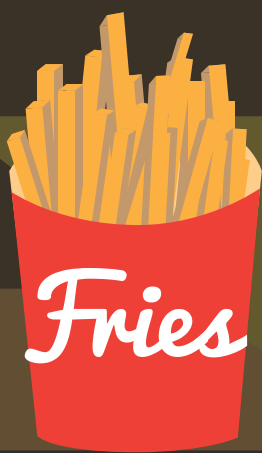


CROSS SELLING



DO YOU WANT FRIES
WITH THAT INVESTMENT?

WHAT IS CROSS SELLING?

CROSS SELLING, SIMILAR TO UPSELLING, LURES INVESTORS INTO PURCHASING SECURITIES RELATED TO THE ORIGINAL INVESTMENT. THINK OF GOING TO A FAST FOOD JOINT AND ASKING FOR A BURGER, ONLY TO HAVE THE DRIVE-THRU WORKER ASK YOU IF YOU WANT FRIES WITH THAT. THEY ARE SELLING A PRODUCT RELATED TO WHAT YOU ALREADY WANT TO PURCHASE.



UPSIDE

PROVIDES VALUE TO INVESTOR AND INCREASED REVENUE FOR THE ADVISER WITHOUT ADDED MARKETING COSTS.



DOWNSIDE

PRODUCT MAY BE UNREGISTERED OR OUTSIDE ADVISER'S SCOPE OF KNOWLEDGE.

BOTTOM LINE

CROSS SELLING IS A COMMON SALES TECHNIQUE. AT ITS BEST, IT MAY BE MUTUALLY BENEFICIAL TO THE CLIENT AND THE ADVISOR. AT ITS WORST, IT MAY TAKE ADVANTAGE OF LOYAL CLIENTS, MAKING IT A GROWING CONCERN FOR SECURITIES REGULATORS.



LEARN MORE
AT NASAA.ORG



OR VISIT
FCNB.ca