

EMPOWERING FIRMS AND ADVISORS TO EMBRACE TOMORROW'S OPPORTUNITIES

With an eye toward the future, we're here to help client firms adapt and thrive in an ever-evolving market.

First Clearing has a story of adaptability rooted in the retail brokerage industry, dating back to its 1983 start as a regional clearing business headquartered in Philadelphia.

Because our background combines both clearing and brokerage expertise, we're well-positioned to help client firms pursue successful client outcomes today and tomorrow. As part of Wells Fargo Clearing Services, LLC, one of the nation's largest brokerage firms, we offer broker-dealer access to a vast array of resources to help drive business growth and productivity. This, combined with our consultative approach, gives client firms a level of service intimacy and operational scale that can be brought to bear across various business models.

OUR BUSINESS BELIEFS

It's in our DNA to think and perform like a retail brokerage firm, so we know what it is to serve financial advisors serving clients. Our experience and the insights we've gleaned have garnered us a reputation for questioning, envisioning what lies ahead, and innovating for the 21st century.

It all centers on helping the advisor do what's right for the client. In fact, we believe the primary role of First Clearing is to provide firms with the support and thought leadership that ultimately fosters trust between advisor and client. This trust forms the foundation for sustainable relationships. When the client succeeds, so does the advisor and the firm.

Not unlike how the best advisors work with their clients, our approach to working with client firms is to actively partner with them, as our promise attests:

We build relationships with quality firms, their leaders and their advisors, empowering each to compete and succeed.

FIRST CLEARING AT A GLANCE

Who We Are

- Founded in 1983
- Headquartered in St. Louis
- Providing operational and platform solutions, risk management and compliance tools, and innovative approaches to help drive business growth
- Part of Wells Fargo Clearing Services, LLC, a member of the New York Stock Exchange, NASDAQ, and other major exchanges

Who We Serve

We serve quality broker-dealers ranging in size from national companies to regional and local firms. Our client firms encompass a variety of business models including:

- Full service broker-dealers inclusive of institutional and capital markets businesses
- Independent-contractor broker-dealers
- Bank-affiliated brokers
- Broker-dealers serving RIAs (Registered Investment Advisors)

Our Promise

First Clearing builds relationships with quality firms, their leaders, and their advisors empowering each to compete and succeed.

Learn more at our website or contact us at:

One North Jefferson, St. Louis, MO, 63103
888-322-2532

firstclearing.com

OPERATIONAL AND PLATFORM SOLUTIONS

When working with First Clearing, client firms and advisors enjoy the support of high-touch service teams that can help boost productivity and facilitate access to a comprehensive platform.

Correspondent Services — Dedicated teams to help firms and advisors fully leverage the vast array of resources available.

Business Automation Tools — World-class broker technology including our robust SmartStation® platform, InfoMAX® proprietary intranet, and OpsMAX resource center.

First Clearing University — Instructor-led and on-demand training programs for financial professionals, sales assistants, and operations groups.

Data Analysis — Convenient access to a set of popular firm-level data reports, along with the ability to create customized reports, helps firm leaders leverage information to evaluate business performance and opportunities.

Transition Services — Solutions to support seamless onboarding of new client firms, new business process and platform implementation, operational reviews, and new advisor and branch office integration.

RISK MANAGEMENT AND COMPLIANCE SOLUTIONS

We offer deep expertise in proactive approaches to risk management, as well as guidance regarding oversight, regulatory change, and supervisory systems.

Risk and Compliance Consulting — Perspective on regulatory compliance and sales supervision, dedicated support for AML compliance, and service around escalated issues such as fraud attempts, operational risk, and credit policy matters.

Compliance Tools — A full suite of leading systems including SuperVision, Actimize, Review and Release, and BlueSky.

Compliance Forums — Events examining recent and pending regulatory changes, topics affecting the industry, and providing opportunities to exchange ideas with industry experts and regulators.

College of Risk — A unique program for senior managers and key control principals to help them understand and prepare for the wide range of threats their businesses face today.

Cyber Insights — Consultative perspective on the latest approaches to information security, including best practices and self-assessments.

SOLUTIONS TO HELP FOSTER BUSINESS GROWTH

Effective business growth requires superior support and innovative approaches to practice management, investment solutions, and recruiting.

Thought Leadership — Forums, articles and The Next Frontier podcast series foster dialogue and provide varied perspectives to help meet the changing demands in delivering advice.

Growth Consultants — Experienced professionals who collaborate directly with advisors, working one-on-one — and often face-to-face — to help them leverage First Clearing's suite of capabilities.

The Envision® Process — An innovative tool that allows financial professionals to actively engage their clients in identifying and prioritizing financial and life goals and create an investment plan around them.

Growth Accelerator® Program — Group coaching and consulting that provides advisors with industry-proven business development, practice management and client loyalty strategies.

Life Event Services — Professional resources to help advisors assist clients moving into new phases of their lives, such as the birth of a child, job change, or retirement.

Recruiting Solutions — Resources to match proven producers with a business model suited to their objectives, as well as industry-acknowledged advisor training and onboarding programs.

Advisory Solutions — An extensive advisory product line-up that allows advisors to recommend discretionary and non-discretionary managed investment solutions.* Through our affiliation with Wells Fargo Investment Institute, senior strategists and advice-giving teams provide objective investment insights and guidance on leveraging our robust research platform.

Liabilities Management — Access to lending services and dedicated lending specialists (available through affiliates) to help advisors manage both sides of a client's balance sheet and broaden the services they provide.

Best Practices Consulting — On-site assessments of a firm's priorities, needs, and workflows to help drive business efficiency.

**Advisory programs may not be appropriate for all clients.*

INVESTMENT AND INSURANCE PRODUCTS: **▶ NOT FDIC INSURED ▶ NO BANK GUARANTEE ▶ MAY LOSE VALUE**

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