



# Furthering Your Expertise and Offer

---

*Building your identity as a trust-based advisor.*

**Market forces have changed considerably over the recent months in many crucial areas that affect loan officers, their careers and their incomes. More and more loan officers are vying for fewer and fewer transactions. Our claim is that mortgage providers who are unable to address the long term financial concerns of their clients will be further marginalized.**

## **Opes Advisors is Designed Differently**

Opes Advisors' exclusive combination of Integrated Wealth Management and Mortgage Services allows us to fully serve our clients by providing advice in complex financial situations at the point of home purchases, sales or refinancing. Our knowledge helps them buy the home that they want and at the same time structure their financing in the manner most effective to take care of their other long term financial concerns - retirement, children's education, caring for aging parents and their legacy.

As a residential mortgage bank we retain tremendous control throughout a transaction because we process, underwrite, draw documents and fund the loans ourselves. Our loan programs are competitive and broad.

## **Furthering Your Expertise and Offers to Clients**

Strategic advice, including asset and tax planning, is required for our clients' overall financial concerns.

Opes Advisors has the legal structure to give specific personal finance and planning advice. And, as an Opes colleague, you have the distinct advantage to further your education and earnings and to become a licensed Financial Advisor while producing your mortgage business.

The first step in the education process is to apply for and complete the Series 65 exam, as administered by the North American Securities Administrators Association (NASAA). Doing so provides you the qualification to act as an Investment Advisor Representative in California.

You can continue to assist your clients with mortgages while you are working on your Series 65 certification. Once your certification is in place you can enhance your value as a loan officer by applying your knowledge to help your clients with retirement planning.

Mortgage Advisors who hold a Series 65 license are qualified to participate, and become certified, in Opes Advisors' Personal Finance Advisor educational series.

## **Your Role as an Advisor**

At Opes, our Advisors choose between three roles: Mortgage Advisor, Personal Finance Advisor and a Financial Advisor. It is possible to hold only a Mortgage Advisor role. Or, you may choose to hold a Mortgage Advisor role in conjunction with a financial role. Both financial roles require licensing and both allow you to

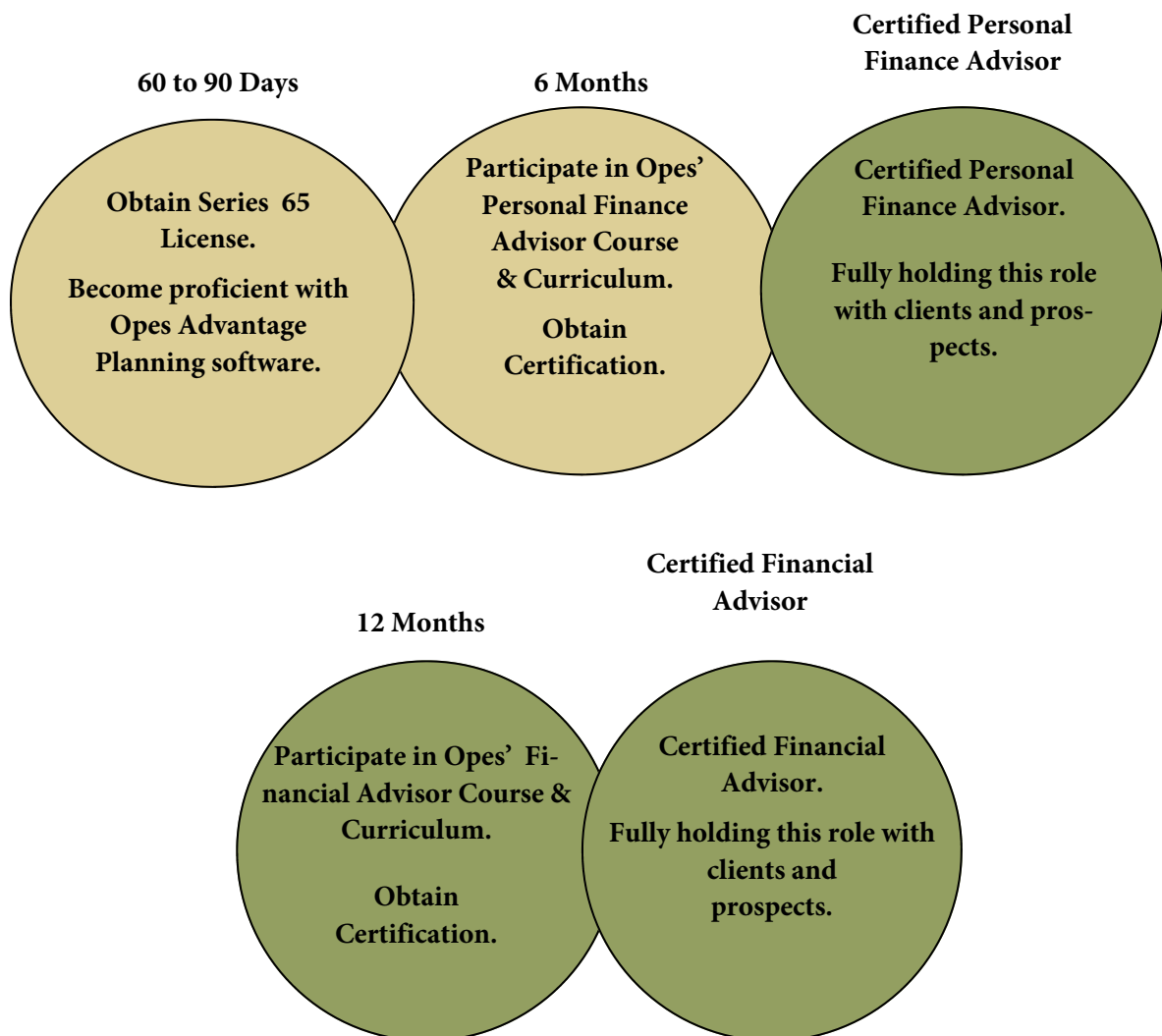
meet with prospective clients to assess their mortgage, planning and investment concerns.

As a Personal Finance Advisor, you utilize Opes' Investment Management experts to complete Financial Plans and determine effective investment strategies.

As a Financial Advisor, your skills in the arena of personal finance and investments allow you to lead discussions with your clients. Our Investment Management team fulfills the offer to your clients through research, investing and analysis.

Regardless of which of the Advisor roles you choose, when your clients transition their assets to Opes Advisors' wealth management division, you begin to earn recurring fees on those assets throughout the time those assets remain under our care.

### Exclusive Education Process





---

Building your identity as a *trust-based advisor*, as opposed to a *transaction-based facilitator*, gives you expanded possibilities to earn additional income and to make offers to clients for more than just mortgages.

Join Opes. Enhance your earning opportunities throughout your career —and into your retirement. Send us your resume, [resumes@opesadvisors.com](mailto:resumes@opesadvisors.com) or contact one of our Branch Managers to learn more.

**Los Gatos** — Cindy Stanford, 408.458.3500

**Marin** — Jeffrey Smith, 415.464.9500

**Palo Alto** — Susan McHan (acting Branch Manager), 650.319.1600

**San Mateo** — Judith Lamarre, 650.931.0600