LET'S EMBRACE TOMORROW, TODAY.

Empowering solutions for your business

FirstClearing


The future belongs to those who look ahead.

MOVE FORWARD WITH CONFIDENCE

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

We provide firms with insights and resources to support their vision for guiding clients to a place of greater confidence about their life goals.

Because our background combines both clearing and brokerage expertise, we're well positioned to help firms pursue successful client outcomes **today and tomorrow**.

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

BETTER TOGETHER

With a heritage dating to the early 1900s, First Clearing has deep roots in the retail brokerage business. We understand it. We think and perform like a retail brokerage firm. 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.

MULTI-BUSINESS MODEL SUPPORT

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)

A SHARED VISION

Each client firm relationship is one of a kind, founded on common interests. Even before forging an alliance, we take time to get to know the firm and its people.

Together, we confirm that both parties define success in the same way, share similar values, and will hold each other accountable...because when both parties have a stake in the game, when they have mutual goals and strive for common outcomes, then a real partnership can come about. Successful business execution depends on it.

Our platform is designed to help client firms and advisors build assets and client loyalty. We provide for this through four primary areas of support:

- Business solutions
- Wealth management
- Advisor workstation
- Practice management

THREE PRINCIPLES AT THE HEART OF EVERYTHING WE DO

1.

Relationships

Forging strong connections has always been, and always will be, at the core of our business.

2.

Insights

We assist our firms with insights and thought leadership as they embrace tomorrow and strive to deliver exceptional experiences to their clients.

3.

Solutions

Our intuitive advisor workstation delivers the tools, training and services that free advisors up to spend more time on the core of their businesses—relationships.

BUSINESS SOLUTIONS

HELPING CREATE LASTING VALUE AND INCREASED EFFICIENCY

Effective business growth requires superior support and innovative approaches to practice management.

We engage personally with our firms to understand their priorities, offering tailored solutions designed to help enable growth and sustainability of their businesses.

Our platform supports the cultivation of client and prospect relationships, while providing efficiencies and opportunities to reduce complexity and cost within your business.

SOLUTIONS TO HELP FOSTER GROWTH AND PRODUCTIVITY

STRATEGIC BUSINESS CONSULTATION

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

Relationship and Resource Optimization Review – Consultative support with on-site engagement and discussion around firm workflows, processes, and platform utilization to enhance a firm's ability to optimize the full range of resources available.

GROWTH

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

Leading With Insight – Forums, articles and *The Next Frontier* podcast series foster dialogue and provide varied perspectives to help meet the changing demands in delivering advice.

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.

Experienced Advisor Onboarding – A high-touch program that helps bring new hires up to speed on the many tools available to them through their firm's relationship with First Clearing.

RISK MANAGEMENT

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.

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

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

OPERATIONS

Correspondent Services – A dedicated team to keep you informed of operational developments, help resolve complex questions, serve as your advocate, and connect you to resources and training.

Metrics & Reporting – Routine service-level monitoring to help ensure accuracy and timeliness of all client firm interactions with First Clearing.

Operations Information Exchange – Regularly scheduled sessions for key operations personnel highlighting timely product, operational and technology topics.

Monthly Operations Calls – Opportunities for operations principals and managers to gain key insights into process and procedural initiatives.

Open Houses – Events at our offices in St. Louis where firm representatives meet with First Clearing operations managers, supervisors and associates, and have an opportunity to tour our facilities.

First Clearing Publications – Ongoing operational communications, and our News Brief online bulletin, provide regular updates on services, products and technology topics key to running daily business, as well as upcoming enhancements to boost productivity.

DATA ANALYSIS

CEO Dashboard – This colorful, easy-to-read dashboard in *SmartStation* lets CEOs and CFOs drill down into self-serve data reports that can help monitor the vital signs of their firms.

Reports – Convenient access to a set of popular firm-level data reports along with the ability to create customized reports through SmartStation® help firm leaders leverage information to evaluate business performance and opportunities.

PODCAST SERIES

Our industry is at a tipping point with the role of the financial advisor changing rapidly.

Join us on *The Next Frontier* podcast as we explore how advisors can remain relevant in a world that's being disrupted by artificial intelligence and algorithms.

AVAILABLE WHEREVER YOU LISTEN TO PODCASTS:

WEALTH MANAGEMENT

HELPING FIRMS PURSUE SUCCESSFUL CLIENT OUTCOMES

As a fully engaged extension of your firm and partner in your success, we connect you with subject matter experts and provide insights to help take your business to the next level.

You provide clarity and guidance through thoughtful planning and investment solutions designed to help clients set a course toward financial well-being.

We provide access to an extensive product platform that helps firms and their advisors address both sides of a client's balance sheet.

Like you, we understand that when the client succeeds, so does the advisor and the firm.

SOLUTIONS TO HELP ADVISORS CONFIDENTLY DELIVER INVESTMENT ADVICE

Research Center – Access to the latest research from third-party providers and recommendations on equities, fixed-income and funds from the Wells Fargo Investment Institute.*

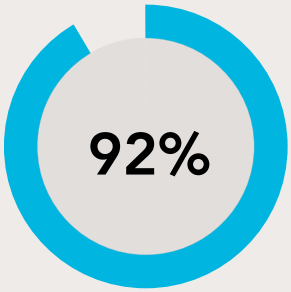
Advisory Solutions – An extensive advisory product line-up that allows advisors to recommend discretionary and non-discretionary managed investment solutions.** Through our affiliation with Wells Fargo Advisors, senior strategists and advice-giving teams provide objective insights and guidance on leveraging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

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

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.

*Wells Fargo Investment Institute, Inc. is a registered investment adviser and wholly-owned subsidiary of Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.

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



IN A STUDY

among investors, 92% agree an Envision® plan helps them talk to their advisor about significant life events.*

*Source: Results are based on a survey conducted online by Versta Research from June 5–June 22, 2019 among 457 Envision clients with Financial Advisor relationships. Results are not representative of other client experiences or indicative of future success or performance.
The *Envision* process is a brokerage service provided by Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

ADVISOR WORKSTATION

DELIVERING TOOLS TO SUPPORT AN EXCEPTIONAL CLIENT EXPERIENCE

We provide a fully integrated advisor platform via *SmartStation*. This single-sign-on platform is designed with the advisor-client relationship in mind. Its human-centered design supports the way advisors need to work, and helps provide the means to grow their relationships.

Just as we're committed to ongoing investment in workstation and workflow enhancements, we're equally committed to innovating the digital client experience to help you meet the way clients prefer to do business with you.

INTEGRATED SOLUTIONS TO HELP MEET EVOLVING CLIENT NEEDS

SmartStation – A world-class broker platform with single sign-on to all applications to manage real-time client data, account performance, trading tools, portfolio reporting and contact management. Market news and access to an extensive Research Center help round out one of the most robust and customized advisor workstations available, and provide a ready means to manage all aspects of a practice.

Client Dashboard – Housed in *SmartStation*, this timesaving application gives advisors a more intuitive way to view client data so they can focus more on collaborating with clients on their long-term goals and investment plans.

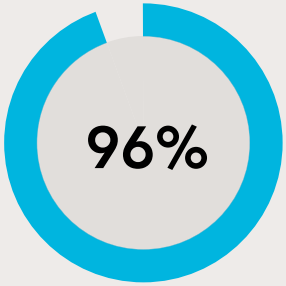
The *Envision* Process – An innovative planning approach that centers on a client's life goals and dreams, and helps the advisor and client connect on a deeper level to help create loyal, trusting, client relationships.

Smart 2 Go – An iPad®** application that gives advisors on-the-go access to key client data from their books of business to help them meet client expectations and facilitate more interaction.

Digital Client Account Access – Clients can access their investment accounts online and see a similar experience across devices (desktop, tablet, mobile). This secure online service provides a convenient portal for clients to view their accounts and help stay on top of their entire investment portfolio, the markets, and the economy.[1] Advisors may access a consolidated view of their clients' portfolios, *Envision* scores and contact information.

[1] Access to online services may be limited, delayed or unavailable during periods of peak demand, market volatility, system upgrades or maintenance, or electronic, communication or system problems, or for other reasons. During times of high volume of trading at the market opening, or intra-day, clients may experience delays in system access or execution at prices significantly away from the market price quoted or displayed at the time the order was entered.

**iPad® is a registered trademark of Apple, Inc.



IN A STUDY

among investors, 96% agree having an *Envision* plan helps them feel better prepared for retirement.*

*Source: Results are based on a survey conducted online by Versta Research from June 5–June 22, 2019 among 457 *Envision* clients with Financial Advisor relationships. Results are not representative of other client experiences or indicative of future success or performance.
The Envision process is a brokerage service provided by Wells Fargo Advisors. Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

PRACTICE MANAGEMENT

EMPOWERING FIRMS AND ADVISORS TO EMBRACE TOMORROW'S OPPORTUNITIES

First Clearing is both comprehensive in scope and nimble...both broad in our offerings and highly client-centric.

That means every client firm has access to our vast resources, institutional knowledge of the industry, and thought leadership to help meet the changing demands in delivering advice.

Growth Accelerator® Program – An instructor-led virtual training program designed to expose advisors to industry–proven practice management strategies that can help them attract "ideal" clients.

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.

First Clearing University – Both instructor-led and on-demand training plans for financial professionals, sales assistants and operational personnel.

CONNEXION Forums – A series of forums each structured to foster dialogue with business and industry leaders—as well as peers—to help client firms navigate the shifting industry landscape.

Firm Conferences and Sales Meetings – First Clearing presentations to large advisor audiences on topics that help drive client loyalty.