

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT**KEVIN M ELBINGER**

30833 NORTHWESTERN HWY STE 125
FARMINGTON HILLS, MI 48334
(248) 626-3120

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), KEVIN ELBINGER (CRD #2906034).

This brochure supplement provides information about KEVIN ELBINGER 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 KEVIN ELBINGER 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 KEVIN ELBINGER 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

BACHELOR'S DEGREE
BACHELOR OF ARTS IN POLITICAL SCIENCE FROM WAYNE STATE 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.
- S51 - The Municipal Fund Securities Principal (Series 51) tests a holder's knowledge of the rules and statutory provisions applicable specifically to municipal fund securities and the supervision of the activities of registered representatives effecting municipal fund securities transactions (e.g. 529 College Savings Plans, 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.
- S66 - The Uniform Combined State Law (Series 66) qualifies holders as both securities agents and investment adviser representatives. The Series 7 is a corequisite exam that needs to be successfully completed in addition to the Series 66 exam before a holder can register with a state.
- 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

- 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 REP/ INVESTMENT ADVISOR REP	01/2013	Present

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

Kevin Elbinger was born in 1972.

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
CETERA ADVISOR NETWORKS, LLC	BROKER-DEALER	REGISTERED REPRESENTATIVE
FINANCIAL NETWORK	DBA FOR FINANCIAL SERVICES	AFFILIATED PERSON - FINANCIAL SERVICES
FIXED INSURANCE WITH VARIOUS INSURANCE COMPANIES	FIXED INSURANCE	OFFER FIXED PRODUCTS: LIFE, HEALTH, DISABILITY, ANNUITIES AND LONG TERM CARE
JEWISH FEDERATION OF METRO DETROIT	FUNDRAISING	BOARD MEMBER - ATTEND FIVE MEETINGS PER YEAR - ISRAEL & OVERSEAS COMMITTEE
ORT AMERICA - MICHIGAN REGION	FUNDRAISING	BOARD MEMBER - FUNDRAISING FOR ORT AMERICA

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: PHILIP WEISBACH
SUPERVISOR'S TITLE: DESIGNATED ADVISORY SUPERVISOR
SUPERVISOR'S PHONE NUMBER: 310-326-3100