

Partnering with RetireOne<sup>®</sup> to  
Grow your RIA Practice

**RetireOne<sup>®</sup>**  
Provided by Aria Retirement Solutions



# Enable a trifecta of capabilities and GROW your practice

You aren't just competing with other RIAs for clients. You're also competing with insurance salespeople and registered reps who are licensed to offer solutions your practice may not. Don't give clients away. Join the more than 1,000 RIAs we serve with annuity, insurance, and annuity transition needs.

# Half of your practice.

## A Holistic Solution.

LIMRA's "2020 Insurance Barometer Study" indicates that 54% of Americans are covered by life insurance policies. Nearly half (48%) currently own or previously owned annuities according to IRI1. If your firm doesn't include annuities or life insurance in financial plans, where do your clients turn for these important solutions? It's a safe bet that half of them are likely getting help from someone.

**That someone should be you.**



# Partner with RetireOne for advisory annuities and insurance so you can:



Expand your offerings  
to attract and retain  
clients



Increase AUM and  
revenue with billable  
advisory solutions



Deliver a holistic  
planning experience  
that includes solutions  
for managing risk



Receive ongoing  
service and support  
at no cost to you, or  
your clients



Bolster your behavioral  
coaching by insuring  
and defining client  
outcomes



# Here's what we do:

- ▶ **Annuities**
- ▶ **Insurance**
- ▶ **Annuity Transition**

# Annuities

- **Create durable sustainable retirement income streams**
- Potentially lower client annuity fees and improve accumulation
- Protect principal
- Help build and execute legacy plans



# Insurance

- **Increase or decrease coverages** based on client reviews
- **Replace income**
- **Design tax-free loan strategies**
- **Insure small business clients** against the loss of key personnel



# Annuity Transition

- **Transition brokerage annuities** to your fee-based practice to lower client costs and increase AUM
- **Protect old client annuities** from being poached as house accounts
- **Bring held-away annuity assets in house** to improve visibility on client assets.



# It's getting better all the time

We help grow your practice with a menu of client offerings without the need to hire additional staff or increase your overhead. And there's no additional cost to you or your clients.

If your clients need these solutions, and you don't have an insurance license, you'll need a partner like us to help uncover insurance and annuity options that aim to control what can be controlled: risk exposure, cost, tax treatment, and investor behavior.

In the end, your advisors no longer need to push insurance offerings to someone down the street. Plus, most of our advisory solutions benefit from a Private Letter Ruling that provides tax relief to clients of RIAs and fee-based advisors who want to bill from the products directly.

With recent  
advances in  
solution design  
from our insurance  
company partners,  
you'll have:

- ▶ **Zero-commission solutions**
- ▶ **Complete visibility of client policies on wealth management systems like Orion, Investnet, and others via direct data connections, DST data feeds, or DTCC data feeds.**
- ▶ **Fully billable options**
- ▶ **Surrender-penalty-free choices<sup>2</sup>**
- ▶ **Easy electronic application processing and signing**



# Think of us as your firm's advisory annuity + insurance help desk.

Our mission is to provide advisors and their clients valuable retirement solutions that are simple to use, easy to understand, and delivered with outstanding service.

In business since 2011, we're the leading, independent platform for fee-based insurance solutions. Our unbiased team of licensed experts has a range of experience with annuities, stand-alone living benefits, retirement income solutions, and traditional life insurance.



**Not all of these solutions suit everyone, but for those who need them we offer access that many RIAs haven't had, on a platform that connects multiple accounts so you can report on them, include them on client statements, and bill on them without triggering a taxable event.**





You don't have to know  
insurance.<sup>3</sup>

That's our job.

We don't make the solutions on our platform, but we work with insurance companies and RIA firms to design fee-based options that deliver real client value, together. When your firm partners with RetireOne, your advisors have access to the experience and expertise of industry veterans, and a voice in concept development.

You don't have to be annuity or insurance experts. That's why we're here, and that's why we're independent. We won't put the interests of an insurance company over the interests of your firm's clients, and we won't cross-sell or up-sell them.

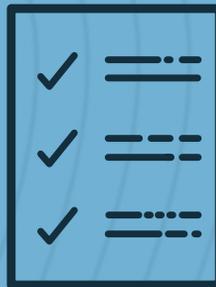


**“As a fee-only, fully fiduciary advisor, I want to make sure we have access to the highest quality, lowest cost, and most appropriate products for our clients who have insurance and/or annuity needs. To that end, I can highly recommend RetireOne, which my firm has been using for many years.”**

Sean Curley  
CFP® Managing Partner  
Principal at The Retirement Planning Specialists, LLC.



# Our Process





# Step 1

**RIA shares client need** over the phone, or in a client statement, or policy via encrypted email. We review the client scenario to find strategies engineered to replace income, maximize accumulation, defend against market volatility and principal risk, provide predictable and reliable income streams, or ensure the worry-free transfer of wealth.



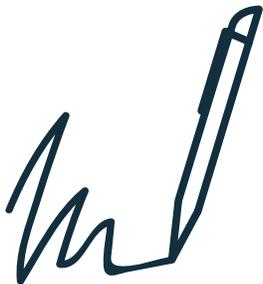
# Step 2

**We run an illustration** or comparison. In many cases, we can even return a client-approved report that your advisors may share and file for their records.



## Step 3

**We pre-fill the applications** (either paper or electronic) and send them to your advisor.



## Step 4

**Your advisor collects all of the necessary signatures** (wet or e-sig) and provides any missing information. Once the application is returned, we ensure that everything is in good order.



# Step 5

**We manage the suitability requirements.**

All transactions made on their behalf undergo multiple levels of suitability review including approvals by principals of our broker-dealer.



# Step 6

**We help connect reporting and aggregation technologies** once the account funds, and the assets are under your firm's management.

Note that the life insurance process is very similar to the above process, but we leverage a third-party technology platform called "Covr" to help with the application, and to schedule paramed exams, if necessary.

“[It is a] super easy process and RetireOne’s staff are very responsive and helpful.”

DJ Hunt  
CFP® Senior Financial Advisor,  
Moisand Fitzgerald Tamayo, LLC.



# Integration

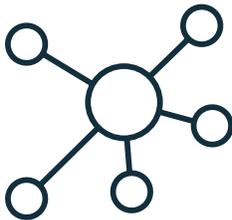
Visibility of client assets isn't an issue anymore.  
We work with platform partners and fintech companies to give you and the IARs in your firm flexibility to access client annuity and insurance data where you need it.





## DST FanMail

DST connections allow the data to be fed to portfolio management systems (PMS) like Tamarac, Orion, or Black Diamond, to name a few.



## Direct data feeds

Some manufacturers of advisory solutions have developed direct data feeds to PMS software, which eliminates the need for an aggregator.



## RetireOne DTCC data feeds

Whether it's a newly-established policy through our Advisor Solutions Team or a client's legacy policy that has been transitioned to our platform, we may be able to send annuity data directly to your PMS.



## RetireOne Advisor Portal

Our advisor portal is a one-stop shop for advisors or RIA firms to view all policies serviced on the RetireOne platform.



# Outsourced Insurance Desk

RetireOne also partners with FIDx as an outsourced insurance desk (OID) on the Envestnet Insurance Exchange. RIA users of the wealth platform enjoy a seamless digital experience from pre- to post-issuance with the assistance and ongoing service of RetireOne as agent of record. This streamlines the entire insurance experience for RIAs.

# Financial Planning Software

We continue to work with industry leaders to illustrate the value of annuities in holistic financial plans. To that end we can help model the impact of lifetime income streams in a portfolio, for instance, or how protecting principal can mitigate sequence of returns risk with eMoney and MoneyGuidePro.



"The RetireOne Advisor Portal spares us the hassle and headaches of getting hung up in complicated phone queues. It really raises the bar on RetireOne's impeccable service. They're the back office for our back office."

Lotay Yang,  
founder of Black Card Circle® RIA.





## Advisory Partners + Advisory Solutions

We only work with "A" rated providers offering solutions that fit the fiduciary standard of care because they pay zero commissions. When your clients do well, you do well.

Stripping commissions out of the solutions on our platform allows for lower insurance costs, more competitive benefits and the elimination of lock up periods.



# About RetireOne

We're big fans of fiduciaries, because fiduciaries are passionate about putting clients first. And we understand the importance of a client-first philosophy: Our leadership team includes a blend of veterans from companies on the leading edge of client-driven RIA-focused insurance products and technologies at Charles Schwab, Jefferson National and Nationwide Financial.

We have also collaborated with some of the largest RIA firms in the nation since 2011 to develop scalable systems, processes and procedures that fit the fiduciary model. The result is an open architecture fiduciary platform that provides excellent advisor experiences, and conforms to regulatory rigor, including the latest Reg BI requirements.

Founded in 2011, RetireOne is located in Louisville, KY with headquarters in San Francisco. Our Broker-Dealer is EF Legacy Securities: 222 South First Street, Louisville, KY 40202.



## Disclosures

1 Source: Insured Retirement Institute, "The Language of Retirement 2017: Advisor and Consumer Attitudes Toward Income in Retirement."

2 Variable annuities available on the RetireOne platform do not assess surrender penalties. Because fixed indexed annuities on the platform charge no fees, contingent deferred sales charges may be assessed if the policy is withdrawn during the surrender period.

3 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.

Neither RetireOne, nor any financial professionals acting on its behalf, should be viewed as providing legal, tax or investment advice. Your client should be advised to rely on their own qualified professional.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including Midland National® Life Insurance Company. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, Midland National Life Insurance Company.

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 Aria Retirement Solutions, Inc. (ARIA), a licensed insurance agency (resident KY license no. DOI-778494). In CA, ARIA is doing business as Aria Insurance Solutions, Inc., (nonresident license no. 0H44773).

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

FORM # 20210106-EFLS-A002.

