

**Retire1ne<sup>®</sup>**

Insurance Services

In addition to our annuity platform, RetireOne offers **life insurance, long-term care insurance, disability insurance and some supplemental insurance** for clients of the RIA firms with whom we work.

## Why this is important

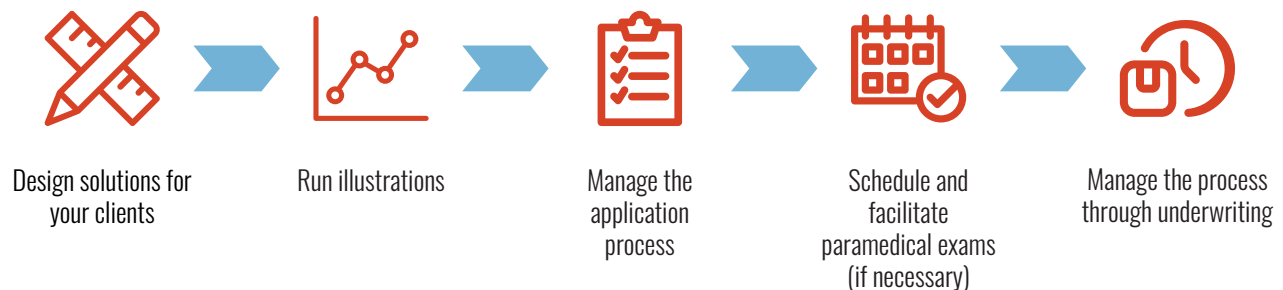
You don't have to refer this business to someone outside your office. RetireOne is on hand to help analyze and facilitate coverage, so you don't have to send it down the street. And we won't try to cross sell or up sell your clients.

If you DON'T have an insurance license, you need a partner like RetireOne to be able to help your clients get coverage.<sup>1</sup> We have our own agency and our own broker-dealer (EFLS) so we are attached to your client policies as agent of record. We then service those policies for you, and through RetireOne you are often able to have access to the policies for reporting and ongoing management.

If you DO have an insurance license, you can outsource your insurance back-office responsibilities to RetireOne so that you have more time to do what you do best.

## How we do it

Through a partnership with back-office insurance and technology provider, Covr Technologies, we can:



Our endeavor is to make life insurance simple and transparent. Financial advisors and their clients can research and purchase affordable life insurance from well-known insurance companies without the hassles of the traditional process.





## How you are compensated

Though annuities on our platform are designed and built for fiduciaries, most other insurance products lack advisory options. As such, in order to meet growing demand to deliver holistic client advice and planning, we're offering these solutions to our RIA partner firms.

If you do not have an insurance license, of course, you cannot collect commissions on the sale of the life insurance, disability insurance, and long-term care insurance solutions offered on our platform. We've learned that our partner firms choose to offer this service to clients in a number of different ways:

1. **Planning Charge** – Pure fee-only advisors who engage in financial planning may not wish to receive product level remuneration. They may choose, instead, to build in a fee to the plan that allows them to get paid on the process of planning.
2. **Commission Sharing** – Advisors who have a life insurance license, or have a life licensed planner in their office may receive the commission generated from the product sale, but it must be disclosed to the clients. RetireOne can pass through commissions (commission sharing) to a licensed advisor who works through our platform.
3. **Referral Fees** – Advisors can establish a referral relationship with RetireOne whereby RetireOne compensates the advisor for any referrals to the RetireOne platform. The referral fee must be a flat fee of nominal amount not tied to the size of the case or whether the referral results in a sale.
4. **Pure Service** – Advisors may point out the insurance shortages uncovered in a financial plan, then aim to manage a client's assets while referring the client out to an agent to address their insurance needs (for no fee). Advisors using RetireOne understand that we have a large marketplace of carriers and products that offer the lowest cost with the right constellation of coverage.

## How we are compensated

RetireOne is paid a commission on the sale of life insurance, disability insurance, and long-term care policies offered on our platform.

## Carriers

Our carrier partners are highly-rated



## What's available

Long-Term Care	Hybrid Long-Term Care	Term Life
Traditional Whole Life	Guaranteed Universal Life	Universal Life
Indexed Universal Life	Variable Universal Life	Advisory VUL
Disability Insurance		



## Next steps

Take these three steps to begin an insurance review with RetireOne:

1



2



3

Scan a client statement  
(if you have one) and  
send it to us securely.

Add some details  
about your goals.

We'll call to collect  
all the information we  
need to design the best  
solution for them, if one  
is available.

You may also book a meeting here: [Outlook Calendar](#). Or call us now at (877) 575-2742, and we'll review your client's insurance policy(s) for lower costs, lower coverage amounts, higher coverage amounts, 1035 exchanges, or whatever else we can do to ensure that your clients are covered.

# RetireOne®

<sup>1</sup> 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.

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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