

# Managing of Your Assets

## Investing Client

You have the freedom to choose to interact with your financial professional through a fee-based or commission relationship, or both, based on your financial needs.

## Financial Professional

**An investment advisor representative (IAR)** provides financial guidance to their clients and is generally paid a fee for either managing assets and/or giving investment related advice, and is regulated through a registered investment adviser (RIA).

**A registered representative** is licensed to sell securities, provides financial guidance to their clients, and may be paid a commission when a financial product is purchased, and is regulated through a broker-dealer.

## Investment Firm

**An RIA** processes the fee-based business of IARs licensed with the firm and holds certain responsibilities for regulatory compliance and adherence to securities laws.

**A broker-dealer** facilitates the buying and selling of securities on behalf of the registered representatives licensed with the firm, and holds certain responsibilities for regulatory compliance and adherence to securities laws.

## Custody and Clearing Firms

Firms such as Charles Scwab provide the trade execution, clearing, custody, and other services for securities and related transactions.

These entities are regulated and work together to serve the needs of the investing client while taking advantage of safeguards for physical protection of assets.

## Regulators

### SEC

The Securities Exchange Commission (SEC) is an agency of the U.S. government that oversees the Financial Industry Regulatory Authority (FINRA), which in turn oversees broker-dealers, clearing firms, and your financial professional. Both the SEC and FINRA require members to comply with various rules intended to regulate and oversee the operation of financial markets and the sales practices of financial professionals. Regulators aren't associated with, and do not endorse, Cambridge. You can review the regulatory standing of Cambridge and each associated financial professional by visiting FINRA's BrokerCheck.

## Securities Investor Protection Act

### SIPC

Client assets are protected by the Securities Investor Protection Act, which is administered by the Securities Investor Protection Corporation (SIPC). SIPC is a non-profit, non-government, membership corporation funded by member broker-dealers. SIPC's primary role is to return funds and securities to investors if the broker-dealer holding these assets becomes insolvent. Our broker-dealer and its non-affiliated clearing partners are members of SIPC. Securities in your account are protected up to \$500,000. For details, see [sipc.org](http://sipc.org).

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