

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

COLIN MACKENZIE

301 E COLORADO STE 400
PASADENA, CA 91101
(626) 795-8896

Cetera Advisor Networks LLC
200 N. Pacific Coast Highway, Suite 1300
El Segundo, California 90245
310.326.3100
WWW.CETERAADVISORNETWORKS.COM

This brochure supplement is provided for Cetera Advisor Networks LLC (Cetera Advisor Networks) investment adviser representative (Advisor), COLIN MACKENZIE (CRD #1142061).

This brochure supplement provides information about COLIN MACKENZIE that supplements the Cetera Advisor Networks LLC ADV Part 2A. You should have received a copy of the ADV Part 2A for Cetera Advisor Networks. Please contact COLIN MACKENZIE if you did not receive a copy of the brochure or if you have any questions about the content contained in this supplement.

Additional information about COLIN MACKENZIE is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

YOUR ADVISOR'S HIGHEST LEVEL OF EDUCATIONAL ACHIEVEMENT

MASTER'S DEGREE

MASTER OF MANAGEMENT KELLOGG GRADUATE SCHOOL OF MANAGEMENT - NORTHWESTERN UNIVERSITY

YOUR ADVISOR CURRENTLY MAINTAINS THE FOLLOWING SECURITIES REGISTRATIONS

- S24 - The General Securities Principal exam (Series 24) qualifies individuals as general securities principals who can manage or supervise the member's (Broker Dealer firm's) investment banking or securities business for corporate securities, direct participation programs, and investment company products/variable contracts.
- S4 - The Registered Options Principal exam (Series 4) is required of an individual who will function as a registered options principal, compliance registered options principal, or senior registered options principal. The Series 4 tests the individual's knowledge of options trading, exchange rules, and regulations applicable to the trading of options contracts, as well as the rules of the Options Clearing Corporation.
- S53 - The Municipal Securities Principal (Series 53) tests a holder's knowledge of the rules and statutory provisions applicable to a municipal securities broker or dealer and to the supervision of the activities of municipal securities representatives. This exam also enables the principal to supervise municipal fund securities activities (i.e., selling 529 College Savings Plan or Local Government Investment Pools (LGIPs).
- S63 - The Uniform Securities Agent State Law (Series 63) qualifies holders as securities agents. The examination covers the principles of state securities regulation reflected in the Uniform Securities Act.
- S65 - The Uniform Investment Adviser Law (Series 65) qualifies holders as investment adviser representatives.
- S7 - The General Securities Representative (Series 7) qualifies a holder for the solicitation, purchase, and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable contracts.
- SIE - The Securities Industry Essentials - The SIE is an introductory-level exam that assesses the candidates knowledge of basic securities industry information including concepts fundamental to working in the industry, such as types of products and their risks; the structure of the securities industry markets, regulatory agencies and their functions, and prohibited practices. Passing the SIE exam does not qualify an individual for registration with FINRA. The individual must be associated with a member firm, pass the SIE and pass a qualification exam to engage in securities business.

YOUR ADVISOR CURRENTLY MAINTAINS THE FOLLOWING PROFESSIONAL DESIGNATIONS

- AIF - Accredited Investment Fiduciary (AIF) - This designation is obtained by completing a web-based or capstone program and a final certification exam. There is no prerequisite. The designation requires 6 hours of continuing education every year.
- CFP - Certified Financial Planner (CFP®) - This certification is obtained by completion of a college-level course of study addressing financial planning subjects determined by the CFP Board to be necessary for the competent and professional delivery of financial planning services, successful completion of a comprehensive certification exam (administered in ten hours over a two day period) and agreement to be bound by the CFP Standards of Professional Conduct. As a prerequisite for the designation, the IAR must have a bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent), and have at least three years of full time financial planning experience (or equivalent measured at 2,000 hours per year). Prior to January 1, 2007, the CFP Board did not require a bachelor's degree as a prerequisite, and individuals holding the CFP designation were grandfathered under prior requirements and prerequisites. The CFP designation requires 30 hours of continuing education every two years and renewal of an agreement to be bound by the CFP Standards of Professional Conduct.

YOUR ADVISOR'S BUSINESS HISTORY FOR THE PAST FIVE YEARS

| FIRM | POSITION HELD | START DATE | END DATE |
|-----------------------------|-------------------------------|------------|----------|
| CETERA ADVISOR NETWORKS LLC | REGISTERED REPRESENTATIVE/IAR | 01/2013 | Present |
| AMERICAN FINANCIAL CONCEPT | REG REP/IAR | 02/1982 | Present |

Additional current business positions and firms may be listed under the Other Business Activities section.

Colin Mackenzie was born in 1955.

DISCIPLINARY INFORMATION

If your Advisor had any reportable legal or disciplinary events during the past ten years, they will be listed below.

Your Advisor does not have any reportable legal or disciplinary events.

OTHER BUSINESS ACTIVITIES

Your Advisor may independently perform other investment and non-investment related business activities that fall outside their role as a Cetera Advisor Networks Advisor. These activities are listed below. Please feel free to discuss the listed activities with your Advisor.

| FIRM | TYPE OF BUSINESS | POSITION/RESPONSIBILITIES |
|--|--------------------------------|---|
| AMERICAN FINANCIAL CONCEPTS, LLC | LLC FOR BUSINESS EXPENSES ONLY | OWNER |
| CETERA ADVISOR NETWORKS, LLC | BROKER-DEALER | REGISTERED REPRESENTATIVE |
| FIXED INSURANCE WITH VARIOUS COMPANIES | INSURANCE | REPRESENTATIVE, SELLS FIXED LIFE AND LTC |
| ONE STEP MINISTRY AT TERRA NOVA CHURCH | RELIGIOUS ORGANIZATION | COUNSELOR - PROVIDE BASIC FINANCIAL COUNSELING AND BUDGET RECOMMENDATIONS |
| OPERATION HOPE | EDUCATIONAL | VOLUNTEER - TEACHING FINANCIAL LITERACY CLASSES TO PRIMARY AND HIGH SCHOOL STUDENTS |

If your Advisor does any other business activity, it may impact the amount of time spent serving as a Cetera Advisor Networks Advisor, create potential conflicts of interest and generate additional compensation for your Advisor.

Other investment related business activities pertain to securities, commodities, banking, insurance, or real estate. Other investment related business activities that your Advisor performs may result in the receipt of fees, commissions and/or bonuses. It may also result in other forms of compensation, which are based on the sales of securities and/or the value of assets under management. This includes trail, distribution and service fees related to certain mutual funds and insurance products. Trail, distribution and service fees are paid out of the fund or insurance product assets and are therefore indirectly paid by you, the client.

Another form of "indirect compensation" may also be paid to your Advisor by sponsors of investment products, programs or services. This indirect compensation may include entertainment, attendance at events, attendance at educational conferences, reimbursements for approved business expenses, investment research, technology support and other resources that may assist with your Advisor's investment business. An incentive (conflict of interest) may exist for your Advisor to recommend investment products and services based upon the amount of compensation received, rather than your best interest. Cetera Advisor Networks maintains a Code of Ethics requiring your Advisor to always act in your best interest and maintains a supervisory structure to monitor the advisory activities of your Advisor in order to reduce potential conflicts of interest.

ADDITIONAL COMPENSATION

In addition to advisory fees, your advisor may earn sales incentives or awards based on the value of assets under management, investment products sold, number of sales, client referrals, amount of new deposits or amount of new accounts. This additional compensation may include the same items (economic benefits) as listed in the Other Business Activities section above as indirect compensation.

Your advisor may also receive forgivable loans from Cetera, which are conditioned on your advisor retaining Cetera's broker-dealer and/or registered investment advisor services. This additional economic benefit creates a conflict of interest for your advisor to retain affiliation with Cetera in order to avoid re-payment on a loan. Cetera Advisor Networks maintains a Code of Ethics requiring your Advisor to always act in your best interest and maintains a supervisory structure to monitor the advisory activities of your Advisor in order to reduce potential conflicts of interest.

Please contact your advisor if you would like to receive additional information regarding the financial incentive referenced above.

SUPERVISION

Cetera Advisor Networks assigns your Advisor to a designated advisory supervisor. Their designated advisory supervisor has ongoing oversight of your Advisor's investment advisory activities. This includes, but is not limited to transaction and investment suitability, account opening and correspondence.

SUPERVISOR'S NAME: MARIA NGUYEN

SUPERVISOR'S TITLE: DESIGNATED ADVISORY SUPERVISOR

SUPERVISOR'S PHONE NUMBER: 310-326-3100