an industry leader with a long and stable history of customer service excellence. We have the utmost confidence in the proficiency with which NFS handles every trade, statement, report, and myriad other transactions for millions of clients—and we believe that you can as well.



<sup>1</sup>Fidelity Clearing & Custody Solutions<sup>®</sup> (FCCS) is an independent company, unaffiliated with Commonwealth. FCCS is a service provider to Commonwealth and provides clearing, custody, and other brokerage services to Commonwealth through National Financial Services LLC (NFS), member NYSE, SIPC. 812041.1.0

