INTRODUCTION TO COMMONWEALTH

Just as you're free to choose a financial advisor who you think can best help you reach your investment and planning goals, we're free to work with the firm we believe can best support us in serving you.

We chose to partner with Commonwealth Financial Network® because it provides the same level of service you've come to expect from us and it values our independence as much as we do, so we can act in your best interest.

Like us, Commonwealth is an independent firm: it is 100 percent owned and managed, so it does not answer to shareholders or a parent company. That leaves it free to do what's best for its advisors and their clients. And it allows it to continually reinvest its earnings in the infrastructure and support we need so we can focus more of our time on what benefits you most.

As our Registered Investment Adviser–broker/dealer, Commonwealth is responsible for processing transactions on your behalf and supervising our operations. But there's so much beyond the back-office support it provides. We also benefit from a vast array of guidance, products, and services, including:

- **Investment choice.** Commonwealth offers a diverse range of investment products that allows us to make the right recommendations based on your financial objectives, personal investment style, and risk tolerance—without pressure to promote proprietary products or strategies. Add in our access to expert research, impartial guidance, and timely market insights, and we have everything we need to develop a plan to help you reach your investment goals.
- **Responsive service.** Commonwealth has always been focused on delivering indispensable service at every level of the organization—so that we, in turn, can do the same for you. The firm's 2.3:1 advisor-to-staff ratio* is one of the best in the industry, which means everyone at Commonwealth stands ready to respond to our needs promptly and execute transactions efficiently.
- **Integrated technology.** Commonwealth's sister firm, Advisor360°,® delivers a fully integrated technology platform that gives us a truly comprehensive view of your complete financial life. This enables us to efficiently and easily review your financial situation, make updates and changes, and keep you apprised of your status through their web-based systems. And, a user-friendly client portal allows you to see most of the same information we see online.
- **Breadth of expertise.** Commonwealth's wealth management team consists of specialists with a range of experience that covers estate planning, taxation, risk management, business planning, and retirement planning. 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 scope 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 principals. Access to this depth of knowledge translates into better, faster, and more informed decisions for you.
- **Business consulting.** Commonwealth offers complimentary in-house support to help us manage our practice as efficiently as possible. This ensures that we spend less time focused on the matters of running a business and more time responding to your needs.
- **Compliance support.** Commonwealth provides timely and relevant guidance to help us keep up with an ever-changing regulatory landscape. This helps us ensure that your investments—and our firm's business practices—remain in line with the industry's latest rules and regulations.

These are just a few of the ways the firm goes above and beyond to support its advisors. And it's why we feel so strongly about our partnership with Commonwealth; we know we can rely on it to deliver everything we need to best serve you.

*As of December 31, 2020

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A REPUTATION TO BE PROUD OF

We are proud to be affiliated with Commonwealth Financial Network,® a Registered Investment Adviser–broker/dealer with a singular commitment to serving independent advisors and their clients. The latest demonstration of that commitment can be found in the J.D. Power 2021 U.S. Financial Advisor Satisfaction Study.℠

For the eighth straight time, J.D. Power ranks Commonwealth:

"#1 in Independent Advisor Satisfaction Among Financial Investment Firms"*

Again, the results were no surprise to us. But it's what this achievement means for our clients—on a daily basis—that makes the difference.

Commonwealth's entire organization is built around doing whatever it takes to satisfy not only the advisors who work with the firm, but the clients of those advisors as well. It's that infrastructure—and the always expanding wealth of resources it provides—that makes it easier for our firm to provide you with the best possible guidance and the prompt, personal service you expect and deserve.

Our firm could not be more pleased to keep such good company or to espouse these qualities in our daily dealings with our valued clients.

J.D. Power ranks Commonwealth:
"#1 in Independent Advisor Satisfaction Among Financial Investment Firms"*

*Commonwealth Financial Network® received the highest score in the independent advisor segment of the J.D. Power 2010, 2012, 2013, 2014, 2018, 2019, 2020, and 2021 Financial Advisor Satisfaction Studies of customers' satisfaction among financial advisors. Visit *jdpower.com/awards*.

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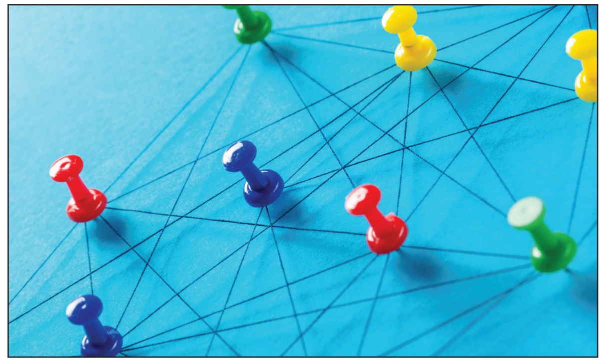
EXPERIENCE THE POWER OF A NETWORK OF PROFESSIONALS COMMITTED TO EXCELLENCE

When it comes to financial advice, you certainly want the assurance that "what you see is what you get." That's why our fim'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 2,000 affiliated advisors* like us, Commonwealth is a national firm that has spent 41 years providing expert investment research guidance, access to top professional money managers, smooth transaction processing, and leading-edge technology. Combined, the **864* professionals at Commonwealth have more than a millennium of financial services experience**.

*As of December 31, 2020

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.**

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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 efficient, 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

Founded	1979
Supports	2,012 financial advisors[1]
Commonwealth Staff	864[1]
Office Locations	Waltham, Massachusetts San Diego, California
Ownership	100% owned and controlled by 12 managing principals
Revenues	$1.6 billion[1]
Total Account Assets	$232.5 billion[1]
Clearing and Custody	Fidelity Institutional[SM 2]

Recognition

J.D. Power ranks Commonwealth "#1 in Independent Advisor Satisfaction Among Financial Investment Firms, Eight Times in a Row."[3]

The company has been **recognized 44 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*.

[1] As of December 31, 2020

[2] Fidelity Investments is an independent company, unaffiliated with Commonwealth. Fidelity Investments 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*

[3] Commonwealth received the highest score in the independent advisor segment of the J.D. Power 2010, 2012, 2013, 2014, 2018, 2019, 2020, and 2021 Financial Advisor Satisfaction Studies of customers' satisfaction among financial advisors. *Visit jdpower.com/awards.*

COMMONWEALTH'S CAPABILITIES

Our Registered Investment Adviser–broker/dealer, Commonwealth Financial Network,® has a vast infrastructure that is built around doing whatever it takes to deliver everything advisors need to serve their clients. The firm's always expanding resources help ensure that we can deliver the best possible guidance and the prompt, personal service you expect and deserve.

- **Investment choice.** Commonwealth provides us with an open investment platform, which gives us access to the complete universe of solutions from which to recommend the best choices for you based on your financial objectives, personal investment style, and risk tolerance.
- **Breadth of expertise.** Dozens of experts in estate planning, taxation, risk management, business planning, charitable giving, and retirement planning are available to consult with us to ensure that the recommendations we make are the right ones for your financial situation.
- **Service.** The firm's advisor-to-staff ratio is one of the best in the industry. This means that staff members attend to us promptly, execute transactions quickly and accurately, and offer first-class service to help us provide the same to you.
- **Technology.** Commonwealth's secure, web-based platform allows us to efficiently and easily manage all aspects of your financial life and offer you easy access to your accounts through our website.
- **Access to top management.** Commonwealth's business model and corporate culture allow us open access to the firm's 12 managing partners, who have a hands-on approach to day-to-day operations. The availability of this depth of knowledge translates directly into better, faster, more informed decisions for you.

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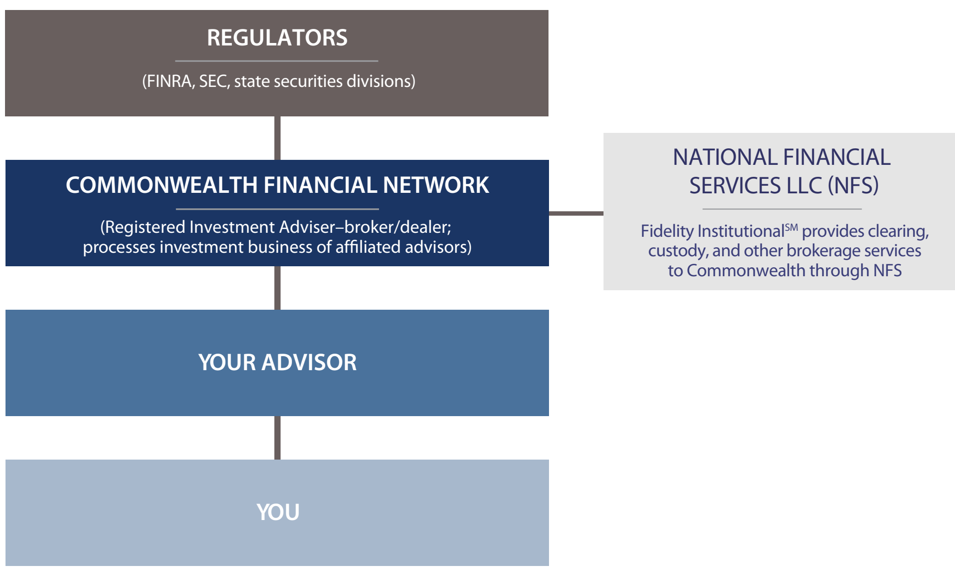
INDEPENDENCE MEANS GREATER FREEDOM FOR ALL

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,® 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 Institutional℠ * provides clearing, custody, and other brokerage services to Commonwealth through National Financial Services LLC (NFS) or Fidelity Brokerage Services LLC, Members NYSE, SIPC. 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.



* Fidelity Investments is an independent company, unaffiliated with Commonwealth. Fidelity Investments is a service provider to Commonwealth. There is no form of legal partnership, agency affiliation, or similar relationship between your financial advisor and Fidelity Investments, nor is such a relationship created or implied by the information herein. Fidelity Investments has not been involved with the preparation of the content supplied by Commonwealth and does not guarantee, or assume any responsibility for, its content. Fidelity Investments is a registered service mark of FMR LLC. Fidelity Institutional℠ provides clearing, custody, or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC. 832059.9.0

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