A GUIDE FOR INVESTORS

a different firm for a different time

ONPATH
FINANCIAL, LLC
Direction for Your Dreams™

LPL Financial

- #1 independent broker/dealer in the nation*
- Over $3.1 billion in revenue**
- Over 12,200 affiliated advisors nationwide
- Over 2,400 staff with headquarters in San Diego, Boston, and Charlotte
- Over $246 billion in assets as the broker/dealer of record***

* As reported by Financial Planning magazine, June 1996-2009, based on total revenues.

** As of December 31, 2008

*** As of March 31, 2009.

objective

The need for objective advice has never been greater. Amid an ever-changing investment landscape, investors need an experienced partner who can guide them through the intricacies of investing and financial planning.

As a long-term investor, you are faced with a wide array of financial considerations. You may need to provide financial assistance for a child's education or help support an aging parent. In addition, you must prepare for your own retirement and consider what's to be done with your estate.

You're also confronted with a growing number of investment and insurance products and services, and more ways to access them than ever before. Should you invest in mutual funds, annuities, individual securities, or a comprehensive asset management program? How much insurance do you need? Add up all of these important considerations, and your need for competent, objective financial guidance has never been greater.

At OnPath Financial, our objectivity also extends to the structure of our broker/dealer and clearing partner LPL Financial. As an independent firm, LPL Financial does not have a proprietary portfolio of investment or insurance products nor does it engage in investment banking. Gone are the competing influences that can be prevalent with other firms.

You'll be backed by the resources of the nation's number one independent broker/dealer.

coordinated

Coordinated planning is the cornerstone of successful client relationships and is essential to understanding your goals and helping you take control of your financial future.

The planning process we engage in is not a once in a lifetime event. It is evolutionary, taking into account ongoing changes in your life, your resources, and the financial decisions you need to consider. Whether across a myriad of financial products or through your team of advisors, the coordination of your financial interests is paramount to success.

With our WealthVision™ technology, offered through LPL Financial, managing your financial life just got easier, better organized, up-to-date, and adaptable to your changing needs and emerging priorities. Our WealthVision™ platform integrates financial planning and wealth management. It allows your advisors at OnPath Financial the ability to generate real-time, comprehensive financial planning analytics. Armed with this information, we make decisions in a proactive manner with the confidence we have a full view of your financial life, not simply a glimpse into one arena. With your permission, this coordinated information can be shared with other trusted advisors such as your attorney or accountant. You are also able to access the benefits and insight of our WealthVision™ technology. Through a secure internet connection, you are taken to an easy to use system that allows you to track and manage your balance sheet, investments, and even documents in one convenient location accessible anywhere in the world.

Our team of advisors can help bring clarity into your financial life.

qualified

In the ever more complex world of financial planning and investing, you should demand experienced, qualified advisors to chart the course.

In the United States today, there are nearly 653,000 registered investment professionals. That's more than the population of cities such as Boston, Seattle, or Denver. Since not all advisors are created equal, how does one decide what advisor is right for them?

At OnPath Financial, you can rest assured that your advisor is an experienced, qualified professional who is committed to their established practice. Absent are the "Here Today, Gone Tomorrow" relationships that are far too common at other firms. The professionals at OnPath Financial are also among the most competent. Degrees include MBAs from some of the most prestigious universities in the country, designations conferred by the College for Financial Planning, as well as Certified Financial Planner (CFP®) certificants, a designation conferred by the CFP Board of Standards.

You will also find competency across a wide range of financial areas, such as financial planning, investment management, insurance, and employee benefits. Whether you require focus on a particular area or desire a comprehensive relationship for yourself or your business, the advisors at OnPath Financial stand ready to help chart the course.

An established team of advisors there for you every step of the way.

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