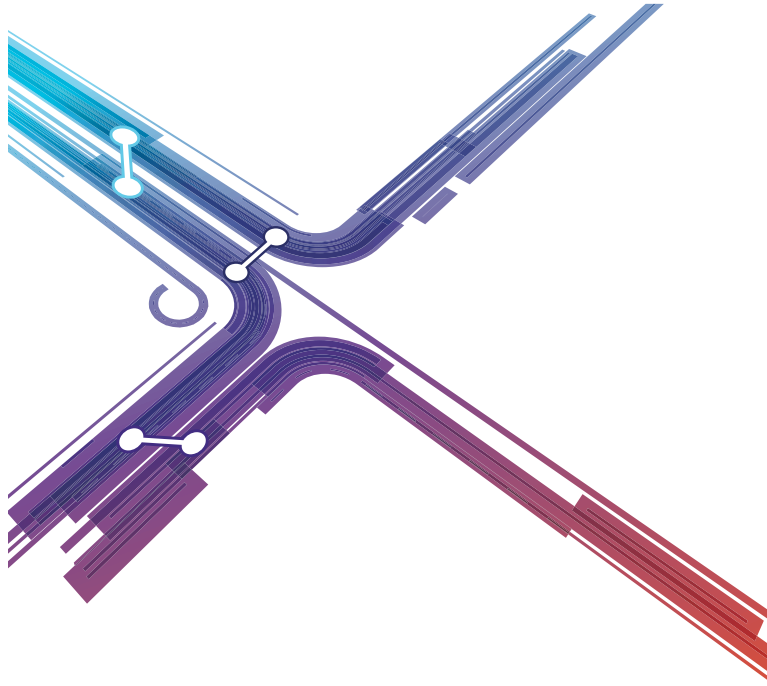


The
Right Connections
The Teams Behind Our Relationship



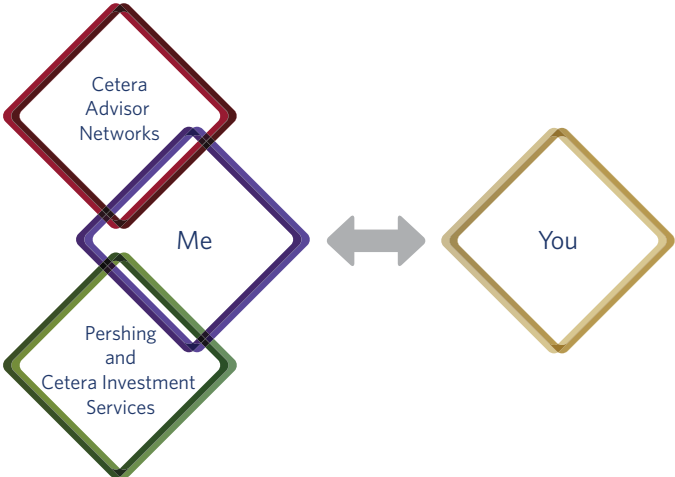
Abelson & Company, LLC



The Right
Connections to
Stay Focused
on You

Just as I stand behind you to help you pursue your financial dreams, I have teams standing behind me and supporting my business. These firms also strengthen our relationship by providing the resources I need to better serve you.

Securities and advisory services offered through Cetera Advisor Networks LLC (doing insurance business in CA as CFGAN Insurance Agency), member FINRA/SIPC. Investments are:
• Not FDIC/NCUSIF insured • May lose value • Not financial institution guaranteed • Not a deposit • Not insured by any federal government agency. Advisory services may only be offered by investment adviser representatives in conjunction with the firm advisory services agreement and disclosure brochure as provided.



My Broker-Dealer:

Cetera Advisor Networks

I am affiliated with Cetera Advisor Networks, one of the premier broker-dealers in the industry. As my broker-dealer, they are responsible for executing trades on your behalf. Like all broker-dealers, Cetera Advisor Networks must undergo regular auditing. They are also required to meet specific net capital requirements to ensure they can meet their obligations to investors like you.

As an independent broker-dealer, Cetera Advisor Networks does not have any proprietary products or sales quotas. It is not part of or affiliated with an investment bank, and does not engage in proprietary trading. This independence means I am free to recommend the financial solutions that best suit your needs, ensuring your objectives are what drive all decisions.

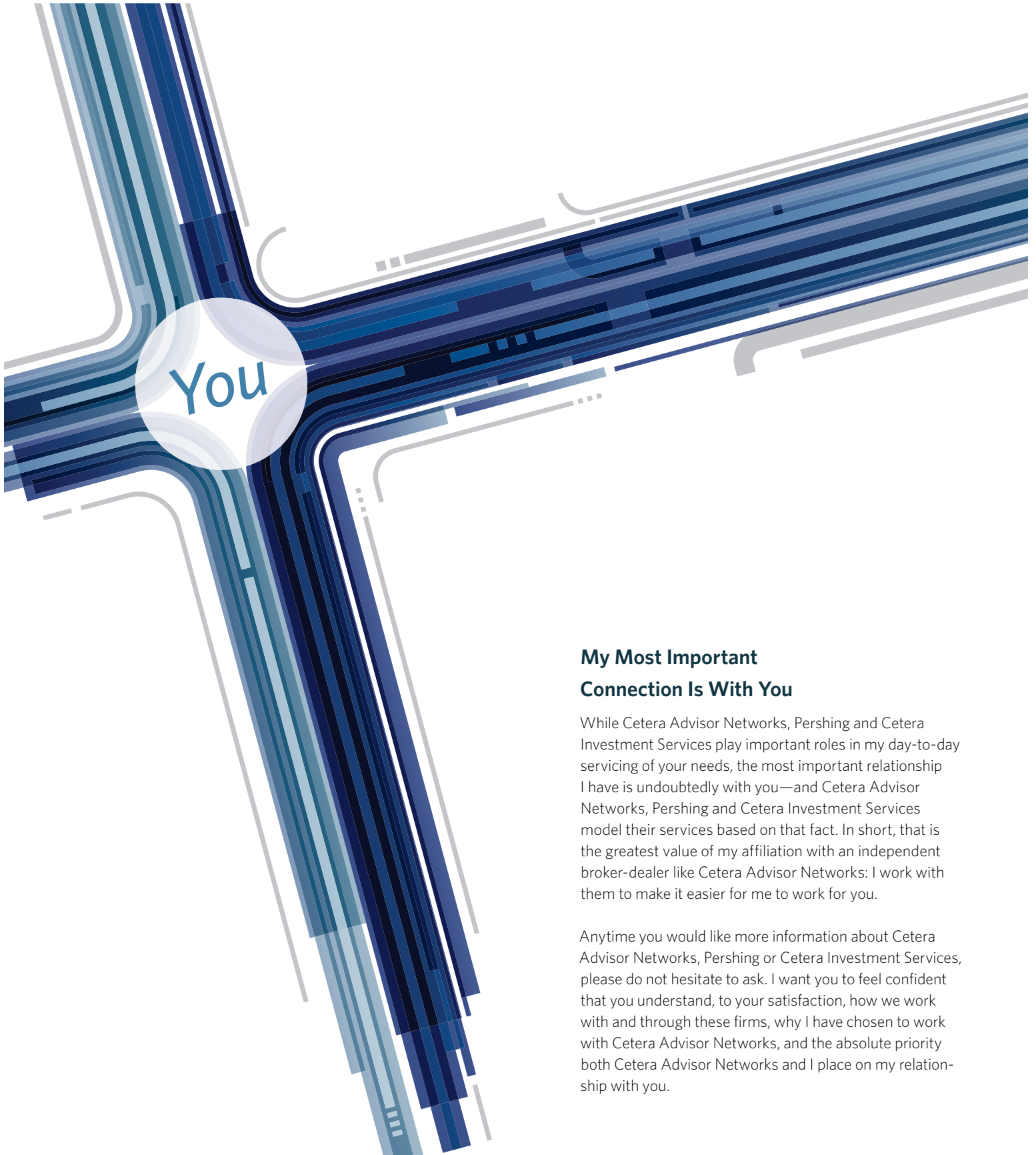
I think it's important
for you to know who
these partners are and
why I have chosen to
work with them.

Cetera Advisor Networks support for our relationship goes well beyond their function as trade executor. Their network of people and resources helps us pursue your unique goals and vision for the future, providing the technology and access to products as well as the research, product due diligence and industry insight that can help us make more informed decisions. In addition, they deliver the regulatory supervision, guidance, and training to ensure that I am informed of regulatory changes and requirements—oversight that also helps protect you.

Our Custodians: Pershing and Cetera Investment Services

While a broker-dealer helps supervise and facilitate the trading that converts your cash into invested assets, those assets are actually held by a custodian. Cetera Advisor Networks works with two custodians. Cetera Investment Services LLC custodies individual retirement accounts (IRAs) to ensure they meet Internal Revenue Code requirements for tax deferral. Pershing LLC custodies brokerage accounts (including the brokerage accounts within IRAs) and fulfills a legal responsibility for safeguarding your assets while also providing related administrative services on your behalf, including settlement of purchases, tax and account record keeping, monthly statements, confidentiality and data integrity protections, and more.

Pershing is a subsidiary of the Bank of New York Mellon Corporation, which is the nation's oldest continuously operating bank and one of the world's leading providers of securities services. Cetera Investment Services is an affiliate of Cetera Advisor Networks, and is a broker-dealer providing brokerage and other services to its own clients in addition to providing IRA custodial services to Cetera Advisor Networks' clients. Like Cetera Advisor Networks, both Pershing and Cetera Investment Services have to meet certain net capital requirements and are subject to regular audits, both internally and by independent firms, to ensure the appropriate handling, segregation and protection of investors' assets.



My Most Important Connection Is With You

While Cetera Advisor Networks, Pershing and Cetera Investment Services play important roles in my day-to-day servicing of your needs, the most important relationship I have is undoubtedly with you—and Cetera Advisor Networks, Pershing and Cetera Investment Services model their services based on that fact. In short, that is the greatest value of my affiliation with an independent broker-dealer like Cetera Advisor Networks: I work with them to make it easier for me to work for you.

Anytime you would like more information about Cetera Advisor Networks, Pershing or Cetera Investment Services, please do not hesitate to ask. I want you to feel confident that you understand, to your satisfaction, how we work with and through these firms, why I have chosen to work with Cetera Advisor Networks, and the absolute priority both Cetera Advisor Networks and I place on my relationship with you.

How Cetera Advisor Networks Helps Me

Among the many benefits I receive from affiliating with Cetera Advisor Networks are:

- State-of-the-art tools and technology to help build your wealth, plan your legacy and pursue your financial goals
- Diverse product choice that delivers the freedom to select financial solutions that best suit your needs and objectives
- Regulatory supervision, guidance, and training to ensure the most up-to-date information on regulatory changes and requirements to help protect you and your investments
- Access to a network of people, services and support that allows me to focus more time on you and your interests

How Cetera Advisor Networks Helps to Protect You

My affiliation with Cetera Advisor Networks means that:

- I am registered as a general or limited securities registered representative, which allows me to offer investment products, and requires:
 - Examinations
 - Ongoing continuing education
 - Background and fingerprint checks
- I must be registered by Cetera Advisor Networks within each state I conduct business
- I am subject to credit checks conducted by Cetera Advisor Networks to ensure a history of financial responsibility
- My business is subject to regular auditing
- I must attend an annual compliance meeting to ensure knowledge about any changes in the regulatory environment

The Strength of My Choice

Among the many choices of independent broker-dealers available, I have selected the experienced team at Cetera Advisor Networks to serve as the provider of financial products and services required to implement your financial objectives as well as those of my other clients. Their dedicated staff serves approximately 3,000 financial professionals like me, representing more than 994,000 accounts nationwide.

Hallmarks of the organization include:

- Established in 1983
- Comprised of more than 400 employees located at our headquarters in Los Angeles, Calif., as well as Atlanta, Ga.; Denver, Colo.; Des Moines, Iowa; St. Cloud, Minn.; and Schaumburg, Ill.
- Oversees more than \$70 billion of assets under administration
- Audited annually by the non-affiliated accounting firm of Deloitte & Touche LLP
- Part of Cetera Financial Group, which serves over 7,400 independent financial professionals and 600 financial institutions nationwide through its family of broker-dealer firms

For more information, please visit their website:
www.ceteraadvisornetworks.com.

Cetera Advisor Networks provides me with access to a network of people, services and support that allows me to focus more time on you and your interests.

Why You've Probably Never Heard of Cetera Advisor Networks

When you think of financial services, certain names probably come to mind—your local bank or credit union might be one; investment banks making headlines in recent years might be others. Whatever names you thought of, it's a good guess "Cetera Advisor Networks" wasn't one of them. And I am very comfortable with that.

Unlike a bank or credit union, Cetera Advisor Networks does not sell proprietary products such as mortgages or car loans. And unlike some Wall Street firms, they don't have their own mutual funds or other investment vehicles to promote. In a nutshell, that is what makes them an independent broker-dealer: I'm given the freedom to recommend products based only on what I believe will position you to achieve your goals.

Another reason you may not have heard of Cetera Advisor Networks is that they don't make for good headline fodder, thanks to their strict adherence to their policies and culture of risk management. I, and every financial professional who affiliates with them, must meet and continually observe Cetera Advisor Networks' high standards of ethics and compliance oversight. In addition, every investment I recommend has been rigorously reviewed and then approved by the industry experts of their Research and Due Diligence teams. While this doesn't remove the normal risks associated with investing, it does ensure that the investments represent legitimate opportunities, are based on well-understood economic models, and carry strong economic merit within the current market.

So it's okay if you haven't heard of Cetera Advisor Networks. It's for some good reasons—many of the same reasons I chose to affiliate with them.



For more information, please contact:

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About Cetera Advisor Networks

Cetera Advisor Networks LLC is an independent broker-dealer and registered investment adviser firm that utilizes a unique regional director model to support financial advisors through the entire life cycle of their business. Cetera Advisor Networks is able to build and support regional teams through local service, regional offices and a national home office, facilitating the success of its more than 3,000 financial professionals.

Cetera Advisor Networks, a part of Cetera Financial Group, Inc., is a member of the Securities Investor Protection Corporation (SIPC) and a member of the Financial Industry Regulatory Authority (FINRA). For more information, visit www.ceteraadvisornetworks.com.

About Cetera Financial Group

Cetera Financial Group, Inc. is one of the nation's largest privately held, independent broker-dealer and registered investment adviser families. It provides award-winning wealth management and advisory platforms, comprehensive broker-dealer and registered investment adviser services, and innovative technology for more than 7,400 independent financial professionals and more than 600 financial institutions nationwide. Through its four distinct broker-dealers, Cetera Advisors LLC, Cetera Advisor Networks LLC, Cetera Financial Specialists LLC, and Cetera Investment Services LLC, Cetera Financial Group offers the benefits of a large, established and well capitalized firm, while serving advisors in a way that is customizable to their unique needs and aspirations.

Cetera Financial Group is committed to helping advisors grow their business and strengthen their relationships with clients. For more information, visit www.cetera.com.

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Securities and investment advisory services offered through Cetera Advisor Networks LLC, member FINRA/SIPC. Abelson & Company, LLC is not affiliated with Cetera Advisor Networks or Cetera Financial Group.