



The Cambridge Advantage: Culture and Resources for Advisor Growth

For financial advisors, the right partner firm makes all the difference. Discover six ways Cambridge is different than your ordinary broker-dealer or RIA.

Broker-dealers and RIAs come in all shapes and sizes.

Some firms have the size and scale to turn heads, but financial advisors are often left feeling like just another number. Others promise independence, only to sell at the first lucrative opportunity that comes their way, leaving advisors to navigate business disruption and uncertainty. The right firm strikes a balance—offering innovative solutions that fuel advisor growth while maintaining a culture that makes every advisor feel part of a thriving community.

At Cambridge, we understand that no two advisors are alike. That's why we've spent nearly 45 years¹ crafting an experience designed to meet the unique needs of every advisor we serve. Because in the end, choosing the right partner firm isn't just a business decision—it's a defining moment in your career. And when you have the right firm behind you, the possibilities for growth and impact are limitless.

Read on to explore what sets Cambridge apart and how we deliver a unique advisor experience.

1. LEADERSHIP AND OWNERSHIP

If the last five years in our industry have taught us anything, it's this: Not all firms are equally committed to independence. Largely driven by private equity, we've seen a significant shake-up in financial services as firms continue to consolidate at record rates.

When firms are scooped up or merge together, the outcome for the advisors indirectly involved in the transaction is usually not a favorable one. These are complicated, wide-sweeping moves that often create instability and frustration for advisors. Typically, the trouble takes shape in the form of lack of transparency from the new leadership regime, difficulty accessing the products and resources clients have come to expect, and a time-consuming learning curve for new systems and protocols. To make matters worse, advisors caught in a consolidation move often find themselves forced to adapt to a culture they neither align with nor believe in. As a busy advisor, these are the last things you want to worry about.

All consolidation moves have one thing in common: A leadership team at the selling firm that is not committed to long-term independence.

Fortunately, there are still a few firms that say what they mean and mean what they say when it comes to maintaining internal control and preserving the independence of their advisors. We consider ourselves one of them. Cambridge has been independent since 1981—that's nearly 45 years of putting our advisors' independence ahead of everything else. That level of commitment and longevity doesn't happen without a leadership team that is aligned in its core beliefs. Our award-winning Executive Council² includes CEO and Co-Chairman Amy Webber (25+ years with Cambridge), and Presidents Colleen Bell, Jeff Vivacqua, and Seth Miller (50+ years of combined experience with Cambridge) — individuals who firmly believe that independent advisors thrive when they are aligned with a partner firm that prioritizes its own independence.

With a committed leadership team and a succession plan already in place, we're well positioned to maintain our independence for the long haul.



When I talk to our existing financial professionals and prospective financial professionals, the first reason that drove their interest in us is often our internal control and independence, because they've usually come from a place where things inevitably didn't go so well for them working with a previous partner that lacked true independence."

Amy Webber
CEO and Co-Chairman of the Board, Cambridge



2. COMPANY CULTURE AND RESOURCES

Culture can be a difficult thing to put your finger on; it's more of a feeling in the heart. And here at Cambridge, creating a strong sense of community and belonging for advisors and associates is at the heart of everything we do. Whether it's the personalized support we provide to advisors, rewarding career opportunities for associates, or the meaningful work we're doing in the communities we serve, Cambridge has a way of making you feel at home.

We like to think of culture as our secret ingredient, and it's one that hasn't gone unnoticed. Thanks to feedback from our associates through an annual anonymous survey by Energage, Cambridge has earned 14 Top Workplace Iowa awards and five USA TODAY Top Workplace USA awards.³ Our community-focused culture has resonated with advisors as well: Cambridge ranked third in overall advisor satisfaction in J.D. Power's 2024 independent advisor satisfaction rankings.⁴

A few more highlights that make our culture unique:

4:1 advisor-to-associate ratio means we're big enough to provide the top-tier resources you want, but small enough to give you the attention and personalized support you deserve.

Unparalleled access to leadership ensures you can create strong, lasting connections with executives and senior leaders across the firm. They welcome your ideas and want to hear from you.

Our comprehensive events schedule provides valuable opportunities to learn and network with your peers at some of the most beautiful resorts in the country.

Through The Cambridge Foundation and our other philanthropic initiatives, you can join us in making a difference that stretches far beyond the bottom line.

When Founder Eric Schwartz established Cambridge, he set out to build Something Wonderful — a firm where values, integrity, and advisor independence would always come first. Our collaborative, people-first culture empowers advisors to grow their businesses on their own terms while feeling supported every step of the way. Advisors at Cambridge have the freedom and resources to create their own version of Something Wonderful.



3. CONSULTING AND BUSINESS SERVICES

Best-selling author Brian Tracy once said, *"Every minute you spend in planning saves 10 minutes in execution."* With that in mind, let's explore a few of the standout consulting and business service solutions unique to Cambridge. These solutions are designed to save you time, energy, and money.

Real Practice Management Coaching Program — Just like a seasoned mentor, an experienced business coach is like a cheat code: A good one can help you maximize your time and avoid costly pitfalls that could otherwise derail your business. Through our Real Practice Management (RPM) coaching program, you'll gain access to a personal Strategic Business Coach who can help you set and reach goals, make key business decisions, fight through nagging plateaus, and support your personal and professional development. With more than 100 years of combined experience, the Practice Management Team has guided hundreds of advisors with challenges in their practices—in other words, they've seen what works and what doesn't. Best of all? The program is on the house; Cambridge advisors can use the program, free of charge.

Cambridge Source — As a financial advisor, you juggle many high-stakes priorities every day. Between serving clients and finding ways to build your business, there are many demands fighting for your attention and focus. Our dedicated outsourcing solution, Cambridge Source (Source) was designed to alleviate some of that pressure. With outsourcing solutions for marketing, social media management, hiring, cybersecurity, technology, and more, our experienced Source Team can lighten your load in a variety of ways, giving you more time to concentrate on the most critical areas of your business. Two of the most popular Source programs include our Office Assistant and Social Media Management services. Our Office Assistants work one-on-one with advisors and their offices to provide administrative support, including opening new client accounts, scheduling meetings, facilitating paperwork, handling mailings, and more. Working with one of our dedicated Office Assistants is like having another set of hands right there in the office with you!

Succession and Acquisition Solutions — Over the next 10 years, nearly 40% of active advisors will retire, but only 26% of that group has a formal succession plan in place.⁵ Why are so many advisors unprepared for retirement? For one, transferring clients to another advisor is an emotional process. But perhaps the bigger issue involves the lack of support when it comes to business valuation and finding a qualified buyer. That's why we have a team specifically dedicated to supporting advisors with the complicated process of succession planning and business acquisitions. Whether you're looking to acquire a business, sell your business, merge with another advisor, or develop a continuity or succession plan, our in-house Succession and Acquisition Solutions Team will assist you and your team through the entire process.

Cambridge Nation — What if you just want to see what kind of strategies your peers are using to achieve their goals? Cambridge Nation is an interactive chat board where you can ask questions, exchange insights, and maybe even pick up new business strategies to elevate your business. More than a forum, Cambridge Nation is designed to facilitate connection, collaboration, and true sense of community among our advisors.



4. "COMMON SENSE" COMPLIANCE

At Cambridge, we operate with a "common sense compliance" approach. But what does that really mean? It means our approach to compliance is strict enough to satisfy our regulatory requirements but nimble enough to help you execute your ideas. In short, our Compliance Department will work with you to find a solution that meets your needs, no matter how simple or complex your business model. It's about "finding a way to yes."

For example, one of our advisors offers financial planning, fitness classes, nutrition programs, and divorce counseling—all under one business model. Providing these offerings involves hiring third-party specialists like fitness instructors, licensed therapists, financial planners, and more. Over the years, the advisor has worked with our Compliance Department to organize payment structures for all her offerings. Today, she runs a thriving business that supports clients with all aspects of their wellness journey.

“

With Cambridge's help, we were able to figure out a way to pay the third-parties involved . . . meaning the fitness trainers and therapists do it in a way that was compliant.”

Kristin Hafner
Founder and President,
Financial Moxie⁶

5. PRODUCT AND TECHNOLOGY

We've always been at the forefront of adopting new technology that empowers advisors to unlock opportunities for sustained growth and success. From embracing social media and texting solutions well ahead of industry competitors to incorporating the latest artificial intelligence (AI)-driven tools into our lineup of solutions, we are committed to continuously evolving in ways that allow our advisors to drive growth, enhance client service, and boost productivity. This adoption of innovative technology is a microcosm of who we are—forward-thinking, adaptable, and always striving for excellence.

Financial advisors save an average of eight hours a week when using our technology platforms.

Our WealthPort® managed account solution provides the tools you need to support client portfolios of varied size and complexity. Some of these portfolios require a more hands-on approach, while others can be managed with the support of a third-party strategist. WealthPort allows you to do it all under one roof. With WealthPort, you'll have access to innovative, customizable technology tools that help you manage client portfolios, track performance, and make data-driven decisions—all in one place. Combined with our multi-clearing and multi-custodial services, you have the freedom to choose the best solutions for your clients.

CAAP®, a component of WealthPort, gives you the flexibility of outsourcing asset management. Think of CAAP as a menu of third-party strategists and models capable of helping you manage client portfolios that don't require as much direct involvement on your end. Outsourcing some of your client portfolios with CAAP gives you more time to focus on building client relationships while ensuring clients receive optimal, customized portfolio strategies.

Of course, no discussion about technology is complete without **AI**. We're actively integrating AI across our business lines and collaborating with industry-leading vendors to bring AI solutions to our advisors. Tools like Zocks and Jump are just a few of a growing list of AI resources we've made available. AI will only get stronger in the years ahead, and we're committed to remaining on the forefront of the movement.



6. SERVICES AND GROWTH SOLUTIONS

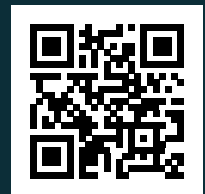
At Cambridge, we will never ask you to fit into a mold. We cater to thousands of distinct, customizable business models. Whether you choose to operate as a solo financial advisor, ensemble, multi-financial advisor, Office of Supervisory Jurisdiction (OSJ), or something else entirely—we offer the flexibility, tools, and resources you need to grow efficiently.

An example is our Private Client Solutions (PCS) offering. PCS is part of our broader Client Solutions platform and uses advanced technology tools, planning support, and practice management resources to support advisors who serve high-net-worth (HNW) clients. Sensing an opportunity to enhance the offering, we recently introduced Personal CFO Services as a solution available within PCS. With Personal CFO Services, you can support HNW clients with tasks like monthly household bookkeeping services, electronic bill payments, budget preparation, and more.

Additionally, our strong national presence and advisor-first approach ensures you have access to a wide-ranging network of peers, industry insights, and growth opportunities that can help you remain competitive for years to come. Our nationwide reach also means you can serve clients across different regions while benefiting from the stability and reputation of a firm that has been in business since 1981.

FINDING THE RIGHT PARTNER FIRM MAKES ALL THE DIFFERENCE.

It's about more than just products and services—it's about culture, personalized support, fulfilling commitments, and a firm-wide dedication to your success. And here at Cambridge, we believe you have the best of all worlds. We've built an environment where you have everything you need to build your ideal business, backed by the stability and strength of a proven partner.



Discover how Cambridge can empower your innovative practice and provide you with the creative resources you need to take your business to the next level—whatever that may look like for you.

GET STARTED

ABOUT CAMBRIDGE

Cambridge Investment Group, Inc. is a financial solutions firm focused on serving independent financial professionals and their investing clients. Cambridge offers a broad range of choices for independent financial professionals regarding solutions for advice, growth, technology, and independence.

Cambridge's national reach includes: Cambridge Investment Research Advisors, Inc. – a large corporate RIA; and Cambridge Investment Research, Inc. – an independent broker-dealer, member FINRA/SIPC, that is among the largest internally controlled independent broker-dealers in the country. Learn more at joincambridge.com.

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¹Cambridge and its predecessor broker-dealer

²ThinkAdvisor LUMINARIES Awards, Class of 2024. Cambridge CEO and Co-Chairman Amy Webber was named 'Executive of the Year'; President Colleen Bell was recognized with a 'Luminaries With a Heart' award; and President Jeff Vivacqua won the 'Thought Leader of the Year' award. Finalists and winners are chosen based on nominations. To learn about the award criteria, visit <https://event.thinkadvisor.com/luminaries-awards/criteria>

³The Top Workplace in Iowa, 2011-2024, and Top Workplace USA, 2021-2025, recognitions are determined by associate feedback through an anonymous survey conducted by Energage, an independent research company. More information on the methodology to qualify can be found at <https://topworkplaces.com/resources/national-top-workplaces-methodology/>

⁴The U.S. Financial Advisor Satisfaction Study measures satisfaction among both employee advisors (those who are employed by an investment services firm) and independent advisors (those who are affiliated with a broker dealer but operate independently) based on six key factors (in alphabetical order): compensation; leadership and culture; operational support; products and marketing; professional development; and technology.

⁵Cerulli Associates. (2025). RIA Acquisition Opportunities Remain Fertile as Succession Looms Large. *Cerulli Associates*.

⁶Financial Moxie and Cambridge are not affiliated

⁷CAAP® is a registered mark of Cambridge Investment Research, Inc. for its program for investment managers.

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