



INDEPENDENCE, COMMITMENT & YOUR FUTURE

DST Financial Services



What is an independent financial professional?

We are independent and do not work for any other organization. We have the independence and freedom to operate our practice in a way that best serves our clients. We value true independent thinking. This is why we are aligned with one of the most respected independent Broker/Dealers in the industry, Cambridge Investment Research, Inc., along with The Premier Network of Financial Advisors® where we have access to a team of financial professionals, support, and guidance while still remaining completely independent.

We are an independent financial services organization, but we are not alone. We are part of Premier Wealth Management® and Cambridge Investment Research, Inc. These firms provide a variety of services, including processing investment business, marketing assistance, practice management, regulatory compliance oversight and adherence to securities laws.

Premier and Cambridge focus on the needs of the advisors so we can focus on you, our clients.

What are custody and clearing firms?

A custodian is a financial institution that holds customers' securities for safekeeping to minimize the risk of their theft or loss. A clearing firm is an organization that handles the confirmation, settlement and delivery of transactions. Their duty is to ensure that transactions are executed in a prompt and efficient manner.

As the broker/dealer, Cambridge has a relationship with non-affiliated clearing and custody firms to provide services for the investing client. These firms allow financial advisors to focus on the client's goals while taking advantage of the clearing firm's safeguards to protect your assets.

Who are the regulators?

The U.S. Securities and Exchange Commission (SEC) is an independent, federal government agency responsible for protecting investors, maintaining fair and orderly functioning of securities markets. The SEC's primary function is to oversee organizations and individuals in the securities markets, including securities exchanges, brokerage firms, broker/dealers, investment advisors and various investment funds.

The Financial Industry Regulatory Authority (FINRA) is the single largest independent regulatory body for securities firms operating in the United States and works to protect investors by ensuring that the U.S. securities industry operates in an honest and fair manner.

The U.S. Department of Labor (DOL) fiduciary rule works to protect retirement investors. With the implementation of the fiduciary rule, the DOL requires financial advisors to follow certain guidelines and a standard of care.

Protecting Your Assets

Cambridge supports and provides guidance to financial advisors that enable us to work independently and that provide us with the support to help us better serve our clients. We, the investment advisors, along with Cambridge the investment firm, and the custody and clearing firms are all independent organizations that work together to serve the client.

Working with an independent advisor is the first step in getting objective recommendations and guidance based on your personal needs and goals. We are not bound to any insurance or investment companies.

Cambridge is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at www.sipc.org.

The U.S. Department of Labor (DOL) works to promote the welfare of employees and also works to protect retirement investors. A fiduciary rule is set in place to ensure that advisors adhere to a certain standard of fiduciary care when it comes to your assets.

The Securities and Exchange Commission (SEC) ensures fairness for investors and FINRA oversees broker dealers and financial advisors. Both the SEC and FINRA require advisors to follow certain rules and guidelines to minimize the change of financial failure and to safeguard your assets.

Cambridge by the Numbers*



1981

Founded in
Fairfield, IA



3,700+

Financial advisors
in 50 states



\$162 Billion

Assets Under
Advisement

Premier by the Numbers*



1999

Founded in
Mechanicsburg, PA



80+

Premier advisors
in 11 states



\$3 Billion

Assets Under
Advisement

*As of December 31, 2023. AUA reflects fee-based and independent RIA assets plus commission.

About DST Financial Services



DST Financial Services is a full-service firm dedicated to helping our clients protect and grow their hard-earned assets. Our firm is independent, so our loyalty belongs exclusively to you. We deliver independent and objective advice to help you achieve your financial goals.

Dan Taylor, founder of DST Financial Services, offers over 15 years of experience in helping clients create, protect, and preserve their wealth. He specializes in providing in depth financial planning and advice on all personal finance issues ranging from investments and estate planning to 401(k) and 529 plans. Dan believes in providing a “hands on” approach to financial guidance and truly cares about making clients’ dreams a reality

Dan is passionate about three things in life: investments, golf, and family. Dan spent many years working in the investment industry as an equity analyst and banker. He was inspired to become an independent advisor and help individuals strive toward a successful financial future when he realized that his experience in the institutional investment world provided him a unique insight that many traditional advisors who come from a sales background lack. He has found that golf is a great way to connect with many of his clients and an opportunity for him to share how he can help with their financial goals. When he’s not helping clients plan for the future or on the golf course, he enjoys spending time with his three children.

Dan earned a Bachelor of Science degree from Cornell University in 1995 and a Master of Business Administration degree from the Owen School at Vanderbilt University in 1999. In addition, he currently holds FINRA Series 7 and 66 licenses.



We are on our own, but not alone.

Your choice to work with a financial professional who is part of Premier Wealth Management® and Cambridge is the first step in getting objective recommendations and guidance based on your needs and goals. We are not bound to any insurance or investment companies. We are an independent financial services organization, but we are not alone. Take a closer look at how we are supported by a larger group of professionals.

YOUR ADVISOR

We are an independent financial professional who provides financial guidance to clients. One of the benefits of working with a financial professional who is part of Premier Wealth Management® and Cambridge is the opportunity to closely interact with an advisor who is part of something bigger – a family of other independent financial professionals who offer a wide variety of practice models and experience upon which we can draw to expand our knowledge base and provide better and more diverse investment solutions for their clients.



PREMIER WEALTH MANAGEMENT®

Premier Wealth Management® is an independent financial organization who supports and supervises financial professionals. As an Office of Supervisory Jurisdiction, Premier Wealth Management®'s role is to support financial professionals through education, training, compliance support, business coaching and product training. You can feel confident that your financial professional is acting in your best interest and offering investment products and services that he or she believes are best suited to help you strive toward your financial objectives and goals.



CAMBRIDGE INVESTMENT RESEARCH, INC.

Cambridge Investment Research is an independent broker/dealer that has the responsibility for regulatory compliance oversight and adherence to securities laws. An independent broker-dealer allows financial professionals to offer non-proprietary products, such as mutual funds or insurance, from a wide variety of companies. Independent thinking is truly valued by your financial professional and Premier Wealth Management®, which is why they are aligned with one of the most respected independent broker-dealers in the industry, Cambridge Investment Research, Inc. Cambridge's service-oriented culture is driven by its core values of integrity, commitment, flexibility and kindness. Since its inception in 1981, Cambridge has continually put the objectivity of its financial professionals first to ensure the long-term success of the industry, financial professionals, and clients.

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