



CONNECTING YOU TO YOUR INVESTMENTS

YOU

Invest with confidence, knowing that multiple entities are working toward protecting your assets.

The Rosselot Financial Group (RFG)

A Registered Representative

Provides financial guidance to their clients and is typically paid a commission when you purchase a financial product

An Investment Advisor Representative (IAR)

Provides financial guidance to their clients and is generally paid a fee for either managing assets, giving advice, or both.

Cambridge Investment Research (CIR)

Regulated by FINRA

Broker-Dealer (BD)

Processes the commission business of registered representatives licensed with the firm and holds responsibility for regulatory compliance and adherence to securities laws.

Regulated by SEC

Registered Investment Advisor (RIA)

Processes the fee-based business of IARs licensed with firm and holds responsibility for regulatory compliance and adherence to securities laws.

Custodians

The firm that holds your money. Common examples: Pershing LLC., Fidelity Custody & Clearing LLC., SEI Inc., and TD Ameritrade

Your Investments

Mutual funds, managed accounts, ETF's, annuities, stocks, bonds, etc.

In an independent model, the financial professional, investment firms and custodians are all separate entities that work together for the client.

