CadaretGrant
Independent thinking.

Personal, Powerful Technology

Our Cadaret, Grant Advantage is your leading edge.

Technology. It can make you more efficient. More productive. And, ultimately, more profitable. But how do you choose the software and systems that best fit your practice? How do you keep up with the continual advances and upgrades?

Cadaret, Grant Advantage makes it simple.

Cadaret, Grant Advantage is a dynamic, customizable suite of solutions that keeps you on the cutting edge of technology. It combines proprietary tools with carefully chosen third-party applications to provide you with powerful, timesaving capabilities.

Want to submit a New Account Form electronically? You can. Need to update an existing client account? Do it online. Want to submit a trade instantly? It's done.

Want to streamline your compliance procedures? Cadaret, Grant Advantage helps you do that, too. From client information to meeting notes, it's an easy, secure way to gather, store and retrieve vital documentation.

Best of all, Cadaret, Grant Advantage is flexible. We'll work with you to understand your needs, then recommend the best combination of tools from a wide-ranging portfolio that includes:

> **www.cadaretgrant.com** Our information-packed advisor website.

> **AdvantageOne** A powerful way to consolidate your clients' investments.

> **Redtail** A client relationship management (CRM) system, including workflows, third-party integrations, automatic communications and more.

> **DST Vision™** The portal to mutual funds and variable annuities from more than 260 companies, customized for Cadaret, Grant.

> **AdvisorCentral®** Your link to mutual fund and client account data for many of the industry's largest investment organizations.

> **NetX360®** Pershing's online brokerage platform.

> **Morningstar® Advisor Workstation: Cadaret, Grant Edition** A web-based portfolio construction tool tailored for Cadaret, Grant representatives.

> **Black Diamond** Web-based portfolio management system that provides customizable reports for your clients.

Of course, a big part of Cadaret, Grant Advantage isn't the technology at all. It's the support you receive all along the way.

We take the time to get to know you and your business. What's your product mix? Do you have one assistant or 10? Do you prefer to order online or talk to our Trading Desk? Based on your answers, we'll show you which applications will deliver the most value. Walk you through the implementation. Provide training for you and your administrative assistants.

Then, once you're up and running, we'll provide technical support via the experts at our Help Desk. From 8:00 a.m. until 5:30 p.m., ET, Monday through Friday, we'll be there to answer your questions and guide you through any issues that might arise.

With Cadaret, Grant Advantage, you'll spend less time choosing and implementing software and systems and more time managing and growing your practice. And that's just the kind of edge you need in today's competitive marketplace.

Your E-Office is just a click away.

The hub of Cadaret, Grant Advantage is our website, www.cadaretgrant.com. Just log in with your user identification and password, and you'll go directly to My E-Office — your dashboard to all the tools and information you need to do business.

While most websites are short on content and long on ads, My E-Office delivers vital information at a glance. From your daily commissions total to news and important reminders, you'll instantly know the day's most pressing issues.

Next, check your personal Drop Box — a confidential pipeline for reports and sensitive information. Go to step-by-step guides for all types of tasks, from processing certificates to splitting commissions.

As extensive as My E-Office is, it's just the beginning of this comprehensive site. Click the links at the top of the page, and you'll find a world of resources at your fingertips:

> **Products** An online catalog of information and selling agreements for mutual funds, limited partnerships, REITs, unit investment trusts, and variable annuities, as well as a 529 plan resource section.

> **Systems** The repository for information on our technology partners' products, where you can download software, install plug-ins, and browse user manuals.

> **Trading Central** The place to do business — check rates for CDs and bonds, and see the latest news from Pershing, Cadaret, Grant's clearing firm.

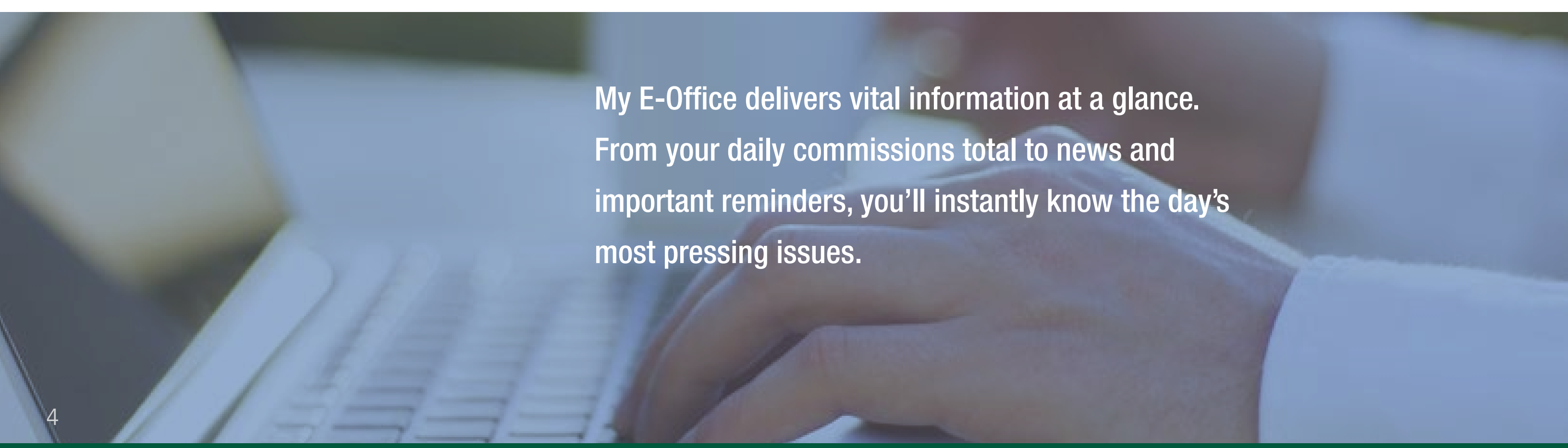
> **News** Updates on the Top Advisors Conference qualifier rankings and economic commentary from leading experts.

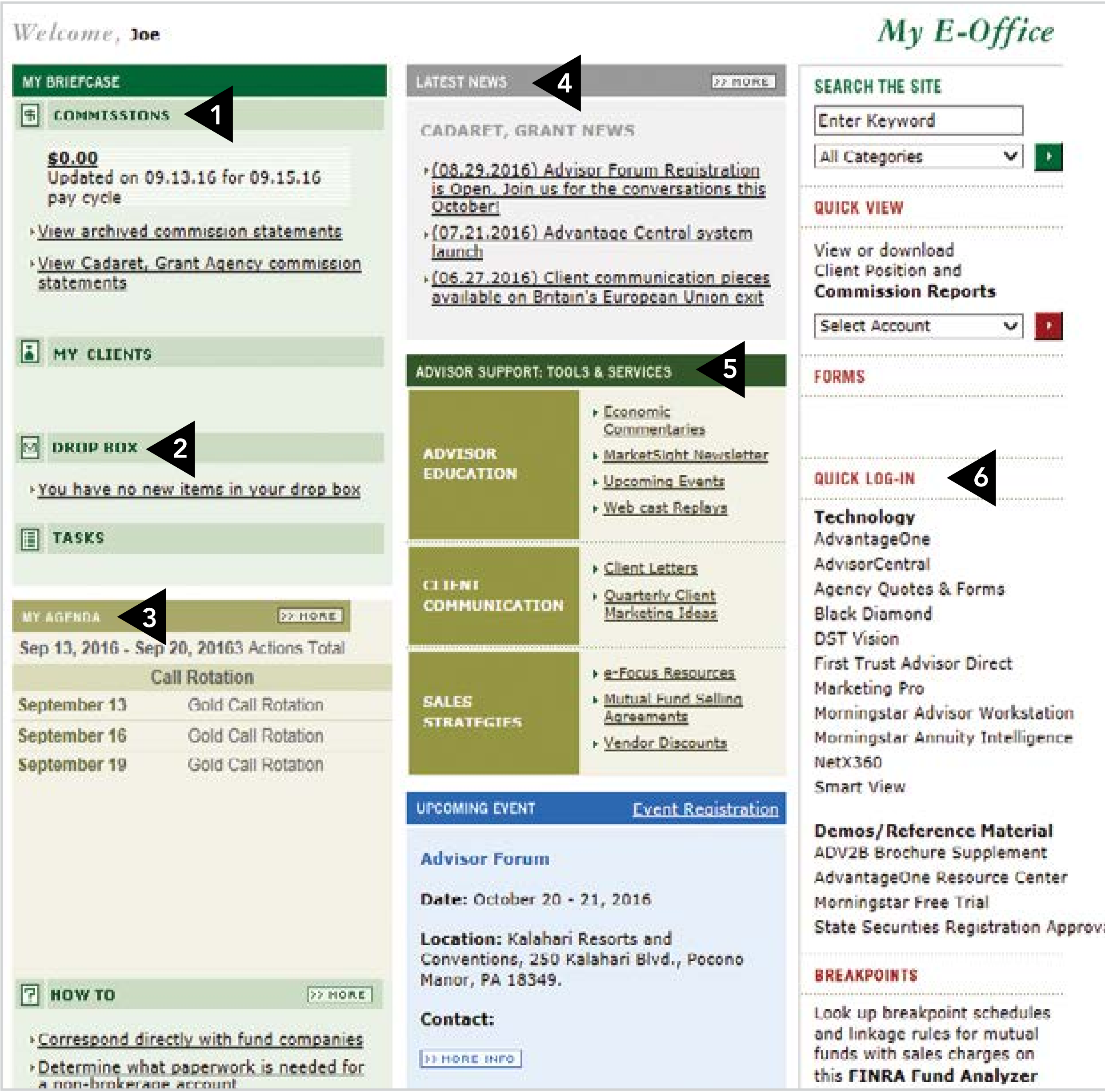
> **Calendars & Events** Highlights of the weeks ahead, from upcoming conference calls to commission pay dates.

> **Library** A vast storehouse of information, including a customizable FINRA-approved fact finder, more than 15 client hand-holding and prospecting letters, and details on continuing education, compliance procedures, and investment advisor registration requirements.

> **Sales Support** Your link to business-building opportunities like our Annual Advisor Symposium, regional meetings featuring guest speakers, and timely educational presentations.

Back at My E-Office, click on the links in the Quick Log-In section to access the wide range of applications provided by Cadaret, Grant's technology partners.





Here are just a few of the things you can do at My E-Office.

1 Check your daily commissions total at a glance, or view up to three years of history.

2 Access your secure e-mail online storage for reports and important messages.

3 Go to My Agenda to organize your schedule and document your client meeting notes.

4 Stay up to date with the latest news.

5 Get step-by-step guidance on many common tasks.

6 Access a host of other timesaving, business-building tools.

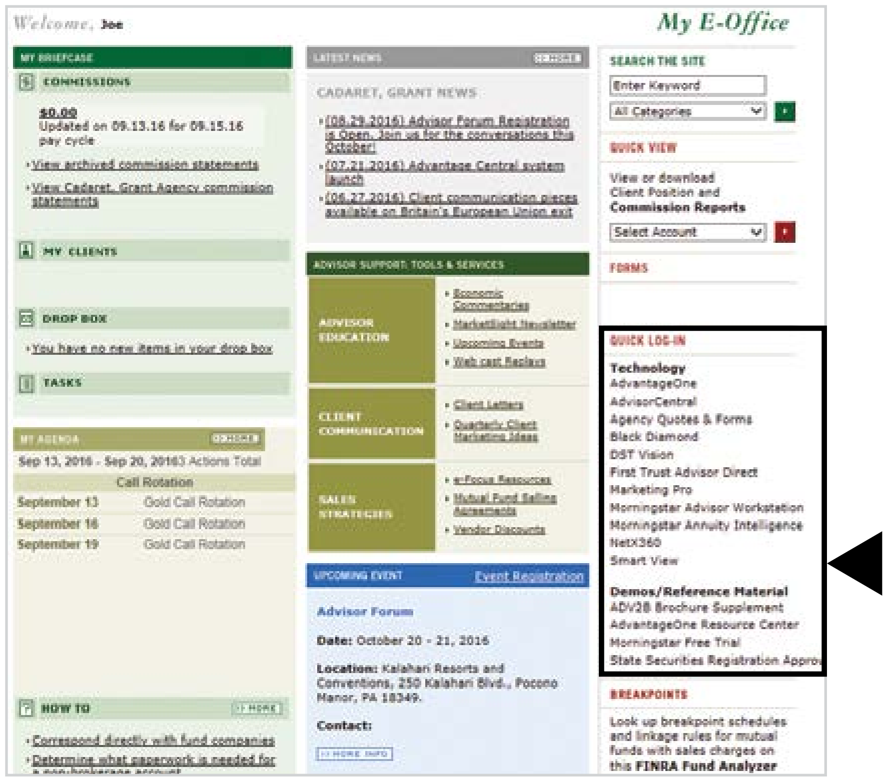
Searching for the best value? We've found it for you.

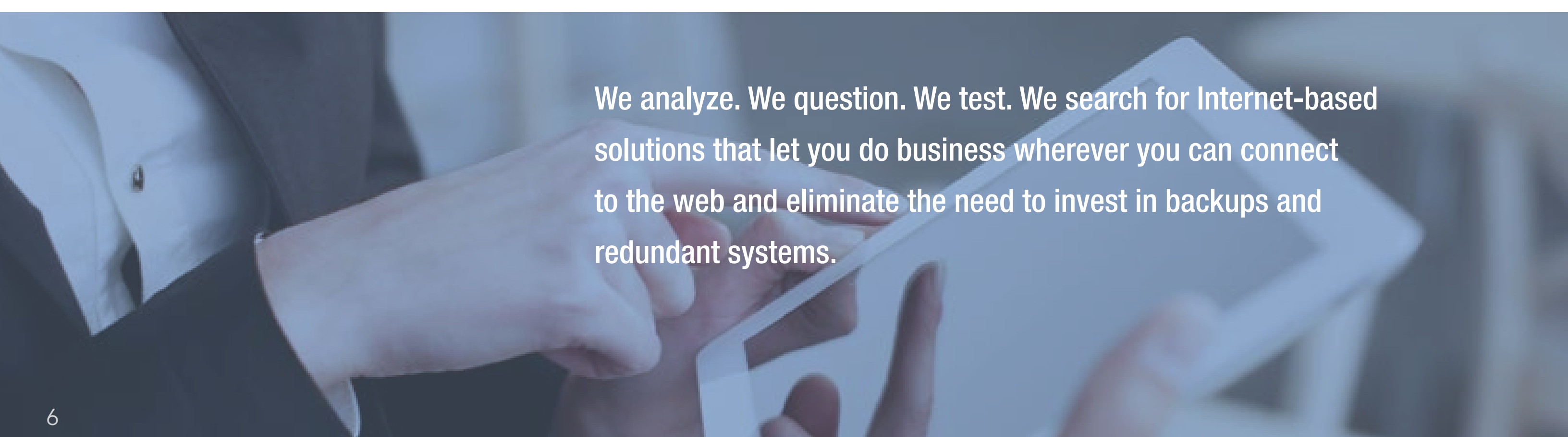
With an entire department dedicated to researching and developing new technologies, we not only save you the time and effort it takes to evaluate systems and solutions, we spare you the uncertainty of trying to choose the ones that are best for you and your business.

At Cadaret, Grant, we analyze. We question. We test. We search for Internet-based solutions that let you do business wherever you can connect to the web and eliminate the need to invest in backups and redundant systems. We choose scalable technologies that can be applied in any size practice.

Then we ask for more — more capabilities, more convenience, more customization. And when we're satisfied that we've found a technology partner that will bring value to your practice, and a system that can truly help you build your business, we offer it to you at the lowest possible cost. Often, at *no* cost.

If the technology is right for you, we'll help you implement it into your practice. Provide training for you and your support staff. And give you unlimited access to our Help Desk, so you get the maximum return on your investment.





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AdvantageOne

AdvantageOne (powered by Albridge) offers advisors a web-based solution and an easy-to-use interface to access client accounts. AdvantageOne consolidates client account data from hundreds of fund sources, eliminating the need to manually gather and report on data. With AdvantageOne, advisors can provide a comprehensive view of their client assets and administer a high level of service to their clients.

The heart of the AdvantageOne application is its client report features. Advisors can run more than 30 client reports that cover performance, asset allocation, holdings, transactions, benchmarking, cost basis and more. It also serves as an excellent tool for branch managers or OSJs to access the books of business for only those advisors for whom they have supervisory responsibilities. AdvantageOne is backed by Cadaret, Grant's support team, there to work with advisors and their staff to ensure they receive excellent customer service.

> Access to consolidated client account data from hundreds of diverse sources — proprietary, banking, brokerage, insurance, retirement, managed accounts, alternatives, and trusts.

> Quickly produce and distribute consolidated client reports covering performance, asset allocation, holdings analysis, transactions, benchmarking, cost basis, and more.

> Significantly reduce preparation time for client review meetings through key automated functions.

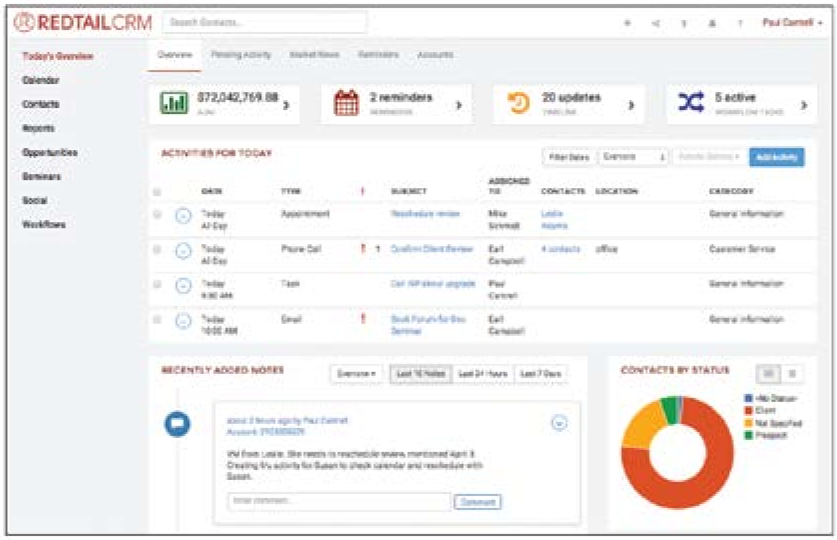
> Examine existing client base to cross-sell and up-sell products and services.

> Integrate client account data into applications used every day.

> Allow clients access to their account information online and customize views.

> Connect to third-party business applications, such as CRM, and leverage a single source of data.

> Calculate performance using dollar-weighted or time-weighted returns.



Redtail

Work smarter with Redtail CRM. Redtail's cloud-based client relationship management tool is specifically built for financial professionals. Designed with an intuitive user interface, users have the ability to streamline the day-to-day operations by tracking activities, while receiving reminder alerts to stay top of events such as client birthdays, anniversaries and reviews. Send bulk messages and attachments to specific groups of clients or prospects. Users will see services such as Morningstar, LaserApp, Albridge, and MoneyGuidePro integrated with Redtail to quickly share client data across multiple platforms. Redtail makes it easy to run a wide array of client and account reports to quickly get at information. Data is backed up to a secure, offsite location every night and always available.

> Cost-effective (unlike other CRM solutions), it's priced per database, allowing up to 15 users all for the same monthly subscription

> Detailed tracking of client data provides more inroads for relevant client "touches."

> Free database migrations, so switching CRM providers should be easy.

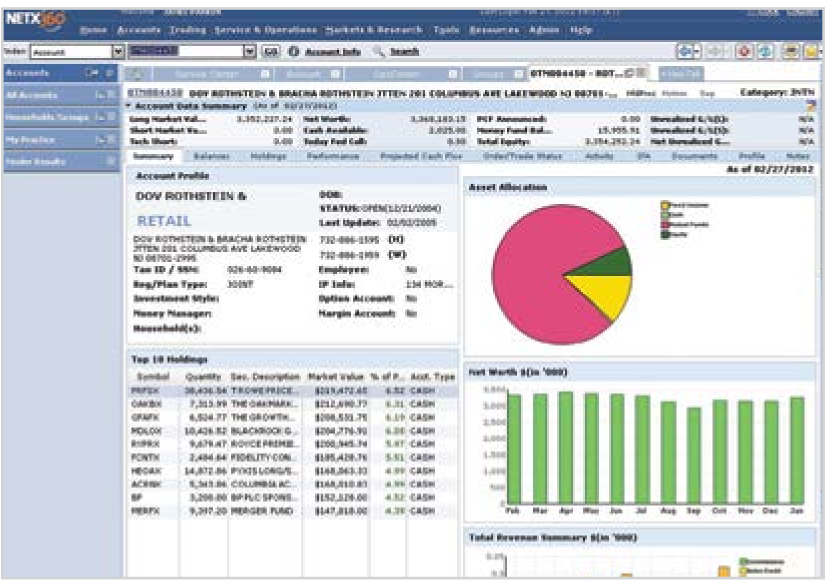
> In addition to reports available within Redtail, users can create exports based on data they need at any time.

The true meaning of support.

While we believe that the technologies available through Cadaret, Grant Advantage provide the most value to your practice, we realize you may be using others as well. So the experts who staff our Help Desk provide support for virtually all financial services solutions.

In addition to fielding more than 200 calls a day, our experts deliver a number of other services. They can work with you to understand your unique needs and recommend ways to use technology to improve your practice. They can also support your staff, using virtual meeting software to provide training and setting different levels of security to control access to your data.

And we sit on our technology partners' advisory boards, so our Help Desk experts stay up to date. Their knowledge helps you take full advantage of the latest products, the newest features, and the most innovative ways to improve your business.



NetX360®

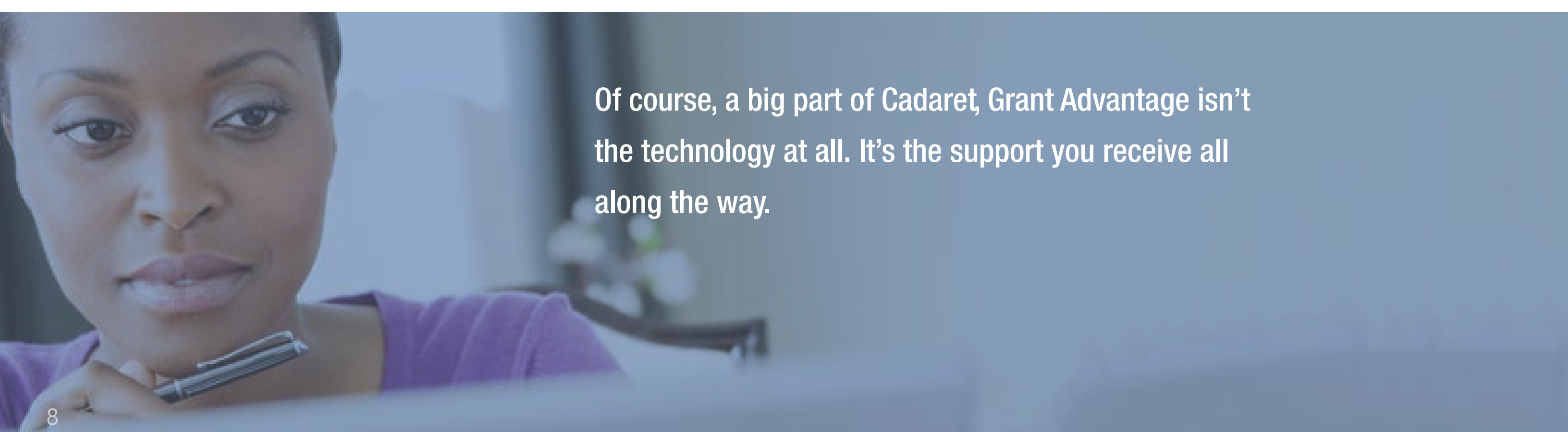
Use Pershing's intuitive online brokerage platform to manage your clients' Pershing accounts. The basic service package is fee-waived for all Cadaret, Grant representatives, and additional features are available.

> View account balances and histories.

> Enter orders for stocks, options, and mutual funds in a point-and-click environment.

> Research the latest market data and news to help generate investment ideas.

> Use e-Document Suite™ to search, view and print client account documents, including account statements, trade confirmations, and tax documents.



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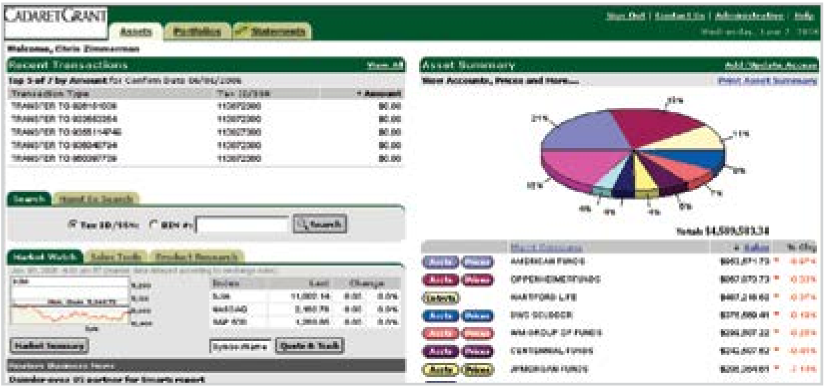


DST Vision™

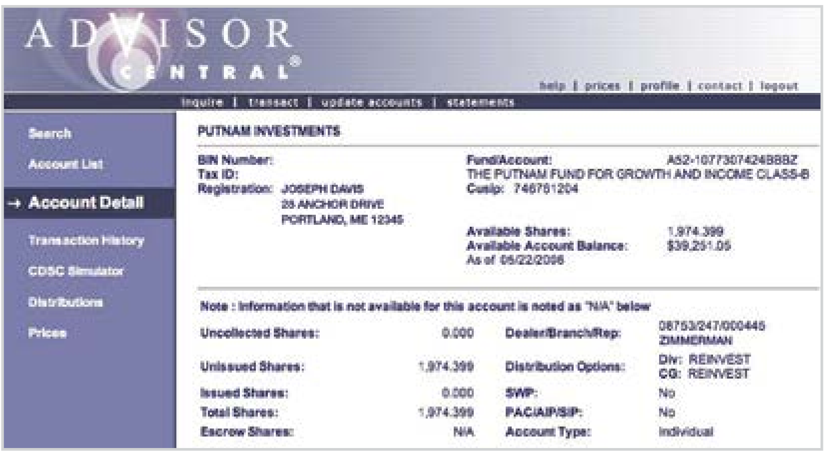
DST Vision, customized for Cadaret, Grant representatives, offers real-time access to nearly 70 percent of the industry's dealer-distributed mutual funds and variable annuities.

> Establish new accounts.

> Process transactions online.

> Get detailed account information.

> Review electronic statements.



AdvisorCentral®

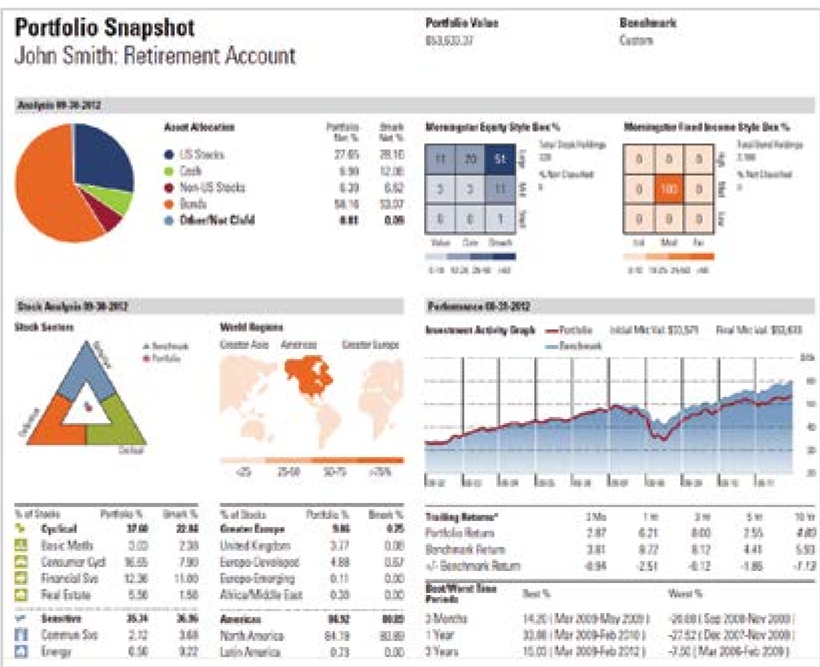
AdvisorCentral is your secure link to mutual fund and client account data for many of the largest, most respected investment organizations.

> View your book of business at one or more companies.

> See the market value of a client's holdings across fund companies.

> Access account details, including cost basis and rights of accumulation.

> View and print statements.



Morningstar® Advisor Workstation: Cadaret, Grant Edition

This special edition of Morningstar's portfolio construction solution works hand in hand with AdvantageOne, so you can integrate real client data. Import a client's assets into Morningstar's "Sales/ Hypotheticals" module, for example, and it allows you to create a hypothetical portfolio based on actual holdings. The investment performance is updated daily. And a mobile companion to the platform makes the reports, ratings, and research available on your iPad® even when you're away from your office.

> Build, analyze and compare portfolios, and diagnose potential problems.

> Customize professional-quality charts and reports for each client.

> Generate FINRA-approved fact sheets.

> Start constructing a portfolio, save your work, and have an assistant complete it at a later time.

Solutions for fee-based services.

More and more, financial advisors are moving assets into fee-based programs.

Cadaret, Grant can help you incorporate fee-based business into your practice at every level, whether you want to charge a one-time fee for providing financial guidance or quarterly fees for managing a client's assets. Our capabilities range from placing trades to helping you integrate a fee-based marketing strategy into your long-term business plan.

We also give you greater flexibility by offering multiple advisory programs, so you can choose the best one for your clients and your practice — and focus your efforts on relationship development rather than on selling a particular product or brand name.

Manage your clients' money with TIMS.

The Investment Management System — TIMS — is a discretionary asset management program from Cadaret, Grant that lets advisors provide investors with a personal investment strategy based on their goals, timeframe, and risk tolerance.

Behind TIMS is the latest technology. Black Diamond provides the best combination of technology, service, and innovation in the industry. It is a cloud-based portfolio management platform offering customizable reporting and rebalancing, combined with daily reconciliation and data management service. It is accessible from any Internet browser. Black Diamond frees advisors to focus on serving clients and growing their business.

Black Diamond

Black Diamond is a free web-based portfolio management system that provides client and advisor reporting to help advisors streamline their TIMS business. On-demand client reporting is extremely flexible and can be customized to deliver the information your client wants. Advisor reports include:

> Exposure reports at the class, segment, or asset level.

> Cash flow.

> Performance reporting for various time periods.

> Income and expenses.

> Data mining.

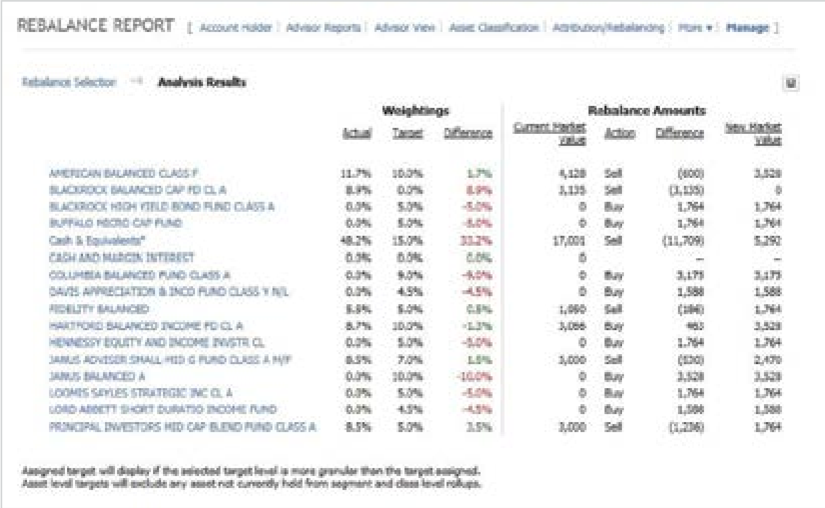
Black Diamond's Portfolio Rebalancer provides a detailed analysis of transactions to align clients to a selected target, including:

> Portfolio drift monitoring.

> Create targets at the class, segment, or asset level.

> Rebalance a single portfolio, or multiple portfolios at the same time.

Black Diamond's Investor Experience is a powerful and flexible communication tool that multiplies your interaction opportunities with clients. Offer your clients everyday account access and the ability to receive their TIMS quarterly reports electronically.



	Weightings			Rebalance Amounts			
	Actual	Target	Difference	Current Market Value	Action	Difference	New Market Value
AMERICAN BALANCED CLASS F	11.7%	10.0%	1.7%	4,128	Sell	(600)	3,528
BLACKROCK BALANCED CAP FD CL A	8.9%	0.0%	8.9%	3,135	Sell	(3,135)	0
BLACKROCK HIGH YIELD BOND FUND CLASS A	0.0%	5.0%	-5.0%	0	Buy	1,764	1,764
BUFFALO MICRO CAP FUND	0.0%	5.0%	-5.0%	0	Buy	1,764	1,764
Cash & Equivalents*	48.2%	15.0%	33.2%	17,001	Sell	(11,709)	5,292
CASH AND MARGIN INTEREST	0.0%	0.0%	0.0%	0		–	–
COLUMBIA BALANCED FUND CLASS A	0.0%	9.0%	-9.0%	0	Buy	3,175	3,175
DAVIS APPRECIATION & INCO FUND CLASS Y N/L	0.0%	4.5%	-4.5%	0	Buy	1,588	1,588
FIDELITY BALANCED	5.8%	5.0%	0.8%	1,050	Sell	(186)	1,764
HARTFORD BALANCED INCOME FD CL A	8.7%	10.0%	-1.3%	3,066	Buy	463	3,528
HENNESSY EQUITY AND INCOME INVSTR CL	0.0%	5.0%	-5.0%	0	Buy	1,764	1,764
JANUS ADVISER SMALL MID G FUND CLASS A M/F	8.5%	7.0%	1.5%	3,000	Sell	(530)	2,470
JANUS BALANCED A	0.0%	10.0%	-10.0%	0	Buy	3,528	3,528
LOOMIS SAYLES STRATEGIC INC CL A	0.0%	5.0%	-5.0%	0	Buy	1,764	1,764
LORD ABBETT SHORT DURATIO INCOME FUND	0.0%	4.5%	-4.5%	0	Buy	1,588	1,588
PRINCIPAL INVESTORS MID CAP BLEND FUND CLASS A	8.5%	5.0%	3.5%	3,000	Sell	(1,236)	1,764

Assigned target will display if the selected target level is more granular than the target assigned.
Asset level targets will exclude any asset not currently held from segment and class level rollups.

**As an independent broker/dealer with more than 30 years of experience, Cadaret, Grant understands what financial advisors need to be successful.
So we give you more than technology.**

We give you the flexibility and the freedom to run your business your way. We give you real people to talk to — not voice mail. We give you the benefit of our knowledge and expertise.

To learn more about Cadaret, Grant Advantage and to arrange for a free technology demo, call Cadaret, Grant Recruiting at **800.288.8601.** And see how easy it is to give *your* practice a competitive edge.

Our focus is on you.

WWW.CADARETGRANT.COM ▲ 800.288.8601

CADARETGRANT

Independent thinking.

One Lincoln Center, Syracuse, New York 13202 Member FINRA/SIPC For Broker/Dealer Use Only