FirstClearing

A trade name of Wells Fargo Clearing Services

EMPOWERING SOLUTIONS FOR YOUR BUSINESS

Deep knowledge of you and your firm plus the power of collaboration brings success.

know you & your firm

\+ COLLABORATE

= SUCCESS

A RELATIONSHIP THAT IS EVEN GREATER THAN THE SUM OF ITS PARTS.

"Better together" achieves *great outcomes*

It all centers on helping the advisor do what's right for the client. In fact, we believe the primary role of First Clearing is to provide firms with the support and insights that ultimately foster trust between advisor and client. Everything else flows from sustainable advisor-client relationships. When the client succeeds, so too does the advisor and the firm.

THREE PRINCIPLES AT THE HEART OF EVERYTHING WE DO

Relationships – building quality, lasting relationships with client firms

Defining Success – understanding what success looks like for client firms and ensuring alignment

Achieving Success – working in partnership to help achieve success for firms and the clients they serve

A WINNING COMBINATION

We go beyond the traditional clearing business by knowing our client firms deeply and serving as a collaborative partner.

As part of Wells Fargo Clearing Services, LLC, one of the nation's largest brokerage firms*, we provide access to a vast range of resources to help drive business growth and productivity. This, combined with our consultative approach, gives client firms a level of service intimacy and operational scale that can be brought to bear across various business models.

*Based on number of Financial Advisors, June 30, 2016

MULTI-BUSINESS MODEL SUPPORT

As financial markets have changed, we have evolved to support the needs of client firms across the spectrum of business models:

- Full-service broker-dealers
- Independent broker-dealers
- Bank-affiliated brokers
- Alternative business models such as fee-only Registered Investment Advisors (RIAs), and tax professionals

A FULL RANGE OF EMPOWERING SOLUTIONS

Our business solutions are designed to help firms and advisors build assets and client loyalty. We provide for this through four primary areas of support:

- Business consulting
- Education and insights
- Unique thought leadership forums
- Technology and tools to deepen client relationships

By focusing on our clients' individual strengths and needs, we look beyond the present and provide the perspective of a consultative partner. With a commitment to deep engagement and collaboration, we connect you with subject matter experts on a wide array of investment solutions and provide resources to help take your business to the next level.

WE BUILD RELATIONSHIPS WITH QUALITY FIRMS, THEIR LEADERS, AND THEIR ADVISORS, EMPOWERING EACH TO COMPETE AND SUCCEED.

Helping to *fuel your success* through quality execution

Your business is built on a foundation of quality. We take the same approach to the relationships we forge, ensuring that quality is infused into every interaction.

While you're focused on your clients and ways to build those relationships, we focus on ways we can empower you. As a First Clearing client, you receive support from high-touch service teams and a full range of operational resources.

Our correspondent services team will keep your firm and advisors informed of operational developments, help resolve complex questions, and connect you to resources to promote operational efficiency.

Helping you clear the way for *greater productivity*

CONSULTATION

Relationship and Resource Optimization Review – Consultative support with on-site engagement and discussion around firm workflows, processes, technology and platform utilization. This engagement is designed to enhance a firm's ability to optimize the full range of resources available.

Correspondent Services – A dedicated team to keep you informed of operational developments, help resolve complex questions, serve as your advocate, and connect you to resources and training.

Transition Services – A suite of services including seamless onboarding of new client firms, new business process and technology implementation, and new advisor and branch office integration.

EDUCATION AND INSIGHTS

First Clearing University – Both instructor-led and on-demand training plans for financial professionals, sales assistants and operations personnel.

Operations Information Exchange – Regularly scheduled sessions for key operations personnel highlighting timely product, operational and technology topics.

First Clearing Publications – Ongoing operational communications, and our News Brief online bulletin, provide regular updates on services, products, and technology topics key to running daily business, as well as upcoming enhancements to boost productivity.

FORUMS

Forums – Meetings for operations and sales personnel designed to share ideas and best practices, and to discuss opportunities to drive service quality excellence.

Monthly Operations Calls – Opportunities for operations principals and managers to gain key insights into process and procedural initiatives.

Open Houses – Events at our offices in St. Louis where firm representatives meet with First Clearing operations managers, supervisors and associates, and have an opportunity to tour our facilities.

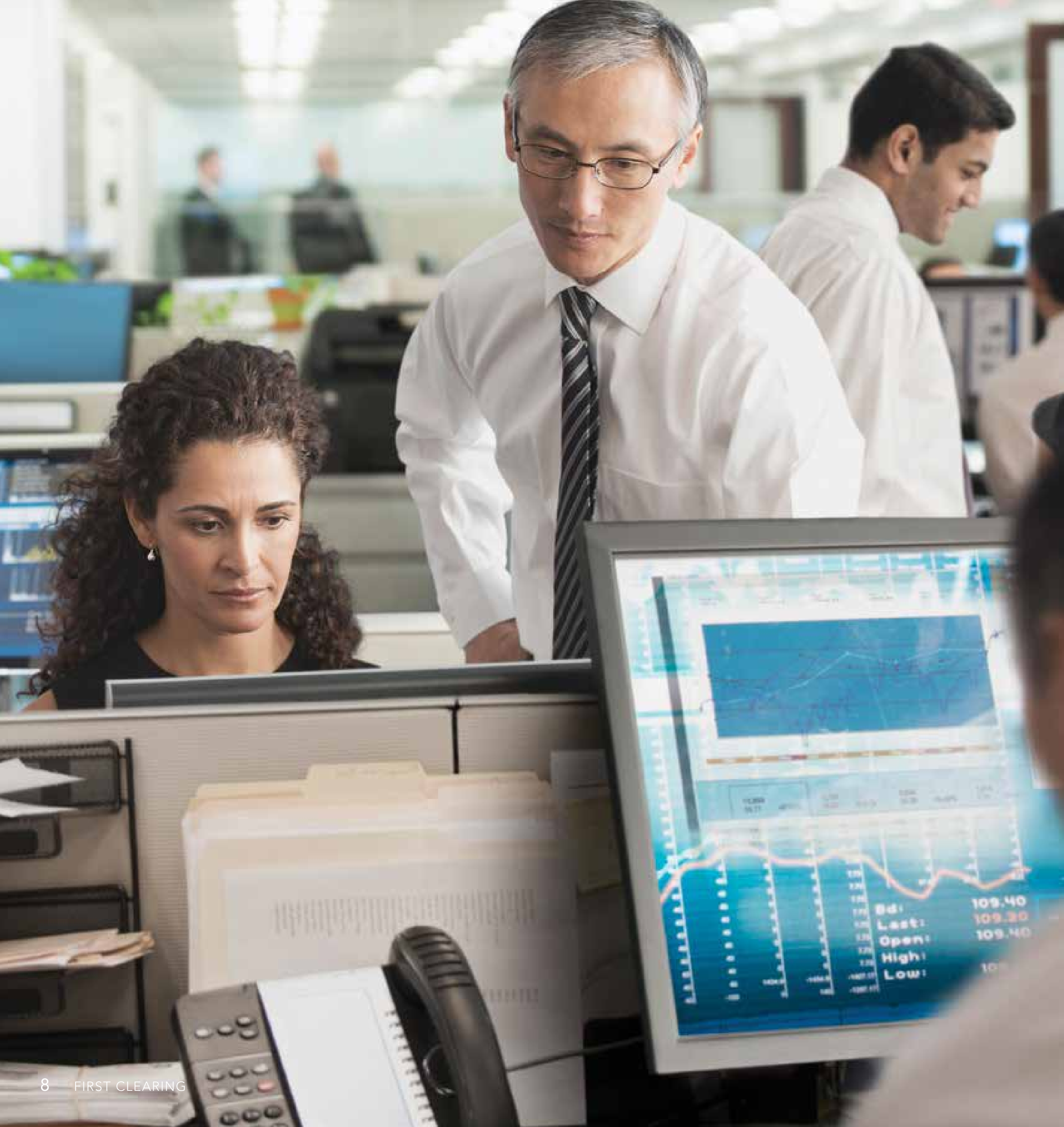
TECHNOLOGY AND TOOLS

SmartStation® – World-class broker technology with single sign-on to all applications to manage real-time client data, account performance, trading tools, portfolio reporting and contact management. Market news and access to an extensive Research Center help round out one of the most robust and customized advisor workstations available, and provide a ready means to manage all aspects of a practice.

CEO Dashboard – Housed within *SmartStation*, this colorful, easy-to-read dashboard lets CEOs and CFOs drill down into self-serve data reports that can help them monitor the vital signs of their firms.

InfoMAX® – Our proprietary intranet that serves as the portal to product information, planning resources, third-party research, training curriculums, technology updates, compliance topics and guides, and business support content.

OpsMAX – Housed within *InfoMAX*, this resource provides answers to operations, procedural or processing questions.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Helping you *manage risk* in a complex, digital world

With the perspective of a consultative partner, we connect you with the resources you need to understand how to best protect your business and your clients.

We offer ongoing access to compliance and regulatory experts, and a comprehensive suite of risk management, technology and compliance support solutions.

Our deep expertise in proactive approaches to risk management can help you meet the challenges of today's rapidly shifting regulatory and technological environments.

Helping you address *risk and compliance needs.*

CONSULTATION

Risk and Compliance Consulting – Our Risk and Quality team leverages Wells Fargo Advisors and industry resources to bring firms added perspective for protecting their businesses. These include: general regulatory compliance and sales supervision consulting, dedicated support for AML compliance, and service around escalated risk issues such as fraud attempts, operational risk and credit policy matters.

Cyber Insights – Consultative perspective on the latest approaches to information security, including best practices and self-assessments.

EDUCATION AND INSIGHTS

College of Risk – A unique program for senior managers and key control principals to help them understand and prepare for the wide range of threats their businesses face today. Presented by industry leaders and academia, the curriculum focuses on risk awareness and assessment, risk management ownership, leadership and insight.

First Clearing Publications – The Regulatory Update newsletter, regularly issued News Briefs, and Cyberfraud Alerts keep firms updated on regulatory, compliance and operational matters as well as information security events in the financial sector.

FORUMS

Compliance Forums – Events that examine recent and pending regulatory changes, topics affecting the industry, and the impacts of industry and regulatory trends on investors, broker-dealers and the financial markets. These sessions allow firms to exchange ideas with each other as well as regulators and industry experts.

Topical Symposiums – Events focused on important industry topics such as elder fraud and abuse.

TECHNOLOGY AND TOOLS

SuperVision – Our proprietary supervisory and surveillance system is a flexible management tool that can be customized to fit the needs of specific organizations or clients. It enables firms to identify critical issues and flag them for further review and follow-up, and includes a full suite of alert parameters, ad hoc queries, and custom report generation capabilities.

Actimize – A premier institutional AML system that provides robust analytics to help protect client firms against money laundering. Fully integrated into the SmartStation® platform, it includes case management tools and reporting, advanced logic using historical account behavior to increase accuracy, and detection logic that examines transactions and generates alerts.

Review and Release – Also fully integrated into the SmartStation platform, this system automatically reviews orders in equities, options and mutual funds prior to delivery for execution. It employs a robust rules engine, and allows users to easily create rules to enable streamlined review and dispositioning.

BlueSky – Daily information from BlueSky Data Corporation to help firms avoid fines, rescissions, and cease and desist orders.

Helping to catalyze *sustainable business growth*

As a fully engaged extension of your firm and partner in your success, we will support your business growth through two key areas of focus:

UP-SKILLING ADVISORS TO SUPPORT ORGANIC GROWTH

Equipping advisors with the tools with the greatest potential to help clients reach their goals

Growth consultants partner with your advisors to help explore and integrate proven best practices designed to foster client loyalty

FINDING THE BEST TALENT FOR YOUR TEAM

A comprehensive platform and national network of recruiting resources help identify and attract premier talent that fits your culture

Resources for new advisors to help them thrive

Recruiting Solutions – A team specifically focused on understanding your growth goals and recruiting needs that can serve as a complement to your recruiting efforts. Through an established network of national industry recruiting firms, we help source and match advisors to opportunities with client firms of various business models.

New Advisor Training – A high-touch program that brings new hires up to speed on the many tools available to them through their firm's relationship with First Clearing. Our focus on small group learning and individual attention from product experts includes in-branch computer-based training and personal coaching to help new hires more quickly reach their potential.

Helping you build *deeper client relationships*

CONSULTATION

The Envision® Process – An innovative planning approach that centers on a client's life goals and dreams, and helps the advisor and client connect on a deeper level to create loyal, trusting client relationships.

Advisory Solutions – An extensive advisory product line-up that allows advisors to recommend discretionary and non-discretionary managed investment solutions.* Through our affiliation with Wells Fargo Advisors, senior strategists and advice-giving teams provide objective investment insights and guidance on leveraging our robust research platform.

Liabilities Management – Access to lending services and dedicated lending specialists (available through affiliates) to help advisors manage both sides of a client's balance sheet and broaden the services they provide.

Life Event Services – Professional resources to help advisors assist clients moving into new phases of their lives, such as the birth of a child, job change or retirement.

* Advisory programs may not be appropriate for all clients.

EDUCATION AND INSIGHTS

Growth Accelerator® – A multi-faceted program that provides consultative support and access to a wide range of resources to help foster organic growth. The program is centered on an advisor-specific growth plan and is supported by technology and product platform optimization, practice management programs, and one-on-one professional coaching.

One-on-One Coaching – Guidance for advisors on First Clearing's product and technology platforms.

College of Advisory and College of Lending – Industry-leading educational programs designed to increase knowledge of the consultative advisory approach, and expand proficiency in liability management, for a more complete view of a client's balance sheet.

Leading With Insight – White papers that provide the latest research and findings from industry experts on key areas that may lead to more effective business management and growth.

FORUMS

Advisor Forums – Annual programs to help advisors meet the changing needs of investors, build deeper connections with clients, and identify paths to organic growth.

Principals' Forum – An annual gathering of firm principals that provides a unique opportunity to engage in rich dialogue around sustainable business growth.

Firm Conferences and Sales Meetings – First Clearing presentations to large advisor audiences on topics that help drive client loyalty.

TECHNOLOGY AND TOOLS

Client Dashboard – Housed in SmartStation®, this timesaving application gives advisors a more intuitive way to view client data so they can focus more on collaborating with clients on their long-term goals and investment plans.

Smart 2 Go – An iPad application that gives advisors on-the-go access to key data from their books of business to help them meet client expectations and facilitate more interaction.

Portfolio Proposal Tool – A powerful, on-demand resource for creating high-quality professional investment proposals for clients.

Retirement Income Tools – Resources for evaluating retirement income scenarios and potential trade offs, to help clients allocate their assets and structure a retirement income plan.

Portfolio Insights and Performance Online – An array of easy-to-read reports designed to support meaningful conversations with clients about their accounts' allocation and performance.

THE COMMON **ELEMENT**

When it comes to empowering your business, all of our efforts *revolve around you.*

At First Clearing, our focus is fixed on how we can help you grow your business in today's dynamic marketplace.

Our team members are united by a pledge to provide exceptional engagement and service in support of your business goals, and our senior leaders work in partnership with firms to support sustainable business growth.

We go beyond the traditional clearing business by knowing our client firms deeply and serving as a collaborative partner. Because our background combines both clearing and brokerage expertise, we understand how to help empower firms and their advisors to compete and succeed.

Are you First Clearing *empowered?*

Learn more about the ways we can help you help your clients succeed financially. Start the conversation by calling **1-888-322-2532** or visiting **firstclearing.com**.

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