

What additional information might be helpful?

We encourage clients to visit the investor section of www.cantella.com to see Cantella's Client Bill of Rights, Brokerage Account Fee Schedule, Privacy Policy, as well as other pertinent information.

Cantella has been successfully building relationships with advisors and clients since 1952 and we look forward to working with you and your advisor in servicing your investment needs.

How We Support You and Your Financial Advisor

CANTELLA & CO., INC.

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www.cantella.com



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Who is Cantella & Co., Inc.?

Cantella & Co., Inc. is a national introducing broker/dealer located in the Financial District of Boston offering independent, objective financial advice since 1952. While the home office is located in Boston, our financial advisors have branch offices located throughout the United States. We serve as an intermediary to facilitate interactions between your advisor and the clearing firm to effect transactions in your account. Our partnership with premier product and service providers enables us to offer wealth management tools to help individuals, families, and business owners develop investment portfolios and strategies to meet their financial goals.

What is a custodian clearing firm?

A clearing firm is an organization that works with the exchanges to handle confirmation, delivery and settlement of transactions. These companies play a key role in ensuring that trades are settled accurately and efficiently. The clearing firm where your account is custodied actually holds your monies and assets for you, similar to a bank account. The clearing firms utilized by Cantella offer sophisticated technology to handle administrative and processing tasks as well as provide access to investment tools for monitoring, analyzing, and building investment portfolios.

Who oversees Cantella and clearing firms?

Cantella and the clearing firms Cantella utilizes must undergo an annual audit by an outside CPA. In addition, Cantella and the clearing firms are audited periodically by the Financial Industry Regulatory Authority (FINRA), the Securities and Exchange Commission (SEC), and other regulatory agencies for compliance with industry standards.

How does it benefit me to have a separate custodian clearing firm?

Brokerage checks are always made payable to the clearing firm, not to Cantella or our advisors. Cantella deposits checks directly into the clearing firm's bank account and never holds any client funds. If you send physical certificates, they are mailed directly to the Depository Trust Company (DTC) for deposit to the clearing firm's account. This separation helps protect your funds and securities against loss. As an additional safeguard, Cantella customers have the ability to view their brokerage accounts online.

What are the responsibilities of a clearing firm compared to an introducing broker/dealer?

A clearing firm is responsible for:

- Safeguarding funds and securities held in your brokerage account;
- Preparing and mailing account statements, confirmations, and tax statements (e.g. Form 1099) reflecting activity in your brokerage account;
- Providing Cantella with access to execute trades in your account;
- Receiving and delivering funds and securities to settle trades placed in your account.

Cantella is responsible for:

- Opening, approving and monitoring customer accounts;
- Maintaining books and records pertaining to customer accounts;
- Receiving funds and securities and depositing them directly to an account controlled by the clearing firm;
- Providing investment advice and other financial services through our network of financial advisors;
- Supervising your financial advisor to ensure compliance with industry rules and regulations.

Who should I call if I have a question about my account?

Your financial advisor will work with you to handle all aspects of your account, including depositing or withdrawing money, making trades, discussing investment decisions, and keeping information current about your name, address, and financial situation. However, if at any time you have questions about your account, you can contact Cantella's home office at 800-652-8358.

How does Cantella protect my information?

Cantella and our clearing firms do not share your private information in any manner, other than what is necessary to service your account or as required by law or regulation. For more information about how we protect your privacy, please ask your advisor for a copy of our Privacy Policy.