

independence

distinguished

proven

assets, trust, advice

quick, responsive

support friendly

innovation personal, customized

dedication

Setting off on the road to financial independence?

Travel with someone who knows the way.

choice plan freedom

vision future

knowledge experience

service commitment

professional retirement security technology



CADARETGRANT  
Independent thinking.

## *Financial Independence*

YOU CAN DO IT. WE CAN HELP.

The Internet Age has brought with it an abundance of investment information and advice. While some investors are comfortable with their own ability to sift through mountains of information, pick and choose shortcuts, and make the right choice at every turn, the majority still choose to work with a financial professional. Like you, they recognize that there is no cookie-cutter formula for success.

The true road to financial independence requires mapping out an investment strategy that fits *your* goals. *Your* realities. *Your* dreams for the future. It also requires a financial advisor who has been there. A Cadaret, Grant professional who knows the way.

integrity

experience

INDEPENDENCE

*knowledge*





## THE VALUE OF A FINANCIAL ADVISOR.

When you choose to work with a financial advisor, you have something in common with millions of people who have turned to a professional for help in managing their money — a financial goal. Whether it's saving for a child's education, building a new house, or planning for retirement, you have a vision of where you want to be. Trusting your investment strategy to the expert advice of a financial advisor can help you achieve that goal.

Your personal financial advisor will work with you to construct a portfolio that is right for you by identifying the four key elements of your financial independence: your investment objectives, your time horizon, your investable assets, and your risk tolerance. Once your portfolio has been constructed, your advisor will work to keep you on course with your goals, advising you of factors such as market changes and economic developments that may affect your investment decisions.

## THE VALUE OF CADARET, GRANT.

Cadaret, Grant is an independent broker/dealer serving over 1,100 financial advisors located in 260 branch offices across the United States. The firm was founded in 1985 by two financial advisors who shared a vision of building a broker/dealer based on *independent thinking* — giving advisors the freedom and ability to build investment portfolios based on their clients' objectives, not the company's. One of the largest truly-independent broker/dealers in the country, Cadaret, Grant strives to meet the business requirements of both advisors and clients through exemplary service, first-rate technology, and support systems that help ensure successful outcomes.

## ONLY THE BEST WILL DO.

Financial advisors often partner with Cadaret, Grant because they are drawn to the cornerstones of Cadaret, Grant's culture — integrity, knowledge, experience, and teamwork. This level of support and commitment appeals to advisors who are dedicated to helping their clients plan their financial futures.

Cadaret, Grant's main offices, which are home to over 100 employees, are located in Syracuse, New York, and Mount Arlington, New Jersey — far from the hustle and bustle of a big city, yet electronically linked to the world's financial exchanges. Our home office staff professionals, many of whom have been with the firm for over a decade, provide a friendly and dedicated support system for Cadaret, Grant financial advisors.

The firm's philosophy of providing personalized service to every financial advisor has become a hallmark of Cadaret, Grant and distinguishes the firm from other independent broker/dealers. When your financial advisor calls to place a trade or to make a change to your account, he or she will always find a familiar voice on the line and a quick and intelligent response to the request.

## **CREDENTIALS AND EXPERIENCE YOU CAN COUNT ON.**

Cadaret, Grant clears stock, bond, and some mutual fund transactions through Pershing Division of Donaldson, Lufkin and Jenrette Securities Corporation (Pershing). Pershing is responsible for approximately 10 percent of the total daily volume on the New York Stock Exchange and provides unlimited account protection. Securities held in custody by Pershing for your account are protected up to the total amount held in the account. Of this total, Securities Investor Protection Corporation (SIPC) provides \$500,000 of coverage, including \$100,000 for claims for cash. The remaining coverage, on securities only, is provided by Pershing through a commercial insurer.\*

## **A WIDE ARRAY OF INVESTMENTS TO CHOOSE FROM.**

Because Cadaret, Grant is an independent broker/dealer, Cadaret, Grant financial advisors have the ability to build a portfolio based on the individual needs of the client. There is no pressure on your financial advisor to sell proprietary products — thus influencing the investment decisions you make with your financial advisor. Instead, there is a wide array of investment vehicles from which you can choose. From stocks to government bonds, mutual funds to life insurance, your advisor can help you create a diversified investment portfolio that will address all your short- and long-term financial goals. Other investment vehicles available are fixed and variable annuities, long-term care instruments, unit investment trusts, limited partnerships, and an assortment of qualified retirement products and plans. Your financial advisor can discuss various investing strategies with you, including estate planning, college planning, and retirement planning.

As a Registered Investment Advisor, Cadaret, Grant also offers a fee-based asset management program called The Investment Management System (TIMS). TIMS's nontraditional fee structure lets you pay your advisor a fee based on the assets in your account, rather than a transaction fee. Other benefits include consolidated quarterly statements, and continuous portfolio monitoring and reallocation using the latest technology. Ask your financial advisor for more details about this fast-growing investment approach.

\*The account protection applies when an SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in market value of investments.

retirement security  
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vision integrity  
future  
technology  
diversity  
growth  
choice plan freedom  
assets trust advice  
dedication  
quick responsive  
knowledge  
experience

# CADARET GRANT

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