



Raising the BAR of Excellence to Serve You Better

Securities and investment advisory services offered through Cetera Advisor Networks LLC, member FINRA/SIPC. Cetera is under separate ownership from any other named entity.

# Our Competitive Advantage

**BAR Financial, LLC**, is an independently owned and managed financial services firm that partners with independent financial advisors and financial institutions who desire to grow their brokerage and advisory business more efficiently. We offer tangible support through a team of local professionals who provide practice management, advanced training and business coaching. In our promise to offer top business-building solutions to our advisors, we have selected Cetera Advisor Networks LLC, formerly Financial Network Investment Corporation, member FINRA/SIPC, as our broker/dealer. Cetera Advisor Networks, one of the leading independently managed broker/dealers in the nation, is dedicated to providing local support teams to their advisors. BAR Financial is that support. We are one of the largest and most successful regions of Cetera Advisor Networks, and the link connecting advisors to Cetera Advisor Networks.

At BAR Financial, we provide cutting edge knowledge, resources and solutions backed by over 160 years of front line experience that enable our advisors to reach their vision of ultimate success and prosperity. We believe that independence means giving you the freedom to choose your course, while giving you the tools necessary to thrive.

**Raising the BAR of Excellence to Serve You Better!**

# The Partners



Following the close of his active military duty with the United States Air Force Intelligence Division in 1975, **John Brackett** entered the securities business as a registered representative for a large Broker/Dealer based in Southern California. In 1989, John became a Regional Director of one of the founding regions of Financial Network — now Cetera Advisor Networks. Ever since, he has been helping financial institutions and registered representatives grow their business. In 1998, John merged with the group that would become BAR Financial. Today, with an office in Concord, California, he is responsible for managing our independent representative channel, recruiting and mergers and acquisitions.



**Anthony Tarantino** is CFO of BAR Financial and oversees revenue generation and new business development of our financial institution channel. Anthony maintains strong relationships with our financial institution senior management partners and ensures the success and profitability of their retail investment programs. Anthony also manages BAR Financial's compliance, brokerage operations and human resources. Prior to co-founding T.H.E. Financial and joining Cetera Advisor Networks, he was an owner and a principal of Asset Management Equities, Ltd., and directed Homestead Capital Corporation in Pennsylvania.



**Eric A. Huck, CFP®** oversees BAR Academy, the training, development and practice management program for our Advisors. Eric has over 30 years of Financial Planning and Investment Advisory experience. He was a two term past President of the Central Pennsylvania chapter of the International Association for Financial Planning (IAFP) and a current member of the Financial Planning Association (FPA). Eric speaks nationally on investment and practice management topics while running his own financial planning practice. Prior to co-founding BAR Financial, Eric co-founded T.H.E. Financial Group, a Pennsylvania based Broker/Dealer with Anthony Tarantino in 1991.

# Support Staff

## **Regional Sales Managers, Vice Presidents**

Primary Regional contacts for Independent and Financial Institution Representatives. Provide support and research regarding investment products, wealth management solutions and case development. Monitor representative activities including sales, marketing, recruiting and staff training.

**Greg Brackett** - *BAR West & BAR Northwest* **800.339.4353**

**Serena Roybal** - *BAR Southwest* **505.291.8585**

**Bob Burch** - *BAR East & BAR Midwest* **800.272.9297**

## **Chief Marketing Officer**

Acts as personal marketing liaison for all representatives. Generates target marketing and sales campaigns for both Independent Representatives and Financial Institutions. Creates and customizes marketing materials including, postcards, brochures, newsletters, bios, websites, advertisements, etc. Assists in the production and execution of client events and seminars. Assists in communicating meeting and event details to Representatives.

**Brianna Brackett** - *BAR West* **800.339.4353**

## **Meeting & Event Planner**

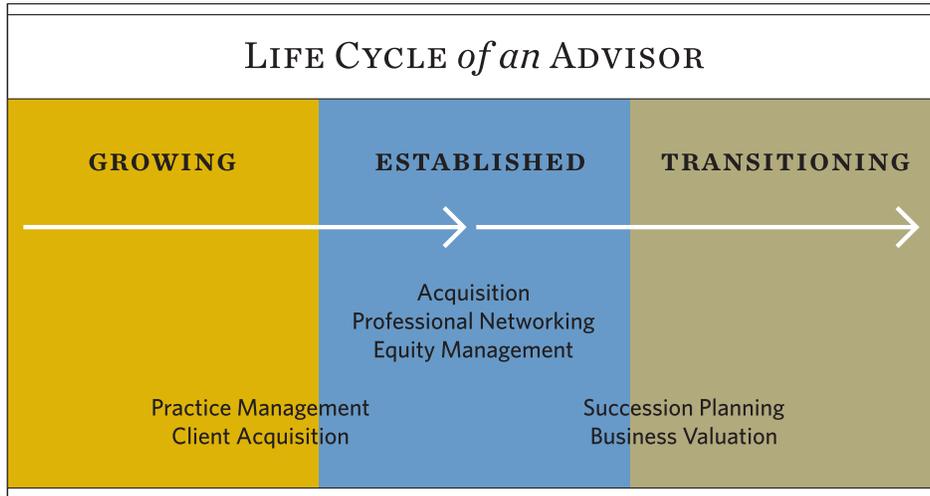
Plans, organizes, coordinates, promotes and facilitates meetings and events including quarterly and regional trainings, special topic meetings, staff trainings, etc. Schedules and maintains communication with speakers, vendors, wholesalers and representatives. Coordinates and monitors event timelines. Reviews and analyzes evaluations in order to make future improvements.

**Talia Tarantino** - *BAR East* **800.272.9297**

**Brianna Brackett** - *BAR West* **800.339.4353**

# Training and Support

BAR Financial's experienced team of professionals is committed to providing you with the knowledge and resources necessary for the prosperity of your business. Our tangible solutions on the local and national level further enhance your efforts and help grow your practice.



## Coaching & Development

BAR Academy is a comprehensive business building and coaching program. Through our professional education and development programs, e-learning and a variety of meetings, you will have unlimited opportunities to learn how to manage your business more efficiently. Our experience and knowledge aim to build your business and help you achieve even better results.



BAR ACADEMY

The comprehensive suite of solutions we offer is designed to meet your unique needs regardless of the stage of your career. Whether you are growing a new practice, desire to refine an established business or you are ready to plan for a smooth succession, we have the right programs to assist you.

# Training and Support

## **Customer Service**

Our local BAR Financial offices will be your first point of contact for all customer service needs. Our offices are fully staffed with professionals with extensive industry experience whose goal is to assist you with sales and marketing, product, paperwork, compliance and other questions. Our strong local presence plays a crucial role in your continued success.

On the national level through Cetera Advisor Networks, customer service is provided by the Resource Center. The Resource Center is staffed with industry-experienced professionals who are thoroughly trained to correctly answer our advisors' questions immediately. The Resource Center is currently staffed with full-time individuals who have worked in different capacities at the Broker/Dealer and within the financial services sector.

## **Brokerage Operations**

BAR Financial's local support team is involved in every aspect of daily brokerage operations. In addition, our Broker/Dealer's Operations team makes it easier for you to execute your client investment strategies. Operations services can be completed within SmartWorks<sup>SM</sup> or NetX360<sup>TM</sup> 24 hours a day, 7 days a week.

Our relationship with Pershing LLC, a Bank of New York Mellon company, streamlines your trade processing, clearing, and recordkeeping, as well as delivering accurate and timely client statements.

# Financial Institution Division - Program Management

BAR Financial professionals have been managing successful bank and credit union retail investment programs for over 20 years. Our hands-on support services include:

## **Rep Recruiting and Placement**

Our well-coordinated plan for recruiting new investment representatives includes partnering with financial institutions and managing the front-end interview process. We screen the resumes, conduct preliminary interviews and inquire into the regulatory history of the applicant as reported to FINRA. Once a candidate is selected, BAR Financial puts the representative through a three day comprehensive training program.

## **Customer Service**

Our strong local presence plays a crucial role in the success of your investment program. In addition to the hands-on sales and compliance support you receive from our regional offices, Cetera Advisor Network's Resource Center staff is thoroughly trained to answer investment representatives' questions as quickly as possible.

## **Reporting**

We are unique in our ability to monitor, diagnose, modify and then report to the financial institution senior management, or designated program manager, on the progress of their program. Our quarterly reports keep you informed of sales, revenue, referral tracking and ratios, number of branch trainings, number of client appointments, marketing initiatives and much more. We make it our goal to ensure you are always well informed regarding the status of your investment program.

## **Commissions Accounting**

Cetera Advisor Networks pays commissions on a weekly basis. Your management team will receive a series of production reports so that you can view how much business has been written on a monthly basis.

# Wealth Management Solutions

With the number of consumers interested in a relationship focused on advice rather than products increasing every day, offering wealth management services is one of the most important ways for advisors to expand their customer base and add value to clients. We provide the tools for a customized wealth management strategy. Our platform contains the features and industry-leading services that you need.



The features within our Broker/Dealer's technology platform, SmartWorks, give you one-click access to all the tools you need to design a portfolio, set up an asset allocation, select products, implement your client's plan, track its progress and make adjustments along the way.

## Advisory Services

We have the products, tools and training available to help you forge and maintain client relationships that develop from delivering advisory services. Cetera Advisor Networks offers a series of managed investment programs, including advisor-directed, turnkey mutual fund wrap, and separately managed account programs designed to help you implement your clients' asset allocation strategy.

# Marketing

BAR Financial provides customized marketing solutions through dedicated local support and expertise. Our Chief Marketing Officer can assist advisors with brand guidance and development, graphic design services, personal website set up, timely client seminars and events and much more – all free of charge.

Your goals determine the marketing strategy; our role is to help you execute it. We offer a multitude of solutions designed exclusively for you. We work with you in order to strategically introduce or reinforce your services as the source your clients trust for investment products and financial advice while helping you grow your business. We work diligently to provide you with cutting edge marketing resources, communications and support. Our support is available in person, over the phone, via web conferences and online.

**Private Labeling** – Reinforce your business’s brand by private labeling virtually every aspect of your client and prospect communications, including campaigns, statements, websites and publications.

**Public Relations** – Raise your company’s visibility as a subject matter expert through a systematic public relations program that can incorporate press releases, bylined articles or interactive marketing.

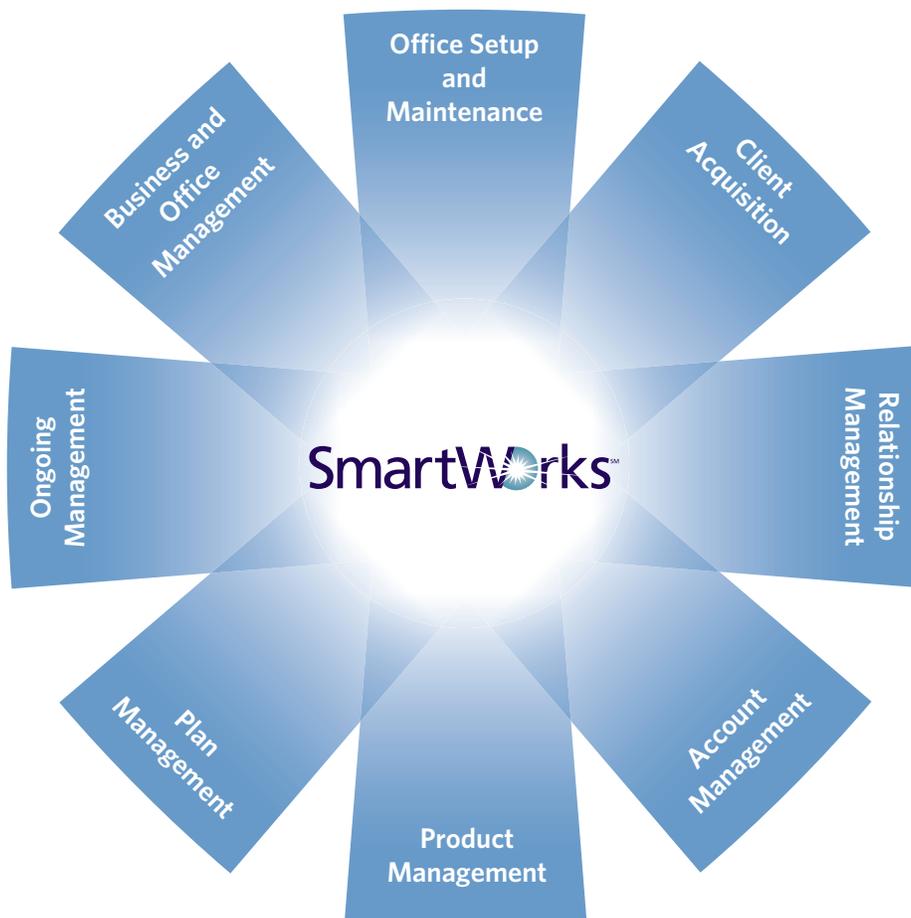
**Marketing Center** – Access a vast library of pre-reviewed marketing materials, including letters, seminar materials, campaigns, advertising templates and more.

**Connect2Clients** – Access to a turnkey marketing program designed to help you build your business through thoughtful and consistent marketing, ignite action with outstanding client events and grow your practice to new heights.

# Technology

Our technology is designed with one goal in mind: ease of doing business for our advisors. As the industry continues to evolve and diversify, our Broker/Dealer is leading the evolution with SmartWorks, our fully integrated online technology hub and advisor workstation. SmartWorks puts everything you need to manage your business efficiently within a few mouse clicks. Designed around the needs of financial advisors, SmartWorks can increase your productivity and streamline your workflow and operations — all in our paperless office system.

SmartWorks allows you to access accounts, place trades, retrieve client notes, view current account data, access market intelligence, and review performance through multi-level reporting capabilities, wherever you're connected to the Internet. With SmartWorks, Cetera Advisor Networks strives to meet your technology demands both seamlessly and comprehensively.



# Technology

## Client Service Tools

**MoneyGuide Pro & MoneyGuide Broker** - advisory and brokerage applications with asset allocation modeling, financial objective tools and reporting capabilities

**Morningstar** - reports including Portfolio Snapshot, Stock Intersection, Investment Detail and QuickTake

**Morningstar Advisor Workstation** - a research tool allowing the transfer of accounts or entire portfolios, eliminating the need to enter data twice

**Meeting-ready Portfolio Reports** with complete client account data

**NetX Client** - clients have instant access to brokerage account balances, portfolio holdings, account activity and more

## Practice Improvement Tools

**Docupace** - Go paperless! A state of the art document management and workflow solution simplifies the process of capturing, organizing, routing and accessing information - delivering what you need whenever and more importantly wherever you need it

**Remit Pro** - electronic check processing including imaging and remote deposits

**Client Contact Management** - easily access and update client information and perform powerful searches

**Integrated Capabilities** with LaserApp, Redtail and Docupace

**Albridge Wealth Reporting** - portfolio accounting and performance reporting solution to provide a single view of all of the assets and accounts of your clients

**CashEdge** - premium account aggregation

**SmartWorks Adviser** - sophisticated model management, blast trading, streamlined rebalancing features, drift dashboard, & customizable alerts

**Marketing** - access to a dedicated Marketing Director to help guide you through the ins and outs of branding, graphic design and marketing campaigns

**Commission Reports** - client profitability by account and household, online access to commission detail and interactive summary

**Online Compliance** - paperless OSJ trade review, compliance manuals, communications, SEC Books & Records alerts and more

# Transition Assistance

Our well thought out and time-tested process guarantees that you will receive step-by-step guidance with ongoing training to minimize downtime. We have tremendous experience transitioning blocks of business and will work with you every step of the way to ensure that your transition is timely and efficient.

Personalized planning begins with an interview to understand how you do business, so we can provide the highest level of service. Our Transition Guide is the result of more than 20 years of experience. We manage the details of your transition while our user friendly checklist and timeline help streamline the process for you. In most cases, we are able to terminate you from your previous broker/dealer and register you with Cetera Advisor Networks within two days. We also inventory your current book to determine the number of accounts and the type of accounts. Our goal is to transfer the majority of your book within two to three weeks. The transition cost will be negotiated on a case by case basis with all new registered representatives.

Your transition will be overseen by one of the BAR Financial Regional Managers and will be handled by one of Cetera Advisor Networks' home office dedicated Transition Managers. Cetera Advisor Networks has a team of managers plus their support staff solely dedicated to helping our new representatives transition their business to Cetera Advisor Networks. The Transition Manager will be your sole point of contact and will interact with all involved departments at the home office and provide daily updates on the transition. A BAR Regional Manager will be your local contact person who will personally oversee your entire transition process.

# Compliance

We're in the OSJ business, so you don't have to be. Our local compliance and OSJ relief help you focus on servicing your clients. BAR Financial and our Broker/Dealer uphold an industry reputation for strict adherence to compliance. We have deep roots in the regulatory industry and understand the impact legal and regulatory issues have on your business. Strong regulatory backgrounds, combined with the high professional credentials of our management team, give us a strategic edge in working with you. Our Region's OSJ Managers Jeff Fratz and Erin Hooten have both received the coveted OSJ of the Year award from Cetera Advisor Networks. Whether you are looking for guidance on communicating with the public or searching for the latest in regulatory updates, we are ready to help you. We will support and guide you through compliance, legal and regulatory issues.

BAR Financial's local compliance team ensures that compliance and operations policies and procedures are in place and current. On a daily basis, our local staff monitors our investment representatives' activities, reviews paperwork, checks suitability, reviews marketing and advertising materials and resolves deficiencies. Our careful examination of your books and records with regular field audits helps you stay in compliance.

## **OSJ (Office of Supervisory Jurisdiction) Relief**

One of the most important benefits BAR Financial delivers is becoming your local OSJ. We concentrate on the compliance management of your practice so you can spend more time with your clients and grow your business.

# It's All About You

For over 20 years, BAR Financial professionals have been helping investment representatives reach their vision of success by locally supporting them with tools and tangible solutions. We aim to assist our advisors grow their business both organically – through training, technology, seminars, marketing and more – and through the acquisition of books of business. Here are some of the benefits that will help secure your business in the future:

- Ability to increase your personal net worth:
  - Own your book of business
  - No non-compete agreement
  
- Succession Planning
  - As a financial advisor with a growing business, oftentimes you don't have a moment to think about planning for your business's future while you advise on your clients'. Leave that planning to BAR Financial. With the help of our Broker/Dealer we can help you prepare a successor, execute your transition and create a plan for your practice to minimize disruption for your employees and clients.
  
- Freedom and control in providing objective client advice:
  - No proprietary product quotas
  - No production quotas
  
- Individual, production driven payout structure:
  - Same schedule on all products
  - No account size differentiation
  
- Non-employee status protects you from the risk of:
  - Management changes
  - Corporate mergers/buy-outs
  - Forced reduction
  - Office closings
  - Payout restructures