

OSJ OFFICE

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Personal Production, Representative Assistance, Trade Assistance, General Supervision, General Consultation



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Representative Assistance, Trade Assistance, Supervisory Support, Accounting, Event Coordination, Scheduling



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Representative Assistance, Business Processing, Licensing & Registration, Trade Assistance, Technical Support, Marketing, Scheduling

Find us online: www.ppaohio.com •   Key Phrase “Preferred Planning Associates”

TEAM MEMBERS



RAYMOND (“RAY”) COOK

Miami University Community FCU
Oxford, OH



SHERI LATIMER

Anna, OH



GARY FORRY

Morrill, OH
Midcap & Co. CPAs, Akron, OH



PAUL NENNI

Nenni Financial
Middletown, OH



DAVID (“DAVE”) KARIKAS

Vacationland FCU
Sandusky, OH



JEFFREY (“JEFF”) SCHILLING

Daymet Credit Union
Dayton, OH

USEFUL LINKS

OUR BROKER/DEALER: Cambridge Investment Research, Inc., www.cir2.com

FINRA: www.finra.org

SIPC: www.sipc.org

SEC: www.sec.gov

BENEFITS & SERVICES

PRACTICE DEVELOPMENT & MANAGEMENT SUPPORT

- **Assistance in practice acquisition and succession planning.** We are able to provide our Reps active support in all facets of acquiring a practice, or leaving an established practice in good hands. Services include, but are not limited to, peer networking, financing, marketing services, and strategic consultation.
- **Practice management consultation.** Some Representatives prefer more of a guiding hand than others. We are available for anything from the simplest questions to complex strategizing, on any subject relating to our business or their individual practice.
- **Assistance locating and contracting with market sponsors.** Once in a while we all come across a new situation, and aren't quite sure what the best solution for our client may be. We are here to answer those questions, and assist as needed in connection with product sponsors, so that all Reps can serve all of their clients with the very best customized solutions.
- **Assistance contracting with third party facilitators.** We have extensive experience with Reps operating in credit unions, CPA firms, and the like. We're happy to assist in setting up and maintaining positive relationships with these institutions.
- **Assistance with Registration, Licensing, and Transition processes.** These processes can sometimes be complex and confusing, especially when dealing on your own with each of the regulating/facilitating entities involved. Our staff is trained to simplify these processes. You deal with us, first and foremost. We take care of what we can and actively guide you through the rest. We even offer (but don't require) a hands-on approach to setting up your office on transition, to efficiently work within our procedures and requirements.

TRUE INDEPENDENCE

- **Absolutely no proprietary products or services.** Through our broker/dealer, Cambridge Investment Research, Inc., you have access to multiple brokerage clearing firms, three managed account Platforms, several third-party money managers, and dozens of fund-direct sponsors. Not one of them is "pushed" or required; you simply choose what's best for your client every time.
- **IAR/RIA Options.** You may choose to use your own RIA or Cambridge Investment Research Advisors, Inc. (CIRA), for fee-based business. Regardless of platform or RIA choice, while there are some maximum limits and required sponsor fees, there is no set fee schedule. You set your own fee schedules within the allowable ranges on a case-by-case basis.
- **Fixed business freedoms.** For non-securities business, there is no management commission override required. You can select from several approved BGA's through which to work with a vast catalog of product carriers. We recognize that non-securities business is not FINRA-Regulated, and offer as much freedom as possible in fixed business practices. We need to be concerned with potential crossover in Compliance risk, but also understand that it is not our place to conduct more than the basic supervision required to prevent such issues.

TEAMWORK

- **Part of a larger sum.** By associating with PPA, individual Reps benefit from our good standing with our broker/dealer. They may be eligible for FINRA registration with Cambridge (and access to all of the associated products, services, and business enhancements) as part of our team, even if they do not meet CIR's usual minimum production requirements as an individual.
- **Regular communication.** We currently have periodic face-to-face firm meetings for training, collaborative study, compliance updates, and idea-sharing, as well as telephone and email availability. In addition, we will soon be adding occasional web meetings, to improve engagement between members of our team.
- **Materials Development.** There's no need to reinvent the wheel, at PPA. Most marketing and stationery materials developed by any member of our team are available on request for use by other team members (following Cambridge Compliance approval for the additional use).
- **Team Image.** While it is not required, any Rep on our team may choose to use some or all of PPA's branding. In addition to use of the DBA name, we will gladly make available logo graphics, as well as a professional e-mail address at the ppaohio.com domain, for individual Reps. If you want to use the entire branding package, we'll even make the ordering process easier. Just let us know, and we'll order your prints along with ours, and have them shipped and billed to you.
- **Practical administrative enhancements.** All of our Representatives can access certain administrative enhancements through us that may be unavailable or cost prohibitive to individuals. For example, certain client account reports are available on request from the OSJ for no cost, or for significantly lower cost than individual subscription to CIRStatements, Streetscape, or Net Exchange.

OPERATIONAL AND REGULATORY SUPPORT

- **Know where to go.** A single, local/regional “first stop” for any marketing, contracting, compliance, or business concerns, as well as for client issues and complaints.
- **Expedient supervisory review.** We speed processing of business submissions through the CLIC system with same-day review and assistance in error correction and prevention.
- **Friendly guidance.** Our Reps are never on their own in keeping up with, interpreting and complying with FINRA, SEC, state, and broker/dealer procedural rules and changes. We endeavor to assist with this often tedious and confusing task in every way possible, without interfering in your service to clients. This includes interpretation of regulations and broker/dealer requirements, and application of our understanding to our OSJ requirements and procedures. It includes regular communication of our own requirements and procedures, as well drawing attention to particularly important or urgent announcements from our broker/dealer. It also includes annually conducting friendly, on-site inspections for every registered Branch Office to help keep them prepared for regulatory inspection. Our Reps can be more comfortable if a regulatory organization opts to conduct a surprise inspection, because they know that we have already been helping them keep their practice in order.

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Cambridge and Preferred Planning Associates are not affiliated companies.