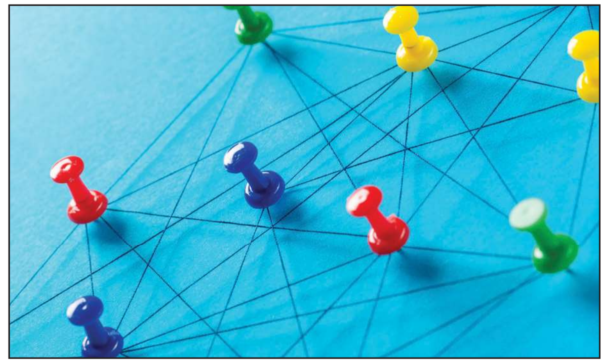
EXPERIENCE THE POWER OF A NETWORK OF PROFESSIONALS COMMITTED TO EXCELLENCE

When it comes to financial advice, you certainly want the assurance that "what you see is what you get." That's why our firm's approach to client relationships is to be clear and direct—minus any jargon, confusing concepts, or superfluous information. But when you partner with CalmWater Financial Group, you also get a great deal more behind the scenes.



We are not simply an independent financial firm; we are affiliated with a powerful network of professionals aligned to bring you the ultimate in service and professionalism.

Strength in numbers

Through our partnership with Commonwealth Financial Network®, a Registered Investment Adviser–broker/dealer, we gain access to unparalleled resources that we translate into indispensable service for our clients. With more than 1,900 affiliated advisors* like us, Commonwealth is a national firm that has spent 40 years providing expert investment research guidance, access to top professional money managers, smooth transaction processing, and leading-edge technology. Combined, the **900+* professionals at Commonwealth have more than a millennium of financial services experience**.

*As of December 31, 2018

Investment research

Commonwealth's Investment Management and Research team helps us provide you with the highest level of investment advice. The team's expertise spans asset allocation strategies; advanced portfolio construction techniques; and analysis and monitoring of individual securities, alternative investments, exchange-traded funds, and more. The team also delivers timely insight into market opportunities and investment performance—all to ensure that we're providing you with the best products and strategies to meet your objectives.

What's more, Commonwealth has contracted with the elite providers in outside investment research, which gives us access to up-to-the-minute data on the universe of mutual funds, separately managed accounts, annuities, exchange-traded funds, equities, and select alternative investments. **We will always have our finger on the pulse of financial markets and products.**

CALMWATER
FINANCIAL GROUP

3204 West Benjamin Avenue | Suite 200 | Norfolk, NE 68701 | 402.371.5511 | www.calmwaterfinancial.com

Financial planning

Because your life extends beyond the realm of your investment portfolio, the Commonwealth team also employs financial planning experts to assist us in addressing your planning needs and to provide us with leading planning tools and resources. The team consists of more than 45 professionals with the CFA®, CFP®, ChFC®, or JD certification/designation—experts who support us in delivering the solutions you need in estate planning, taxation, risk management, business planning, and retirement planning.

Leading-edge technology

Our world moves at a breakneck pace, and technology changes even faster. So Commonwealth provides us with the platform we need to manage your financial life, run our office at peak efficiency, and allow you to interact with us and your accounts in whatever ways are most convenient for you.

And there's much more

This is just a sample of the support resources Commonwealth brings to the table to help us help you. As you can see, when you partner with CalmWater Financial Group, you get more than our wisdom, experience, and service—you gain access to an entire network dedicated to our mutual success.

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