We get independent.

ATRIA
Wealth Solutions

Only Atria delivers a clear path to the future of wealth management, with the open-minded agility, senior-level access and expert technology to get there.

Real leadership.

Doug Ketterer

Chief Executive Officer
& Founding Partner

We believe there is nothing in this industry more sacred than the relationship between you and the clients you serve. It's why we founded Atria — to make it easier for you to create deeper, more meaningful interactions with clients by delivering a truly differentiated wealth management experience. One where you can thrive and build real-life value for them.

Eugene Elias, Jr.

Chief Operating Officer
& Founding Partner

Few industries allow for the same level of realness that financial professionals practice every day. That's why our entire focus is to deliver a frictionless platform that empowers you to listen to your clients, then provide the truly expanded advice they need — through good times and bad.

Kevin Beard

Chief Growth Officer &
Founding Partner

Atria isn't just another firm. We're a partner who understands your need for an elevated wealth management experience. That's why we've designed a platform you won't find anywhere else — one where expert technology and a deep advisor-centric culture intersect.

Real stability.

With subsidiaries bringing over 140 years of combined experience serving financial professionals, we know what it takes to help you meet every client's needs. Delivering progressive technology, products and capabilities, our broker-dealers manage more than $100 billion in assets for nearly 2,500 registered financial professionals.

Today's investors have a lot of choice. We'll help you be the best one.

Six broker-dealers.
One forward-thinking vision.

CADARET GRANT Member FINRA/SIPC
An Atria Company

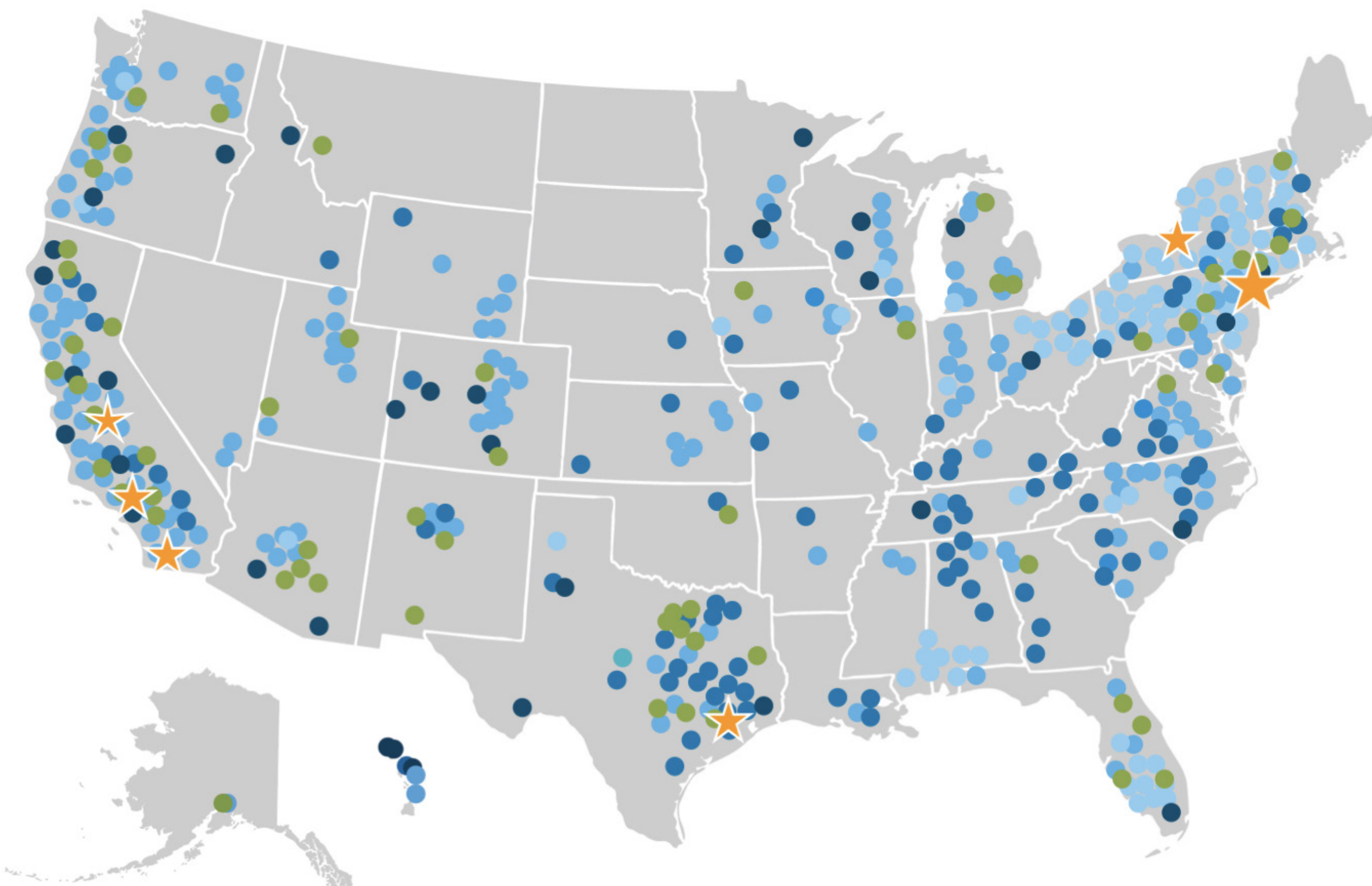
CUSO FINANCIAL Member FINRA/SIPC
An Atria Company

NEXT FINANCIAL Member FINRA/SIPC
An Atria Company

SCF Member FINRA/SIPC
An Atria Company

SORRENTO PACIFIC Member FINRA/SIPC
An Atria Company

WIS Member FINRA/SIPC
An Atria Company



★ Home Offices ● CFS/SPF ● Cadaret Grant ● NEXT ● SCF ● WIS

Atria Wealth Solutions is not a Registered Investment Advisor or a broker-dealer and does not provide investment advice.

Real efficiency.

We know how valuable your time is. It's why we answer calls in seconds, not minutes, and design solutions that help you get things done in a fraction of the time. So you can get back to helping your clients.

5 minutes
to open a brokerage account

85%
of support cases resolved in 24 hours

73%
of support cases resolved in 0-5 hours

Real growth.

We understand there are many ways to grow your business. Our experts are standing by with the resources, tools and guidance you need to help you choose and implement the right one for your practice.

9 of 10
financial professionals achieved a YoY increase in revenue

28%
average growth in YoY revenue

75%
of all programs broke their own revenue record in 2021

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Advisory

Freedom. Flexibility. Forward thinking.

With flexibility and full transparency, our industry-leading advisory platform, Contour, offers access to products and strategists with the functionality and analytics you need to meet and exceed your clients' investment objectives.

Contour Strategists Brochure

- **Fully Integrated Technology**
  Leading technology built into the ecosystem you use every day.
- **Streamlined New Account Opening**
  Effortless and efficient. Pre-populated data and e-signature functionality.
- **Research and Tools**
  Complimentary access to a robust selection of world-class research.
- **Full Wrap Pricing**
  Simple, transparent. No ticket charges.
- **Turnkey Portfolios**
  Deeply integrated TAMP connections, not just partnerships.
- **1000+ Institutionally Managed Solutions**
  A continually expanding best-of-breed product roster. Nothing proprietary here.
- **Unbeatable Rates**
  Most competitively priced platform, offering rep as PM, SMA and UMA accounts.
- **50+ Experts at the Ready**
  Nationwide team for case design, consultations and point of sales support.
- **Work Your Way**
  choose to use our advisory platform, or keep an approved third-party provider.

Products

A comprehensive menu.
A fit for every client.

Structured products, lending solutions and alternatives. Products for HNW clients. Fixed income, funds, annuities and insurance. Guidance to get the right products to your clients, fast.

- **World-Class Selection**
  Traditional and non-correlated products and solutions.
- **Industry Thought Leaders**
  Respected visionaries with timely insights.
- **Diverse Menu**
  Options suitable for a variety of clients.
- **Product Education**
  In-house guidance to address specific planning objectives.

CAPITAL GROUP® | AMERICAN FUNDS®

ASSETMARK™

Brighthouse FINANCIAL®

EQUITABLE

First Trust

FRANKLIN TEMPLETON®

JACKSON® FINANCIAL FREEDOM FOR LIFE®

Lincoln Financial Distributors®

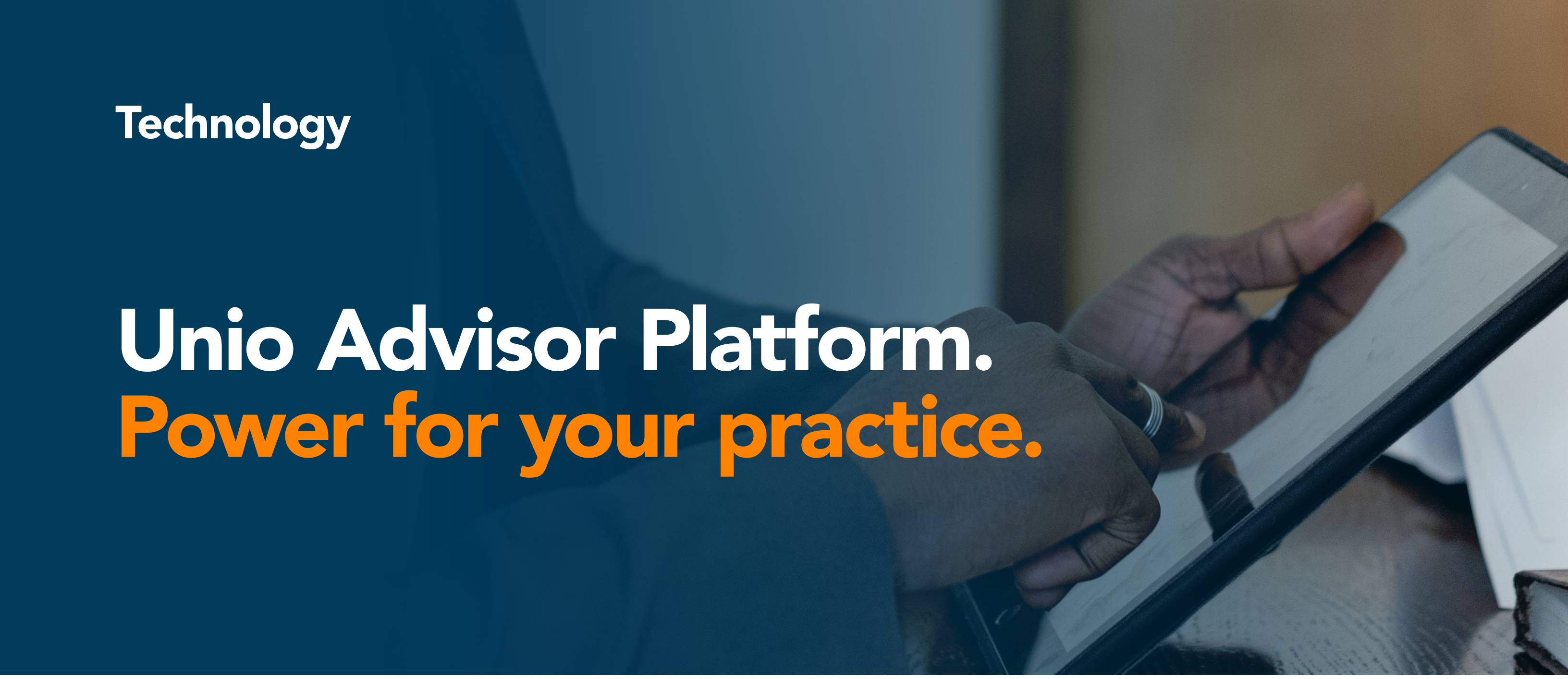
LORD ABBETT®

Nationwide® is on your side

Prudential

SEI New ways. New answers.®

SIMPLICITY LIFE



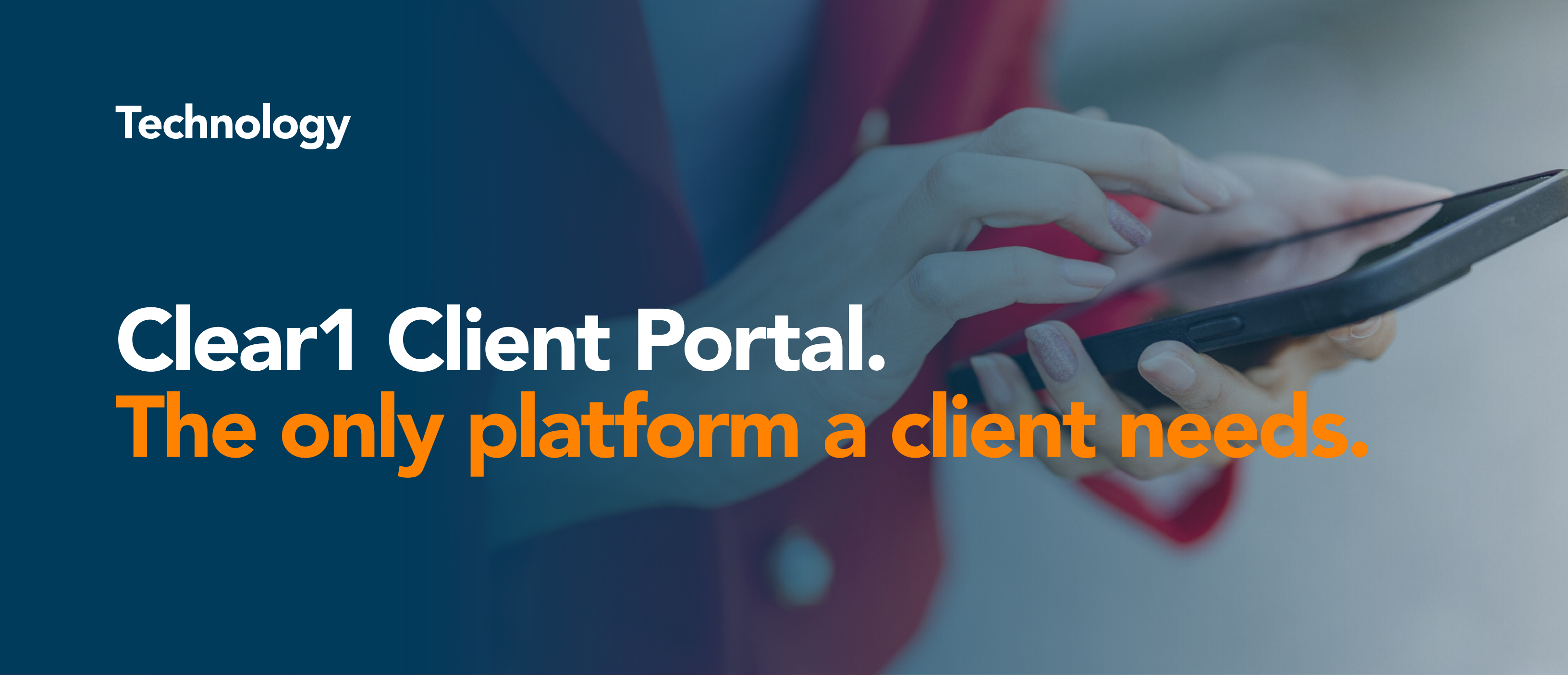
Technology

Unio Advisor Platform. Power for your practice.

An elevated experience helps you communicate with clients in the digital age. Streamline processes and set up automated cues for client check-ins. Analyze data more effectively and connect better with your customer.

- **Business Texting**
  Seamless. Secure. The savvy way to touch base.
- **CRM**
  Built-in CRM. Fully integrated, smart and seamless.
- **Smart Search & Navigation**
  Intuitive ease of use to access important information faster.
- **Deeper Client Profiles**
  Their story in one snapshot, or drill into the details.
- **Aggregates Live, Intra-Day Activity**
  Including direct-held mutual funds, annuities and advisory.
- **Personalized Dashboard**
  Your most utilized functions up front at log in.
- **Financial Planning**
  Integrates with popular planning tools to facilitate the planning process.
- **Document Repository**
  Securely stores statements, confirms and more.
- **SendMyDocs App**
  Clients can transfer documents securely over mobile.

See the demo



Technology

Clear1 Client Portal.
The only platform a client needs.

Similar clarity and communication is available to your clients too. Asset information is easy-to-read, and if needed, you're always one secure message away. The connection goes both ways for a tighter bond.

- **Modern Communication**
  Text your clients.
- **Simple, Sophisticated Charting**
  Easy-to-read, beautifully-rendered charts.
- **Privacy Protection**
  With multi-factor authentication for total security.
- **Consolidated View**
  Assets from multiple accounts collected in one dashboard window.
- **Transaction History**
  Securely archived and fully searchable.
- **Document Repository**
  Easy client access for all of their statements, confirms and reports.
- **SendMyDocs App**
  Clients can transfer documents securely over mobile.

See the demo

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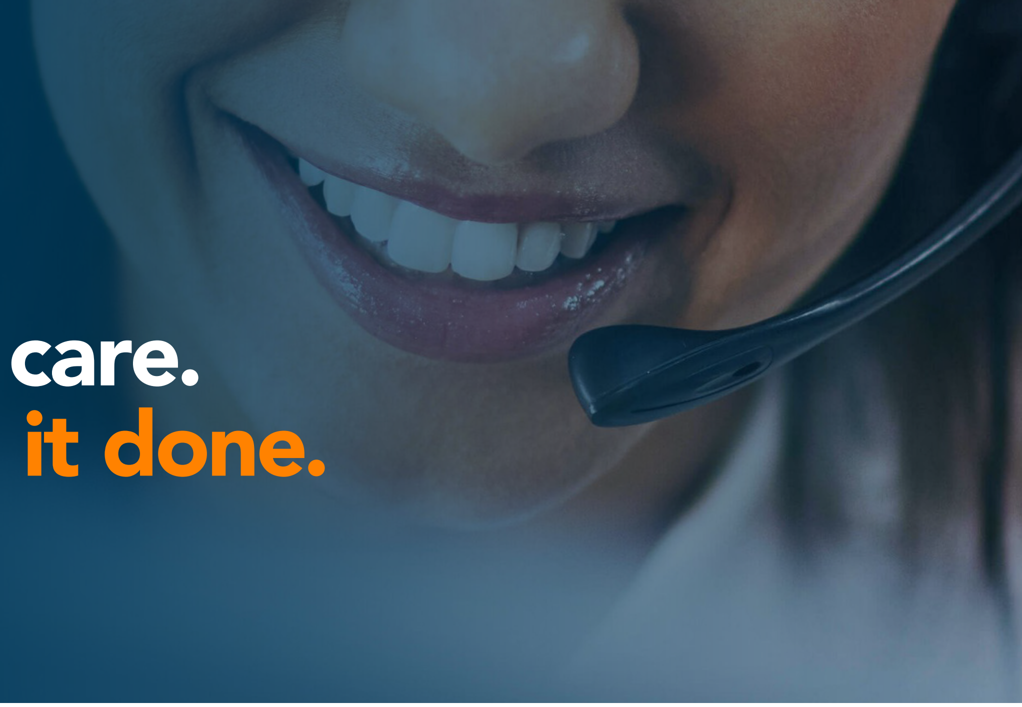


A culture of care. And getting it done.

It all comes together with an operations team who routinely "gets it done." Expertise rolls into efficiency and flawless follow-up. You won't get bounced around because when it comes to support, we believe personal is powerful.

- **Experts at the Ready**
  Trading support for all products — simple to sophisticated.
- **Expanded Hours**
  Regional call centers provide points of presence across time zones.
- **Easy Account Creation**
  Efficient, automated set up for quicker client service.
- **Deep and Dedicated**
  A team of 150 operations professionals with specialized expertise.
- **Online Case Management**
  Conveniently initiate and monitor requests on the Unio dashboard.

90% resolution
on first call

70% of all issues
resolved in less than 24 hours

85% of calls
answered in 20 seconds or less

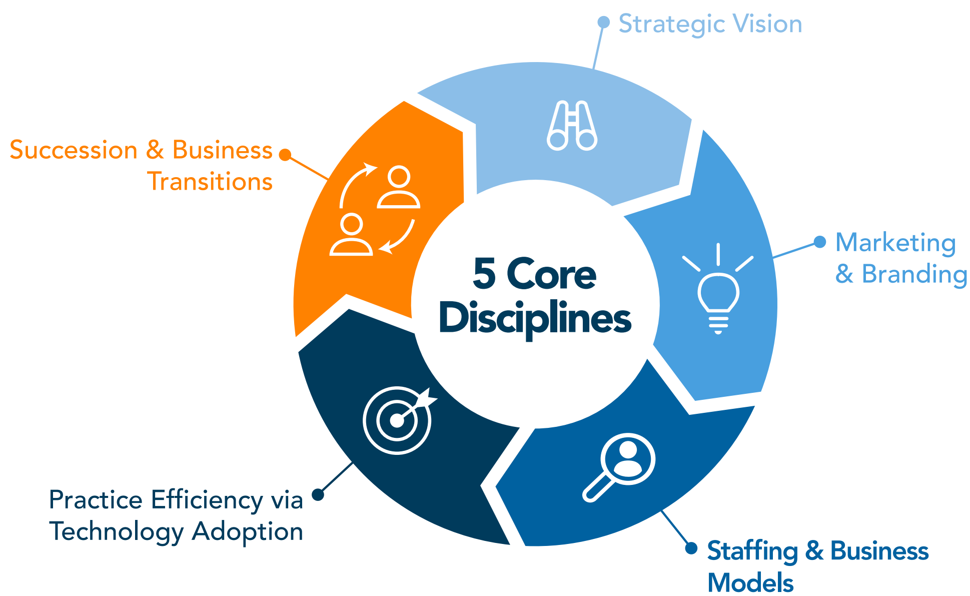
A plan to get you growing.

At Atria, growth is more than a goal — it's a discipline with defined, practical action steps and experts to help you along the way. As your partner, we are laser focused on giving you everything you need to upgrade the future of your firm.

The pillars of your practice

We've identified five core components of a healthy firm, and work with you to optimize each one at every stage of your growth.

- **Strategic Vision**
  Customized based on your personal goals.
- **Marketing and Branding**
  Communicating why you're the best choice.
- **Staffing and Business Models**
  When, who and how many to hire.
- **Practice Efficiency Through Technology**
  Building connections and reducing workload.
- **Succession and Business Transitions**
  Accurate valuation and taking the next steps.



Real feedback.

"For the first time, I feel I am associated with a firm leading our industry."
— Donald P., Pennsylvania

"There is no way — no way — that my business is where it is today without the tireless effort that y'all put in. From the bottom of my heart, I thank you for all you've done for me."
— Brad M., Texas

"Thank you for making a complicated business simple — not only for us advisors, but for our clients, as well."
— Brett L., Oregon

"I can't tell you how much I appreciate the support, consistency, and insight. The home office staff has risen to the occasion over and over to help us get the job done...thank you for believing in the same level of excellence and quality we do."
— Daniela D., New Mexico

"Unio immediately puts our business a step ahead of the competition. It's a tool that makes my life easier, increases productivity and improves client relations."
— Steve L., Pennsylvania

"Unio reporting is so visually pleasing and provides ease in choosing the data fields that you would like to include in reports you are running. I especially like being able to see the preview of what is being reported and can quickly make changes to what I want to report."
— Ewelina C., North Carolina

"The new NAO process is a concrete example of how Atria has given us the top notch technology we were dreaming about."
— Paul L., New York

"I love business texting through Unio. It has saved me so much time because it allows me to remind my clients about their appointments, wish them a happy birthday, and communicate with them quickly."
— Rebecca S., Utah

"My clients want simple, easy to understand reporting...and Clear1 provides it."
— Bill B., New York

"We love Clear1!...Clients seem to love the design and having access to statements and other documents is super convenient. I personally really love having the ability to reset passwords or unlock accounts from our office — it is a huge timesaver for us."
— Alana L., Tennessee

Real recognition.

ThinkAdvisor LUMINARIES 2021 THOUGHT LEADERSHIP & EDUCATION

We win the inaugural Luminaries award for thought leadership and education.

ThinkAdvisor LUMINARIES 2021 DEALMAKING & GROWTH

We win another Luminaries award in a second category: dealmaking and growth.

WMIndustry Awards

Unio New Account Opening is a finalist in the transition support category.

BISA TECHNOLOGY INNOVATION AWARD 2022

Unio BusinessOptimizer wins ninth consecutive BISA award for technology innovation.

CA CERULLI ASSOCIATES

We're named fastest-growing wealth management firm in 2020.

27th ANNUAL FCS PORTFOLIO AWARDS

We earn the Gold and Silver for our leadership in creative marketing and communication.