



Client - You

Now, more than ever, a client wants “peace of mind” when it comes to the safety of financial assets.

Investment Professionals – Sterling Total Wealth Solutions Michael Goodwin, Gordon Menard & Erich Kelley

A **Registered Representative** is an independent business owner who provides financial guidance to their clients and is typically paid a commission when you purchase a financial product.

An **Investment Advisor Representative (IAR)** is an independent business owner who provides financial guidance to their clients and is generally paid a fee for either managing assets, giving advice or both.

Investment Firm – Cambridge Investment Research, Inc.

A **Broker/Dealer** processes the commission business of Registered Representatives licensed with the firm and holds responsibility for regulatory compliance and adherence to securities laws.

A **Registered Investment Advisor (RIA)** processes the fee-based business of IARs licensed with the firm and holds responsibility for regulatory compliance and adherence to securities laws.

Custodian

Fidelity Clearing & Custody Solutions (FCCS) provides the trade execution, clearing custody and other services for securities and related transactions.

Your Investments

Mutual funds, managed accounts, stocks, bonds, etc.