555 E. BUTTERFIELD ROAD, SUITE 212 LOMBARD, IL 60148 P: 630-796-6161 | F: 630-796-6162

ICFP

INDEPENDENCE CAPITAL FINANCIAL PARTNERS, LLC

YOUR NEED FOR OBJECTIVE ADVICE DRIVES OUR

INDEPENDENCE

INDEPENDENCE – OBJECTIVITY – INTEGRITY

In a profession based on objective advice, true independence offers many choices intended to benefit you, the client. Choosing an independent financial professional is the first step in getting unbiased recommendations and impartial guidance based directly on your needs and goals.

WHAT IS AN INDEPENDENT FINANCIAL PROFESSIONAL?

Objective advice on achieving your financial goals may be best delivered by an independent financial professional. As your independent financial professional, we are not an employee of an investment or financial services firm – we are an independent business owner. This structure provides us the freedom to best serve our clients and their interests. We utilize a broker-dealer who provides services that include processing investment business, marketing assistance, practice management, and education. In addition, a broker-dealer holds responsibility for regulatory compliance and adherence to securities laws.

WHAT IS AN INDEPENDENT BROKER-DEALER?

There are many different types of firms for us, as your financial professional, to consider when choosing a broker-dealer. You may be familiar with broker-dealers that are subsidiaries of commercial banks, investment banks, and investment companies. An independent broker-dealer is different from those firms because they generally do not underwrite securities, they do not create research, and they do not engage in investment banking.

An independent broker-dealer allows financial professionals to offer non-proprietary products, such as mutual funds or life insurance, from a wide variety of companies. We have chosen to work with an independent broker-dealer in order to offer you unbiased investment advice compensated in the form of fees, commissions, or both.

WHY IS INDEPENDENCE IMPORTANT?

Just as you have the opportunity to choose your financial professional, we in turn, choose our independent broker-dealer. As your financial professional we are proud to say we have chosen Cambridge Investment Research, Inc. as our independent broker-dealer. Our choice serves your best interest because Cambridge is independently owned which gives us the freedom to offer you objective guidance. This means that we are not forced to sell proprietary products or meet any sales quotas. Therefore, we are not pressured or distracted by corporate interests and can focus on what is best for you and your financial goals.

Cambridge believes in the entrepreneurial spirit of Independence Capital Financial Partners, LLC. Instead of Cambridge asking us to fit into a mold of how they think we should do business, they empower us with a vast menu of compliance-friendly programs, products, and services. This enables us to customize an investment strategy designed to meet your unique long-term financial needs. We believe clients come first, and we all need the freedom to customize our businesses, our way, to best serve our clients.

555 E. BUTTERFIELD ROAD, SUITE 212 LOMBARD, IL 60148 P: 630-796-6161 F: 630-796-6162

CAMBRIDGE – A HISTORY OF INDEPENDENCE

Among the most respected independent broker-dealers in the industry, Cambridge, member FINRA/SIPC remains strong and growing – thanks to their conservative financial strategy and the disciplined efforts of financial professionals in their independent practices. More importantly, we believe Cambridge is thriving largely due to renewed interest in traditional values and conservative business practices.

Cambridge's overall finances and long-term outlook are good; they have been consistently profitable for more than a decade, and they carry relatively low debt. They continue to hire additional staff to serve the needs of the growing number of financial professionals choosing Cambridge to support their independent practices.

TRUE INDEPENDENCE IS PRIORITY AT CAMBRIDGE

Cambridge is dedicated to serving independent financial professionals and committed to remaining privately owned. As one of the largest privately owned independent broker-dealers in the U.S., Cambridge is owned entirely by its management and financial professionals. Their executive leadership has spent over 20 years consciously building a legal structure, business plan, and a superior management team with the goal of remaining privately owned.

YOUR NEED FOR OBJECTIVE ADVICE DRIVES THEIR INDEPENDENCE

Cambridge has continually put the objectivity of independent financial professionals first to ensure the long-term success of the financial services industry, financial professionals, and clients. They offer one of the largest footprints of quality financial products and services available in the industry, and they are dedicated to providing the broadest scope of flexibility and choice to us.

Cambridge's service-oriented culture is driven by their core values of integrity, commitment, flexibility, and kindness. They are proud that independent financial professionals, like us, who share their values choose Cambridge as their independent broker-dealer. Together, we focus on a common priority – you. We take our role as trusted advisor seriously and believe those of us truly dedicated to independence, integrity, and objectivity are leading the charge to reshape financial services to better answer your needs.

INDEPENDENCE CAPITAL FINANCIAL PARTNERS
Where Financial Planning and Wealth Management Intersect

EXPERIENCE THAT ADDS UP
Independence Capital Financial Partners is an independent financial services firm specializing in financial planning, wealth management, and asset protection strategies. The team boasts a combined experience approaching 100 years in the financial services industry and has spent the past 25 years as a single cohesive unit, culminating in its current partnership since March 2012. The team's extensive experience and insight, paired with the shared core values of stewardship and honesty, provide the foundation for its practice.

WHAT'S IN A NAME?
Being independent means we are not distracted by corporate interests, nor are we forced to sell proprietary products or meet sales quotas. As a truly independent firm, we are able to focus on what is best for you and your financial goals. We have chosen Cambridge Investment Research, Inc. as our broker-dealer because they understand the importance of independence and objective guidance. This approach differs from that of some of the larger institutions, where the financial advisors are accountable not just to their clients, but also to their parent company.

OUR CLIENTS' INTERESTS COME FIRST
At Independence Capital Financial Partners, our process begins and ends with the client. We practice a consultative approach to financial planning and prepare personalized solutions to satisfy our clients' specific needs. We strive to provide direction, instill confidence, and constantly improve upon our capabilities to help facilitate a lifetime of mutual growth.

FINANCIAL PLANNING AND WEALTH MANAGEMENT
Financial planning provides the framework for your financial future and the goals you wish to attain, while wealth management is the basic building block of any account. It is our job to help you with both. As specialists in the areas of estate and retirement planning, wealth accumulation and risk management, and taxation planning, we help coordinate and implement all aspects of your financial plan.

555 E. BUTTERFIELD ROAD, SUITE 212 LOMBARD, IL 60148 P: 630-796-6161 F: 630-796-6162

Partners for the Future

555 E. BUTTERFIELD ROAD, SUITE 212 LOMBARD, IL 60148 P: 630-796-6161 | F: 630-796-6162

WWW.INDEPENDENCECFP.COM

ICFP
INDEPENDENCE CAPITAL
FINANCIAL PARTNERS, LLC