NEWS RELEASE

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Cetera Financial Group Launches 401(k) Practice Development Program in Demonstration of Long-Term Commitment to Supporting Retirement Plan-Focused Advisors

Comprehensive Program Developed with Nationwide Financial and KnowHow 401(k) Provides Robust Training and Support, Enables Advisors to Deliver Holistic Education and Advice Experience to Plan Sponsors and Participants

Los Angeles, CA – Cetera Financial Group® ("Cetera")*, a leading network of independent firms supporting the delivery of professional financial advice, today announced the launch of its 401(k) Practice Development Program for advisors currently serving retirement plans and those seeking to expand into this market. The program, which features a robust curriculum of live, web-based training sessions supplemented by industry-leading resources and tools, has been developed with Nationwide Financial and leading retirement plan advisory consultancy KnowHow 401(k) to accelerate the growth of Cetera advisors' 401(k) businesses. The program demonstrates Cetera's long-term commitment to supporting retirement plan-focused advisors by expanding the firm's existing offerings in this area, and will help to extend Cetera's focus on holistic advice to more retirement plans and participants.

Tim Stinson, Head of Wealth Management for Cetera Financial Group, said, "Cetera's vision for empowering advisors to provide objective holistic guidance echoes in everything we do. This extends far beyond simply providing advice about investments to providing support for sponsors of and participants in company retirement plans – which, for many Americans, represent their most significant savings vehicle. With plan sponsors increasingly searching for solutions that can help them meet their fiduciary responsibilities and maximize participant engagement, our new 401(k) Practice Development Program provides both experienced advisors and those new to this market with the knowledge and tools they need to address these opportunities confidently and expand their retirement plan businesses."

The program, which is offered at no additional cost to Cetera advisors and is part of Cetera's Retirement Plan Solutions offering, consists of six live, web-based training sessions conducted over a three-month time frame by KnowHow 401(k) founder and Managing Director Chris Barlow, a widely recognized expert in helping advisors build and strengthen their retirement plan advisory businesses. Each session will cover crucial topics such as business planning; marketing; meeting with plan sponsors, and more. Enrolled advisors will also have access to KnowHow 401(k)'s fully integrated resource center, and will receive support during and after the program from Cetera's Retirement Plan Solutions consulting team, who will be available to help them implement the strategies and tactics they learn.

Jon Anderson, Head of Retirement Services at Cetera Financial Group, said, “We are very pleased to launch our innovative and comprehensive new 401(k) Practice Development Program. This program provides another powerful demonstration of Cetera’s long-term commitment to supporting our retirement plan-focused advisors, as well as those seeking to develop a presence in this market. The response so far has been tremendous, with approximately 250 advisors attending each of our first couple of live training sessions and providing overwhelmingly positive feedback. We are very excited to work alongside Nationwide Financial and KnowHow 401(k) to bring this vital new offering to our advisors.”

The 401(k) Practice Development Program complements and further strengthens Cetera’s significant investments in its growing Retirement Solutions team, which currently consists of nearly 45 dedicated professionals with deep backgrounds in the retirement plan space, and includes practice and sales consultants. Cetera is also the only network of firms supporting independent financial advisors with its own in-house third-party administrator (TPA) offering.

Cetera’s long-term commitment to supporting retirement plan-focused advisors is based on its conviction that advisors can build relationships with retirement plan participants throughout their lives, from their first contribution to a 401(k) to the latter stages of their careers and into retirement. Cetera is focused on giving its advisors the tools, training and support they need to provide more American workers with access to high-quality retirement plans.

Chris Barlow, founder and Managing Director of KnowHow 401(k), said, “I am thrilled to work with Cetera Financial Group and Nationwide Financial to make the 401(k) Practice Development Program available to Cetera advisors across the country. This program is designed to help advisors address plan sponsors’ and participants’ needs in a scalable way by helping them build highly specialized skills and providing answers to complex questions such as how to develop a repeatable process for conducting annual meetings, how to run an effective discovery process, how to identify the key factors in providing long-term plan support and more.”

About Cetera Financial Group®

Cetera Financial Group ("Cetera") is a leading network of independent firms empowering the delivery of professional financial advice to individuals, families and company retirement plans across the country through trusted financial advisors and financial institutions. Cetera is the second-largest independent financial advisor network in the nation by number of advisors, as well as a leading service provider to the investment programs of banks and credit unions.

Through its multiple distinct firms, Cetera offers independent and institutions-based advisors the benefits of a large, established broker-dealer and registered investment adviser, while serving advisors and institutions in a way that is customized to their needs and aspirations. Advisor support resources offered through Cetera include award-winning wealth management and advisory platforms, comprehensive broker-dealer and registered investment adviser services, practice management support and innovative technology. For more information, visit cetera.com.

*"Cetera Financial Group" refers to the network of independent retail firms encompassing, among others, Cetera Advisors, Cetera Advisor Networks, Cetera Investment Services (marketed as Cetera Financial Institutions), Cetera Financial Specialists, First Allied Securities and Summit Brokerage Services. All firms are members FINRA / SIPC.

About KnowHow 401(k)

KnowHow 401(k) empowers advisors who serve the group retirement plan marketplace. Since 2000, the firm has provided specialized training and tools that allow advisors to launch, grow and improve their retirement plan businesses, producing successful outcomes for their employer and employee clients. KnowHow 401(k) seeks to help advisors control their businesses and optimize them as they see fit. The firm was started by founder and Managing Director Chris Barlow, an industry thought leader in the retirement plan solutions market and co-author of two books, *401(k) Sales Champion* and *How to Build A Successful 401(k) and Retirement Plan Advisory Business.* KnowHow 401(k) is based in Vandalia, Ohio.

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