

Who's Who in the Investment Process?

You - The Client

Your Financial Professional

Your Representative is your partner in choosing the right solution for your investment needs. As your main contact for your financial needs, they help you to understand and reach your investment goals while working within your risk tolerance and investment objectives.

Pacific West Financial Group Companies:

Pacific West Financial Consultants, Inc. (PWFC)

A Registered Investment Advisory Firm

Often Representatives licensed to conduct advisory business are referred to as "Advisors." They have the ability to manage client assets either by selecting a Third Party Money Manager to manage your assets or managing the assets themselves. Some Advisors create financial plans without actually facilitating the trades.

Advisory Custodians:

Advisors registered with PWFC are able to custody client assets with the following companies:

Pershing
National Financial (NFS)
TD Ameritrade
Schwab

Third Party Money Managers:

You and your Advisor may prefer to manage your assets by selecting an approved Third Party Money Manager.

Pacific West Securities, Inc. (PWS), Member FINRA/SIPC

Pacific West Securities (PWS) is an independent broker-dealer responsible for the supervision of Registered Representatives.

Part of our role as a broker-dealer is to review each order to make sure the product sold matches the client's investment objectives and risk tolerance.

PWS also conducts due diligence and completes selling agreements with investment product companies. An approved product list is created from which Representatives are able to choose suitable products for their client's needs. A Representative can not sell an investment that is not approved by the broker-dealer.

Brokerage Clearing Firms: Pershing and National Financial Services (NFS)

Pacific West Securities, Inc., does not physically hold your securities. We have chosen to partner with two leading brokerage firms, Pershing and National Financial Services, to custody your assets at the depository trust company (DTC).

A brokerage account allows you to hold a variety of different investments within one account, such as stocks, mutual funds, fixed income securities and alternative investments. This provides for consolidation of investments in one area with one statement. Pershing and NFS do not offer their own products, but act as the clearing firm. If you have a brokerage account, you will notice that you receive a monthly or quarterly statement.

Direct Investments:

Often direct investments are held at mutual fund or variable companies (i.e., American Funds or American Skandia). You may decide that holding the investment directly at the product company is the right path for you.

Pacific West Insurance Agency, Inc.,

Insurance is a vital facet of financial risk management, and we enable our financial professionals the ability to provide insurance solutions through strategic relationships with key agencies.

Insurance Licensed:

Financial Professionals with their insurance license have the ability to offer clients:

Variable products
Whole life insurance
Term insurance
Long-term care insurance



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FINANCIAL GROUP

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