Cambridge Investment Research, Inc.

Message from the President

We believe the investing public deserves objective, independent advice and access to a wide array of investment products and services.

You deserve a financial professional who exceeds your expectations as a trusted advisor. Cambridge advisors are independent business owners and professional advisors who answer to their clients' needs, not to the demands of a "sales manager" or parent company that manufactures insurance or investment products. At Cambridge, we believe your goals are best achieved when your advisor is completely objective and impartial in giving you investment and financial advice. We encourage experienced, professional advisors to draw upon their expertise and Cambridge's significant resources to help you create your own, unique financial future utilizing our broad selection of products and services. We offer investment products and services from hundreds of investment firms and they are at your fingertips when you choose to partner with our advisors.

I invite you to use the many services of any of the hundreds of offices nationwide to help you plan for your financial objectives and personal dreams.

Eric Schwartz
Founder/CEO/President

Cambridge's Values

- To make a difference in the lives of clients and their trusted advisors, by providing the **objective** financial advice, counsel, and expertise they need to aspire towards their financial goals and personal dreams.
- To achieve those goals through a nationwide network of **independent** financial professionals to whom we provide services, products, and technology that allow them to achieve success in the business of helping their clients.
- To provide an extraordinary business environment and career opportunities for a dedicated team of employees and management.
- To set a standard of quality, **integrity**, straight-forwardness, and human kindness in everything we do.
- Our Mission is to provide personalized service and innovative solutions to your independent advisor.

The Strategic Partners

Your Advisor
Each local Cambridge Investment Research, Inc. (Cambridge) office is owned by professional advisors who work for you. These advisors will partner with you to understand your unique needs and goals, and help you to clarify your objectives. They can assist you in creating a long-term plan of capital accumulation and wealth management to help you fulfill your dreams. Your advisor can provide you with a full range of investment products and services.[1] Your advisor may also be able to provide money management, as well as financial, tax, and estate planning services.[2] **Independence**, **Objectivity**, and **Integrity** are the values that lead most clients to pair with their trusted advisor for many years.

Home Office Service Personnel
Cambridge strives to offer extraordinary personal service to your advisor. We, at the Home Office, work to establish a supportive and creative environment that allows your advisor to better service you and your needs. Our advisors have consistently rated our staff above 9 (on a scale of 1-10) for overall service and support. Again, this means your advisor can focus on you and your needs. Cambridge handles the details.

Investment and Insurance Product Providers
Through Cambridge, you have access to over 10,000 load and no-load mutual funds, as well as insurance products (including fixed and variable annuities, term, universal, and whole life policies) that are available through hundreds of companies. Through brokerage accounts, investors and traders can access all the major markets for stocks, bonds, options, CDs, and other financial instruments.[3]

Clearing Firm
To provide investors with convenient access to a large variety of investment products and services and a high level of financial strength, we have developed numerous strategic alliances. Key among those alliances is our relationship with our two "clearing" firms where client brokerage accounts are held. Both firms are members of the New York Stock Exchange (NYSE) and are also members of the Securities Investor Protection Corporation (SIPC).

The Cambridge Difference Exceeding Your Expectations

Shareholders
Cambridge is owned entirely by our management and advisors around the country. Additionally, every employee shares in a bonus pool based on the growth and profitability of the firm. This "partnership" means everyone has the incentive to make our relationship with you successful over the long term. Cambridge is working together with your advisor to meet your needs. Since its inception in 1981, Cambridge and its affiliates have grown to include hundreds of offices nationwide. Cambridge has always aimed for strength and stability through conservative financial management. We place no monthly quotas on advisors, nor do we pressure them to present products. Cambridge's goal is to make certain that you are given unbiased advice.

Technology
Through cutting edge, web-based technology, Cambridge and your advisor will provide a full suite of tools that will keep you well informed of your financial status. We have the technology to provide, through your advisor's website, a complete consolidated statement or performance report (including activity, positions and balances), and the capability to enter trades, obtain stock quotes, learn what is new in the industry, or calculate your funding needs for college planning, retirement, and other goals.

Compliance
The Compliance and surveillance analysts at Cambridge take their principal goal of providing objective and independent supervision of your advisor seriously. It is important in the current environment to know that your advisor can provide unbiased recommendations and advice. At Cambridge we do not conduct investment banking, do not produce proprietary research, and do not make markets in the securities we recommend to you. We have a team of compliance professionals who work diligently to ensure that your advisor has the latest regulatory perspective from the SEC, NASD, and state regulators. Effective compliance and supervision that meets or exceeds the requirements imposed by our regulators is fully supported by the Cambridge management team.

Cambridge's Services

The road to your financial objectives can be paved with choices from a wide range of savings programs, investments, and planning services. Cambridge's growing list of capabilities includes[3]:

- Asset Management
- Cash Management
- Fee-Based Accounts
- Trust Services
- Comprehensive Financial Planning
- Retirement Plans
- Asset Allocation Programs
- Estate Planning
- Education Funding
- Mutual Funds
- Stocks & Bonds
- Life & Health Insurance
- Annuities
- Money Market Funds

For more information please contact:

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[1] Cambridge Investment Research, Inc., is a Registered Broker/Dealer, Member NASD/SIPC.
[2] Cambridge Investment Research, Inc., is a Federally Registered Investment Advisor.
[3] Not all of these products and services are offered by our advisors, so consult your advisor to learn more about the products and services that he/she offers.

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