

# The Power of Independence



At CD Wealth Management, we are proud to be an exceptional independent fiduciary that always puts its clients first. Our independence is vital to our ability to deliver wealth planning that transforms the lives of our clients.

If you are considering enlisting the services of a wealth management firm to help grow and protect your assets and your legacy, it's important to understand the difference between working with an independent fiduciary and working with a larger financial institution.

We believe the following benefits illustrate the **power of independence** as it pertains to building and maintaining your wealth.

## We offer guidance that is designed for you — and you alone.

Our business succeeds only when our clients succeed. Our approach is based on always putting the client first, and our business model gives us the flexibility to suggest strategies that help our clients reach their individual goals, rather than helping our company reach certain milestones or quotas.

At CD Wealth Management, no one client “belongs” to any one associate. We take a team approach so that each client’s goals and dreams are the focus of the entire firm. And because we are entrepreneurial ourselves, we know how important it is to value each client on an individual basis in order for our business to grow.



Wealth Planning  
That Transforms  
Your Life

## We are transparent and open about our fees and our actions.

Our relationships are based on frequent, open communication and on building trust together.

You deserve to know — up front in easy language — what your financial planners are charging you for their services. (That's why we publish ours right on our website.) Our compensation model is built so that we do better only when you do better.

We take time to communicate with our clients on a weekly basis regarding market trends and investment strategies — applying our expertise to the current climate — so you're always aware of the reasoning behind our decisions.

## We safeguard your assets with a system of checks and balances.

Large financial firms typically oversee their operations themselves, from the clients' strategies to investment reviews to the actual holding of the assets. But with an independent fiduciary like CD Wealth Management, those functions are carried out among different companies to ensure all dealings made on behalf of clients are handled properly.

In our company, we work directly with clients to build a personalized strategy, develop and manage portfolios and conduct reviews. Our partners at Fidelity Institutional<sup>SM</sup> serve as the Clearing and Custody Platform, charged with the safekeeping and delivery of funds. Finally, all transactions are overseen by Kestra Financial, whose compliance reviews serve a watchdog function as an additional layer of security to protect our clients' best interests.



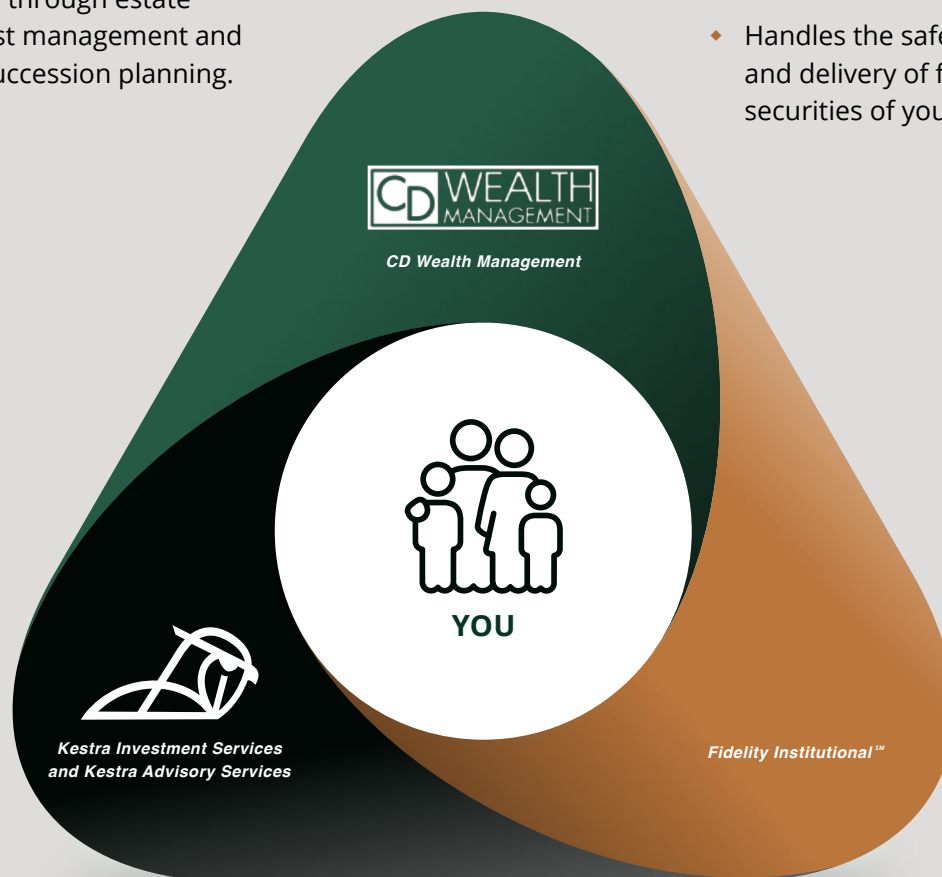
# Who is working for you?

## CD WEALTH MANAGEMENT

- ◆ Creates a personalized strategy around your full financial picture.
- ◆ Builds a financial plan that helps you reach your goals and dreams.
- ◆ Develops and manages your portfolio with a focus on liquid equity and fixed-income markets.
- ◆ Guides you through estate review, trust management and business succession planning.

## FIDELITY INSTITUTIONAL<sup>SM</sup>

- ◆ Actually holds your money and assets.
- ◆ Is responsible for the execution, clearance and settlement of securities transactions.
- ◆ Prepares and sends monthly account statements and transaction confirmations.
- ◆ Handles the safekeeping, receipt and delivery of funds and securities of your investments.



## KESTRA INVESTMENT SERVICES AND KESTRA ADVISORY SERVICES

- ◆ Oversees every aspect of CD Wealth Management's business to maintain compliance and ensure that decisions are being made in your best interest.
- ◆ Supports CD Wealth Management's team with technology, platforms for investments, market research and best practices.
- ◆ Provides back-office support for the ongoing management of assets.

## We have limitless investment options.

A large firm typically is bound to use that firm's proprietary — or at least, preferred — family of funds, financial products or services for its clients' investments. Independent fiduciaries like ours can select from any options that provide the best fit for a client's needs, so we can make decisions with the goal of delivering strong performance.

## We have deep, specific expertise about a broad range of topics.

Large financial firms typically put their employees through standardized training programs and hold each staffer accountable to conduct business using standardized methods and approaches. Independent fiduciaries like ours rely on team members to build a breadth of knowledge — along with a depth of skill in one or two disciplines — so that clients benefit from working with a team with a wider range of deeper capabilities, such as tax strategies, compensation planning, charitable giving or risk management.

As an independent fiduciary, we are dedicated to partnering with our clients to help them grow and preserve their wealth. And we value that independence because we know it allows us to make the greatest impact for our clients.

Those relationships are at the core of our mission: **to deliver wealth planning that transforms your life.**



*Fidelity Investments and Fidelity Institutional<sup>SM</sup> (together "Fidelity") is an independent company, unaffiliated with Kestra Financial or CD Wealth Management. Fidelity is a service provider to both. There is no form of legal partnership, agency affiliation, or similar relationship between your financial advisor and Fidelity, nor is such a relationship created or implied by the information herein. Fidelity has not been involved with the preparation of the content supplied by CD Wealth Management and does not guarantee, or assume any responsibility for, its content. Fidelity Investments is a registered service mark of FMR LLC. Fidelity Institutional provides clearing, custody, or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC.*

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