

The Outsourced Insurance Desk for 1,200+ RIAs

As the leading, independent platform for advisory insurance solutions, we're big fans of fiduciaries, because fiduciaries are passionate about putting clients first. That's why we've made it our mission to provide valuable retirement solutions that are simple to use, easy to understand, and **delivered with outstanding service**. It's also why we don't charge any fees over and above the product fees to work with our team of licensed experts since our founding in 2011.

Not insurance licensed? Not a problem.

With RetireOne, you can transfer client risks to an insurance company and transfer your firm's transactional risks to our firm and our wholly-owned broker-dealer, RetireOne Investment Services, LLC. You don't need an insurance license to work with us. Our agency and experts are licensed in all 50 states, so we handle the application, suitability requirements and ongoing servicing as agent of record.

RetireOne Programs

Annuity Transition – Transition old brokerage annuities to your fee-based practice to protect them from being poached as house accounts. RetireOne is assigned agent of record to help bring these held-away annuity assets in-house. We then service and monitor them for ongoing 1035 exchange opportunities.

Annuity Rescue – Potential to save your clients 40-60% in annual fees and increase your AUM by exchanging old, expensive annuities for today's next-gen, commission-free advisory solutions. RetireOne provides suitability reviews that aim to lower costs, remove unnecessary riders, or add additional benefits.

Protected Accumulation – Protect client investments from market risk with advisory fixed index annuities, registered index-linked annuities, and multi-year guaranteed annuities. These solutions are designed for the way RIAs do business: commission free, billable, and easily connected to your desktop.

Insurance – Create efficiency and enhance your offerings via our partnership with Highland Capital Brokerage. Through our strategic partnership, you can expand your client offerings with life insurance, LTC, and disability insurance...allowing you to receive best-in-class solutions and outcomes for your client.

Platform highlights

» **Reg BI-compliant multi-carrier platform**

Access 50+ advisory solutions on our curated fiduciary insurance + annuity marketplace from top rated insurance companies.

» **Independent**

We don't represent the interests of insurance companies. Partner with us for unbiased guidance and support with no upfront commission advisory solutions.

» **Transparent** low cost solutions offer enhanced client value and transparency in their design and pricing.

» **Tools, Technology + Data Connectivity**

Compare solutions and measure their impacts on client portfolios with our tools. Our data connections also allow you to view client annuity assets in your portfolio software through DST, DTCC or directly on our Advisor Portal.

» **No additional cost**

We don't charge a subscription fee. Partner with us and you no longer need to send clients to someone down the street when they need insurance planning.

» **Billable**

Most advisory solutions on the platform are fully billable under the IRS private letter ruling of 2019.⁴

Servicing RIAs since 2011

RetireOne was founded in 2011 by former Schwab Chief Legal Counsel David Stone and former Schwab CTO Scott Strait. Our leadership team includes veteran executives who share the vision of building

a retirement income and savings platform focused exclusively on independent RIAs. Today, we partner with more than 1,200 advisors managing \$2 billion+ in AUA for 11,000+ client accounts.

Securities offered through RetireOne Investment Services, LLC (RIS). RIS 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, RIS is doing business as R1 Agency Insurance Services, 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).

2/2025

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Questions? Call 877.575.2742

www.RetireOne.com