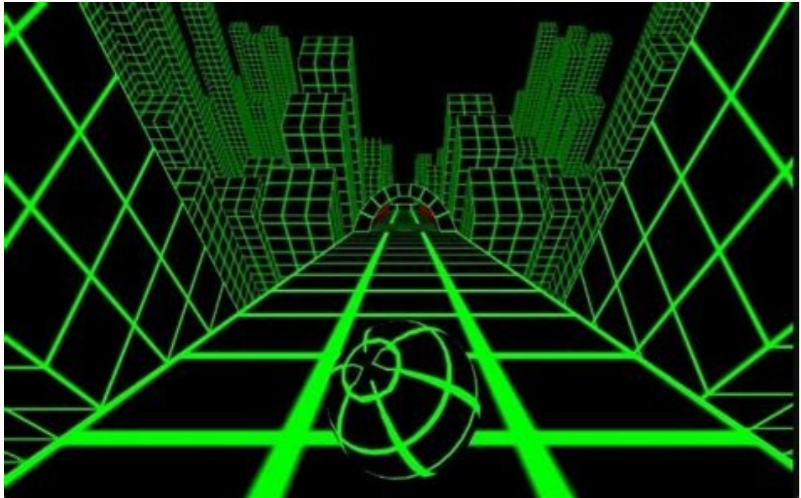
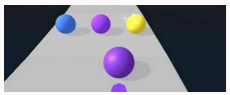


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A restaurant serving Russian and Ukrainian cuisine, one of the very few in Barcelona. They make nutritious and warming winter dishes such as borscht (made from beetroot and meat), while the house speciality is a variety of tartars. ConsumerAffairs is not a government agency. Companies displayed may pay us to be Authorized or when you click a link, call a number or fill a form on our site. Our content is intended to be used for general information purposes only. It is very important to do your own analysis before making any investment based on your own personal circumstances and consult with your own investment, financial, tax and legal advisers. Company NMLS Identifier #2110672 Copyright © 2022 Consumers Unified LLC. All Rights Reserved. The contents of this site may not be republished, reprinted, rewritten or recirculated without written permission. The Series 66 license is required to work as an investment advisor in the United States. To obtain it, you must pass a rigorous exam covering methods of delivering investment advice and other topics. Below, we'll tackle what the exam is, what exactly it covers and how you can best prepare. What is the Series 66 Exam? The Series 66 exam is designed to assess your ability to provide investment advice as a professional in the financial services industry. Officially called the Uniform Combined State Law Examination, it's offered by the North American Securities Administrators Association (NASAA). It's administered by the Financial Industry Regulatory Authority (FINRA). To take the exam, your employer can register you by using the Form U-4 or the Form U-10. Here are the exam's particulars: Format: Multiple choice Number of questions: 100 (10 pretest questions are not scored) Required Score: 73% Duration: 150 minutes The Series 7 exam is a co-requisite to the Series 66 exam. In other words, you must take both at the same time unless you already took and passed the former. What Does the Series 66 Exam Cover? The content of the series 66 exam revolves around providing investment advice. So expect to be tested about the functions and risks of different investment vehicles. You'd also have to understand regulations affecting the investment space as well as their treatment under the tax code. The test's content breaks down like so: Regulations: This section covers the laws you must adhere to as an investment advisor at the state and federal level. It would also touch on ethical standards and fiduciary matters. This makes up 45% of the test. Client relations: In this section, you'll encounter questions about client profiles, portfolio management strategies for different clients, tax implications, economic theories and more. This makes up 30% of the test. Investment Vehicles: This section covers the workings of different investment products, so expect to answer questions about fixed-income securities, equities, alternative investments and more. This makes up 20% of the test. Economic factors: This section asks questions about SEC filings, annual reports and other type of recordkeeping you'd engage in as an investment advisor. It would also quiz you on different investment risks including rates of return, interest rates, inflation, political factors and more. This makes up 5% of the test. Updates to the Series 66 Exam Following the passage of the Tax Cuts and Jobs Act, NASAA updated exam questions to reflect changes in the tax code. These updates were first rolled out in January 2019. However, the structure listed above represents these changes. Taking the Series 66 Exam After registering, you'd take the Series 66 test at one of the Prometric testing centers. You don't have access any kind of reference material while taking the test. However, you'd be provided with a basic calculator, a white board and dry-erase pens. Some questions require the use of charts, graphs and other graphics. Studying for the Series 66 Exam The experts suggest you set aside 75 to 100 hours of study time before taking the test. Most people with full-time jobs can break this down into four to eight weeks of study sessions. This doesn't mean cram and try to memorize the test. You're going to need to dive into the material in depth and understand the concepts thoroughly. Many of the questions are designed to trick you, so this is critical to passing. And because of the complexity behind these points, you're also going to need a quiet and well-lit place to study. Sometimes, you'd also have access to free videos and other reference material before the big day. There are several study materials out there dedicated to the Series 66 exam, so do your research and make sure you're getting the best. And keep in mind that the test underwent major changes in January 2019 to reflect the new tax laws. So ensure you have updated material. Also, check to see if you have access to instructors and classes near you. Regardless of what study material you decide to resort to, make sure you take it seriously. This means read the book cover to cover. The Series 66 exam is not the kind you can just skim a reference book for a little bit. So read for the context of the book and take practice questions to reinforce this knowledge. Take as many as you can. Aim for at least 100 per section to get a taste of how the test makers approach each subject. The Takeaway To further your career as an investment advisor, you're going to need your Series 66 license. To get it, you have to pass the Series 66 exam, which covers a wealth of topics from the regulations you would need to abide by to the inner workings of the investment vehicles you may recommend. The exam also deals with the client relations you may have. So make sure you study strategically by diving into the context of the content being presented rather than simply memorizing points. Tips on Taking the Series 66 Exam Avoid cramming and memorizing definitions. Read your study material by thinking of how you would apply this information in the real world. You should take the same approach as when tackling your Series 7 exam. If you want some professional guidance, we can help you find a financial advisor. Our tool will link you with up to three qualified professionals in your area. Photo credit: ©iStock.com/Victoria Gnatiuk, ©iStock.com/PeopleImages, ©iStock.com/Fabrice Cabaud Page 2 Do you know enough about financial management to take care of all of your investing on your own? Or do you need help from a seasoned expert? That question comes up for millions of Americans each year. If any of these describe you, you could benefit from professional financial advice: 1. You're retiring soon - Maximizing retirement income requires smart decisions around complex topics such as Social Security, 401(k) and IRA withdrawals. 2. You manage your own investments - Individual investors should check their strategies with unbiased third parties. You may be overlooking opportunities in your portfolio. 3. You have children - Whether you're saving for college or planning their inheritance, there are several ways to ensure your children are taken care of. 4. You inherited money - Have you noticed lottery winners often declare bankruptcy? It can be difficult to manage sudden increases in wealth. 5. You have a financial advisor - Depending on how you chose your advisor, there may be a better one for you. Family referrals are convenient but don't always produce results. 6. You're divorcing - Untangling finances in a divorce can be messy. Impartial advice is key. 7. You want to build wealth - If you're still decades from retirement, good decisions today can add thousands to your retirement accounts. See Your 3 Financial Advisor Matches Finding a qualified financial advisor doesn't have to be hard. SmartAsset's free tool matches you with financial advisors in your area in 5 minutes. Each advisor has been pre-screened and vetted by SmartAsset and is held to a fiduciary standard. If you're ready to be matched with local advisors that can help you achieve your financial goals, get started now. Zagreb's rock bar par excellence, Route 66 features live music, pool tables and sought-after Velebitsko beer. Photos of Bill Wyman and someone from AC/DC mark their respective visits, sealing the venue's reputation as a musicians' hangout. Live bands play two or three nights a week, including Sundays - which is blues night. A large terrace comes into its own in summer, while free parking is a boon all year round. Crude futures rose more than \$1 a barrel in New York late Friday, and the rest of the energy complex was also collecting gains. Oil for June delivery was recently at \$66.20 a barrel, up \$1.14 on the session. Natural gas climbed 27 cents to \$7.87 per million British thermal units. Heating oil advanced 2 cents to \$1.91 a gallon, and reformulated gasoline tacked on nearly 5 cents to \$2.34 a gallon. Among metals, gold was better by \$1.30 at \$683.10 an ounce, and silver was higher by 4 cents at \$13.61 an ounce. Copper edged up 1 cent to \$3.54 a pound. July platinum was adding \$2 to \$1,295 an ounce. Elsewhere, coffee, cotton and frozen concentrated orange juice strengthened, while sugar and cocoa eased. In Chicago, soybeans were to the upside, but corn, wheat and ethanol pulled back. The CRB Index was up nearly 3 points to 313.91.

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