

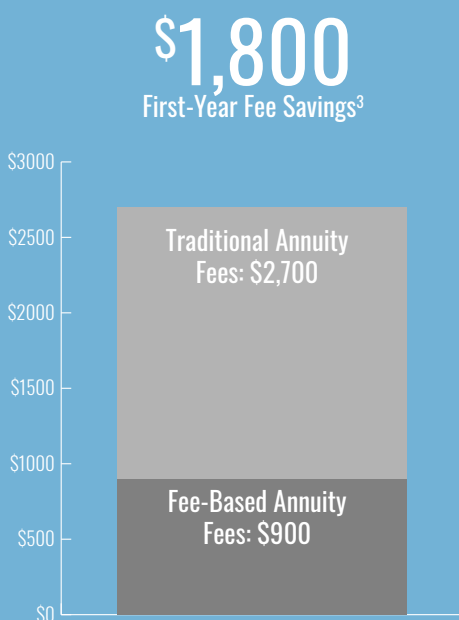
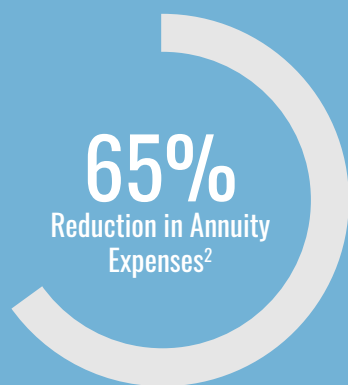
Breaking away? We can help.

You've set up your custodian. Maybe you've already moved your clients' IRAs, brokerage accounts, and alternative investments to the custodian.

But you've got millions in annuity assets sitting at your old broker-dealer. Before long, they'll be house accounts. You're concerned that your former broker-dealer will have direct access to your clients, and that you could lose them.

We can help *bring those assets under your management* by assessing your client annuities to see which are eligible for a tax-free, 1035 Exchange into one of the low-cost, fee-based annuities on our platform. And you don't need an insurance license.¹

Our stats.



Our insurance-licensed experts examine current annuities to make sure:



Internal costs can be reduced.



Similar benefits are provided



A 1035 Exchange is suitable

Like annuities you've used in the past, sans commissions.

Many annuities on the RetireOne platform offer GLWBs, enhanced death benefits, no surrender penalties, and can reduce client costs by 65% or more.

- » Bill on management of annuity subaccounts.
- » No need to be insurance licensed.
- » Accountable single point of contact delivers tremendous service.
- » Contingent deferred annuity, fixed indexed annuities, index linked annuities, variable annuities, and more.
- » Connect annuity assets directly to your portfolio management software.

1 Insurance laws and regulations vary from state to state. If you do not have an insurance license, you should be aware of the specific rules that apply in your state. Please consult with an attorney in your state for guidance. 2 Assumes a fee difference of 90 bps—45 bps M&E for no-load VA vs. 135 bps for average traditional VA (according to Morningstar 12/18). 3 First-year fee savings based on \$200,000 traditional variable annuity account charging 135 bps M&E vs. IOVA charging 45 bps with a 6% return assumption.

Securities offered through EF Legacy Securities, LLC (EFLS). EFLS is a member of FINRA/SIPC, registered in all 50 states and is a licensed insurance agency (resident KY license no. DOI-896601). In CA, EFLS is doing business as EF Legacy Insurance Agency LLC (nonresident license no. 0L01472).

Non-registered insurance products are sold by RetireOne, Inc. (RetireOne), a licensed insurance agency (resident KY license no. DOI-778494). In CA and AR, RetireOne is doing business as R1 Insurance Solutions, Inc., (nonresident license no. 0H44773 and 100107906, respectively).

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