

SUCCESS STORY

Cetera Sees High Firm-Wide Adoption of Nitrogen

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Renowned \$353B AUA firm partners with Nitrogen to help advisors grow their businesses.

"If you're looking for an amazing technology that has a high advisor adoption rate, frees advisors to do their jobs more effectively and efficiently, and bolsters client relationships, then 100%, you need Nitrogen. Nitrogen is a must-have tool for any firm. The technology is unbeatable, the tools are there, and the benefits are clear. The team at Nitrogen is super easy to work with and is always willing to help. The customer service at Nitrogen is second to none. I believe every advisory practice should have this at the firm level."

- **Michael Chamberlain, Cetera Advisors LLC (Cetera) Growth Officer**

Cetera Quick Look

- 8,000+ Financial Professionals
- 1,700+ Home Office Employees
- \$353B AUA
- \$122B AUM

Growth Officer Michael Chamberlain has been with Cetera for nine years. He served as a vice president, supervising a region of advisors for the first seven years. For the last two years, in his new role as Growth Officer, Michael helps advisors at every stage in their careers figure out what tools they need to reach their goals.

Cetera is a full-service broker-dealer including an RIA that offers various tools and services to help advisors grow their businesses. Cetera provides all the programs that a modern financial advisor is looking for, and the company is very proactive in helping advisors grow an efficient practice.

Michael sees firsthand the technology and processes working well for Cetera-affiliated advisors. There's so much support that Cetera offers, and Michael tailors recommendations and solutions to each advisor's needs.

Michael acts as an extension of each advisor's team, helping advisors reach their goals, through business planning, providing accountability, and beyond.

"Whether it's helping advisors find direction or unlocking potential they didn't know they had, just being able to see them make the most of their talents is why I love my job."

Michael and his team at Cetera are always trying to find ways to make life easier for advisors, which is why Cetera decided to partner with Nitrogen.

"One way Cetera helps advisors grow and succeed is by providing access to the latest technology and tools. This allows advisors to spend less time on administrative tasks and more time developing relationships with clients. Additionally, we are constantly exploring new technologies so advisors can keep up with the latest industry trends. We believe that this approach will help our advisors stay ahead of the competition and continue to be successful," Michael said.

Enter Nitrogen

When Cetera rolled out Nitrogen as an external tool for advisors, Michael was thrilled. "Bringing in Nitrogen demonstrated our commitment to helping advisors grow their businesses with the right tech to support their practice and increase their efficiency. With Nitrogen, we brought the best resources and technology to our advisors' fingertips," Michael said.

Michael first heard about Nitrogen when it was integrated into Cetera's award-winning AdviceWorks® platform. Upon learning about the tool, Michael thought Nitrogen was an exciting concept and saw immediate value in using it for client relationships. Michael appreciates how Nitrogen helps to quantify risk tolerance, making it easier to understand investors' psychology and decision-making process.

"Not every advisor I work with sits in their office and manages money all day. That's actually rarer these days.



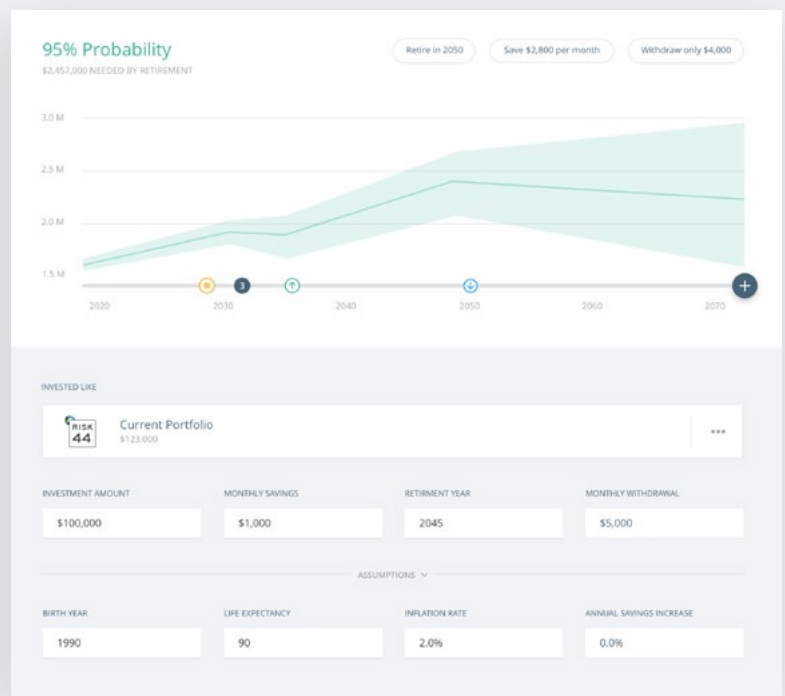
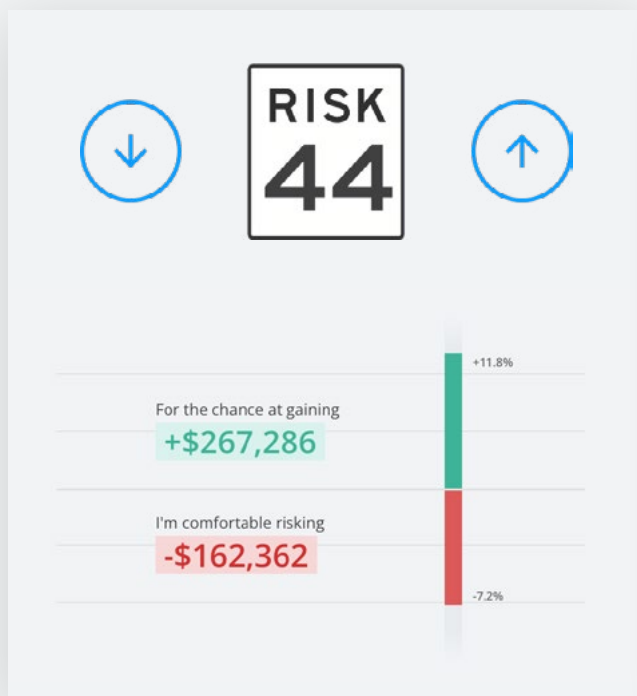
Many advisors are more people-oriented and want to talk, listen, and solve problems. Having a risk score next to a client's portfolio makes it much easier for advisors to narrow down the products that make sense for individual investors. Their recommendations are also validated to the client by a third-party platform. There's no other tool I know that does this as well as Nitrogen," Michael said.

All Cetera-affiliated advisors have access to a customized version of Nitrogen. Advisors have the option to use the version as-is or upgrade. Cetera's customized version of Nitrogen is robust and easy to use, and it's perfect for advisors who want to explore the tool's features.

Before Nitrogen, many advisors used risk tolerance questionnaires to assess their clients' risk profiles. However, these questionnaires were often subjective and did not use specific mathematical models to calculate risk. Nitrogen provides a more accurate and reliable way to assess risk. Wealth management firms use the Nitrogen platform to create alignment between clients

and portfolios, leverage sophisticated analytics, access world-class research in the Nitrogen Partner Store, and beyond.

With Nitrogen, advisors can create a consistent, scalable process for every prospect and client across their firm. Advisors can identify a client's Risk Number® through the Risk Questionnaire, craft the perfect portfolio aligned with their client's unique risk tolerance, and leverage a host of portfolio analytics features. "Clients like knowing that their specific circumstances are being considered mathematically when it comes to making investment decisions, and no tool does this better than Nitrogen," Michael said.



Screenshots: Risk Number® and sample six-month 95% Probability Range and a sample Retirement Map
 Disclosure: All investing involves risk, including possible loss of principal. No investment strategy can guarantee a profit or protect against loss.

To Michael, Nitrogen is a game changer because of its ability to easily translate financial concepts for investors. “Nitrogen bridges the communication gap between investors and advisors. The company makes complex subjects simple for clients, overcoming a challenge in our industry. Nitrogen uses terminology and concepts that anyone can understand, and this is a big contributor to Nitrogen’s enduring success in the market,” Michael said. Especially as the markets have gone crazy twice in two years, risk is on people’s minds. The name Nitrogen sparks interest for clients who may be nearing retirement or feeling uneasy about their portfolio. Clients like to see a set process, and a tight process builds client trust.

“Nitrogen backs advisor recommendations scientifically and makes investment decisions easier to explain. The program uses a specific algorithm to calculate risk, allowing advisors to understand their clients’ needs better and make more informed investment decisions.”

Michael acknowledged that advisors have a very complicated job, and their everyday conversations can be tricky and complex when dealing with people’s money. “Having Nitrogen at the forefront of those conversations is one of the biggest ways we’ve been able to show advisors our support,” Michael said.

More Than a Risk Solution

Tools that help advisors achieve success in client relationships and build client trust bolster firmwide success. By offering world-class technology like Nitrogen that positively impacts advisors’ businesses, firms can achieve a higher technology adoption rate, happy clients, even happier advisors, and sustained growth. Cetera continuously conducts research and does due

diligence to find the best tools for advisors’ different areas of need. Today, many Cetera-affiliated advisors are turning to Nitrogen as their go-to tool for gauging client risk and building the perfect portfolios.

“From a risk-based perspective, we believe Nitrogen is the best in the industry. And it’s so much more than a Risk Number – it’s the whole package that Nitrogen offers,” Michael said.

Michael has seen many top-performing advisors adopt Nitrogen throughout his time at Cetera. Top growth-focused advisors who use Nitrogen have seen success in their business, validating the tool’s efficacy.

“Advisors who are growing fast usually have great processes and are highly methodical about how and where they spend their money. They’re moving so quickly that they can’t use tools inefficiently. Many of the top growers I work with have chosen to use Nitrogen, which means Nitrogen is well vetted and may positively contribute to advisor growth,” Michael said. “Nitrogen offers great support for advisors looking to grow their practice in many different ways.”

Nitrogen has pre-built integrations across Cetera’s tech stack offerings, from MyRepChat to Redtail. Integrating with other software is a big focus for Nitrogen. With approved money managers, pre-built portfolios, and models in the system with assigned risk numbers, Nitrogen is easier than ever for advisors to migrate their advisory practice.

“Advisors can easily pick up and use Nitrogen without much training or additional software. It seems to be an open interface that’s easy to incorporate into any advisory firm,” Michael said. Cetera’s culture of growth aligns well with Nitrogen’s spirit of innovation. From his first day, the CEO of Cetera, Adam Antoniades emphasized the importance of organic growth of



advisors and the firm. Under Adam's leadership, Cetera is focused on bringing the right tools and technology to bear for advisors wanting to grow their practice.

"Nitrogen helps us achieve this mission of growth. There is a lot of buzz and excitement about Nitrogen from Cetera's senior leadership team," Michael said.

Michael promotes Nitrogen to increase adoption among his colleagues and peers. He shares information about the tool with other growth officers, broker-dealers, and study groups to get feedback and learn more about how Nitrogen can be used effectively.

"I can see the value in Nitrogen from a growth, efficiency, and due diligence perspective, and I believe it can support or transform any advisor's process," Michael said.

When Michael shares Nitrogen with new advisors, he'll give an overview of how Nitrogen works and how it can be used in an advisory practice. "A key part of Nitrogen I like to share with advisors is how to use it in a client conversation and then how to back that into a decision-making process that makes sense to the client," Michael said.

A Better Compliance Solution

Recently, Michael had an advisor tell him that Nitrogen is his due diligence file. Nitrogen makes abiding by regulations more effortless than ever, and advisors can simply go into Nitrogen and use the Risk Number and GPA to prove due diligence.

"Nitrogen immediately proves why an advisor made the decisions they did for each client and portfolio—and that's huge," Michael said. "Nitrogen makes due diligence efficient and easy. Making things easy to allow advisors to do what they do best is crucial in a successful firm."

Nitrogen allows advisors to have a streamlined compliance process. Having an objective and repeatable process is very helpful, especially in the shifting regulatory environment of today. Michael believes today's advisors are looking for seamless technology, and they're willing to pay for it. It's not about the cost; it's about the value.

"I've had several conversations with advisors about the new regulatory environment we're finding ourselves in. It makes due diligence difficult and frustrating to get right by adding more red tape. Nitrogen providing a due diligence file that is easily accessible is transformative," Michael said.

Advisors' Success Leads to Firmwide Success

Michael is passionate about the positive impact Nitrogen has had on Cetera and its advisors. "I feel like every advisor should at least take a look at Nitrogen," Michael said. "Nitrogen just makes sense. More advisors needed to try it."

Nitrogen is committed to consistently offering great benefits and ease of use to help advisory firms achieve tremendous results.



READY TO JOIN THE FEARLESS INVESTING MOVEMENT?

Sign up for a product demo at Nitrogenwealth.com/advisors and get to know the power of the Risk Number.

[Sign up](#)

Special thanks to Cetera Growth Officer, Michael Chamberlain for his candor and commitment to empowering the world to invest fearlessly.

About Cetera Financial Group®

Cetera Financial Group (Cetera) is a leading financial services firm whose purpose is to enable the delivery of best-in-class financial advice to as many Americans as possible. Cetera empowers its financial professional communities to help clients achieve their version of financial wellbeing through the Advice-Centric Experience®. Cetera proudly serves independent financial professionals, tax professionals, banks and credit unions in providing wide-ranging financial planning and wealth management services. Cetera oversees approximately \$353 billion in assets under administration and \$122 billion in assets under management, as of December 31, 2021. Visit www.cetera.com, and follow Cetera on LinkedIn, Twitter and Facebook.

"Cetera Financial Group" refers to the network of independent retail firms encompassing, among others, Cetera Advisors LLC, Cetera Advisor Networks LLC, Cetera Investment Services LLC (marketed as Cetera Financial Institutions or Cetera Investors), Cetera Financial Specialists LLC, and First Allied Securities, Inc. All firms are members FINRA/SIPC. Located at: 655 W. Broadway, 11th Floor, San Diego, CA 92101. Individuals affiliated with Cetera firms are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services.

Nitrogen is not affiliated or registred with Cetera Advisors LLC.

Nitrogen is the company that invented the Risk Number®, which powers the world's first Risk Alignment Platform and was built on top of a Nobel Prize-winning academic framework. Advisors, broker-dealers, RIAs and asset managers use the Nitrogen platform to create alignment between clients and portfolios, leverage sophisticated analytics to increase the quality of their advice, automate trading and client account management, and access world-class models and research in the Nitrogen Partner Store — all with the mission of empowering the world to invest fearlessly. To learn more, visit Nitrogenwealth.com



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