Explore the **Possibilities**

**Park Avenue Securities**

7 Hanover Square H4A New York, New York 10004 (888) 600-4667
Embrace the **CHANGE**

Working for a traditional wealth management firm has transformed in recent years with changes in the marketplace and tightening of margins. It may be time to ask yourself whether your current firm continues to offer the upside potential and opportunity you deserve.

- Are you limited to working with specific client segments?
- Are tighter margins impacting your payout rates?
- Has your firm’s leadership and direction changed?

Traditional wealth management models are shifting. If these, and other questions are leading you to explore new possibilities, then you owe it to yourself to examine new opportunities and have a look at a potential career with Park Avenue Securities.
New Approach, New Opportunity

Park Avenue Securities offers a new way to think about a traditional business. We offer financial professionals solutions for clients of all levels through our partnership with Pershing LLC, the nation’s largest clearing and custody firm.

Park Avenue Securities LLC is an indirect, wholly-owned subsidiary of The Guardian Life Insurance Company of America (Guardian), which means that as a member of The Guardian Network™, you will have access to a suite of protection products from a highly rated insurance company with over 150 years of financial strength and stability. Our entrepreneurial approach to the business gives you flexibility to build your practice the way you see fit while providing access to a top notch leadership team with decades of experience and insight.

The Guardian Network™ is a network of independent agencies authorized to offer products of The Guardian Life Insurance Company of America (Guardian) and its subsidiaries, and is not an affiliate or subsidiary of Guardian.
It Begins with Strong **Values**

Park Avenue Securities is a broker-dealer and a registered investment advisor. Working alongside Guardian, Park Avenue Securities is aligned with Guardian’s core values:

**We Do The Right Thing – People Count – We Hold Ourselves to Very High Standards**

By staying true to these values and always thinking about the client first, Guardian and Park Avenue Securities have demonstrated decades of success. Critical to our culture is a spirit of entrepreneurship, positioning our advisors as the clients’ trusted partner and lifelong advocate. It is these core values combined with a strong commitment to our clients’ well-being, which guide our decision making and help us impact the lives of those who put their trust in us.
A Foundation of Financial Strength

Guardian is a mutual insurance company founded in 1860. For more than 150 years, Guardian has been committed to protecting individuals, and continues to earn high marks from all four major rating agencies, all of which affirmed Guardian’s top notch ratings in 2014. Standard & Poor’s recently affirmed Guardian’s AA+ (Very Strong) rating citing strong capitalization, operating performance, investment management, liquidity, and competitive position. Guardian currently has assets of $42.1 billion and has paid dividends to policyholders every year since 1868. As Guardian’s broker-dealer and registered investment advisor arm, Park Avenue Securities benefits from the firm’s history of financial strength.

1 Financial information concerning The Guardian Life Insurance Company of America as of December 31, 2014 on a statutory basis: Admitted Assets = $45.3 Billion; Liabilities = $39.6 Billion (including $34.9 Billion of Reserves); and Surplus = $5.7 Billion.

Dividends are not guaranteed. They are declared annually by Guardian’s Board of Directors.
Embracing Entrepreneurial SPIRIT

We have a long history of putting the client first. As a mutual company, decisions are made for the long term and based on the needs of our clients and policyholders. Decision-making is not determined by shareholders or quarterly reports. Your compensation will not be tied to achieving non-core related business metrics, nor are there account minimum requirements. Uniting the strengths of Guardian and Pershing, Park Avenue Securities is able to help you offer comprehensive financial solutions to meet a broader mix of your clients’ needs. You will be able to engage clients and prospects more effectively, identify new opportunities easily, and grow your business more efficiently.
Powerful **PARTNERSHIPS**

Critical to our approach to the business is the value of our strategic partnerships. Our partners share our commitment to protection, safety, and a client-first mentality. By joining forces with a number of leading wealth management minds, we are able to deliver an incredibly powerful platform positioned to evolve and pivot as the market evolves.

### Pershing LLC

Providing clearing and custody services, Pershing has approximately $1.5 trillion in global client assets\(^2\) and has been named #1 US clearing firm since 2008\(^3\); ranked “Excellent” for client statements by DALBAR for eight consecutive years; top ranked mobile app\(^4\); best multi-family service provider\(^5\).

### Bank of NY Mellon

Pershing’s parent company, Bank of New York-Mellon, is one of the oldest banks in the US, with $28.5 trillion in assets under custody and/or administration\(^2\).

### Envestnet

Provides access to industry leading funds and asset managers, including SMAs and UMAs.

### Albridge Wealth Reporting

Delivers best-in-class performance reporting; ranked #1 Portfolio Management System each of the past 4 years\(^6\).

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2 As of September 30, 2014  
3 InvestmentNews, December 2013  
4 Waters Sell-Side Technology Awards 2014  
5 Private Asset Management (PAM) 2013 Awards  
6 Financial-planning.com (December 2013)
Leveraging **Technology**

A genuine commitment to technology is vital in today’s market. Our portfolio of technology platforms can help position you at the epicenter of your clients’ world. With access to Pershing’s NetX360 platform, you’ll manage client accounts, deliver first rate service and develop new sales and revenue opportunities. Further augmenting your technology suite is the Advisor Suite, Morningstar® Advisor Workstation℠ (AWS), New River Fundpoint® Desktop and DSTVision®, platforms designed to provide research and reporting at your fingertips. Through our proprietary technology, The Living Balance Sheet®, you’ll be able to coordinate protection and investment information, providing your clients with a holistic picture of their financial situation. And in situations where a more custom financial plan is required, platforms like eMoney and NaviPlan will help you build and present tailored plans with a variety of settings.
The Strength of Our Network

As an integral part of The Guardian Network™, our strength becomes your strength. You are supported by highly experienced business development and practice management professionals with the expertise to help you grow your business. You have access to the range of investments offered by Park Avenue Securities alongside a full suite of proprietary Guardian products as well as those of other top rated carriers. Beyond our Product Specialists, we support your practice in the areas of advanced planning, client service, joint work, marketing and social media. And you’ll become part of a national network of advisors, supporting each other formally and informally by sharing best practices, offering advanced planning experience and client consultation.
Rewards and Recognition

In addition to offering one of the most lucrative contracts in the business, Guardian and Park Avenue Securities offer a competitive benefits program and the opportunity for national recognition on a number of levels. With no minimum account size and no overhead expenses, more of what you earn stays with you. As you build your practice with Park Avenue Securities and begin to leverage the broad product line offered by Guardian, the opportunities abound for a stronger practice and for clients who are more invested with you for the long term.
Your Move

The next move is yours. We invite you to explore the opportunity to become one of our advisors, building your business as a registered representative with Park Avenue Securities. We look forward to meeting you.

Park Avenue Securities LLC (PAS) is an indirect, wholly-owned subsidiary of The Guardian Life Insurance Company of America (Guardian). PAS is a registered broker-dealer offering competitive investment products, as well as a registered investment adviser offering financial planning and investment advisory services. PAS is a member of FINRA and SIPC.

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