

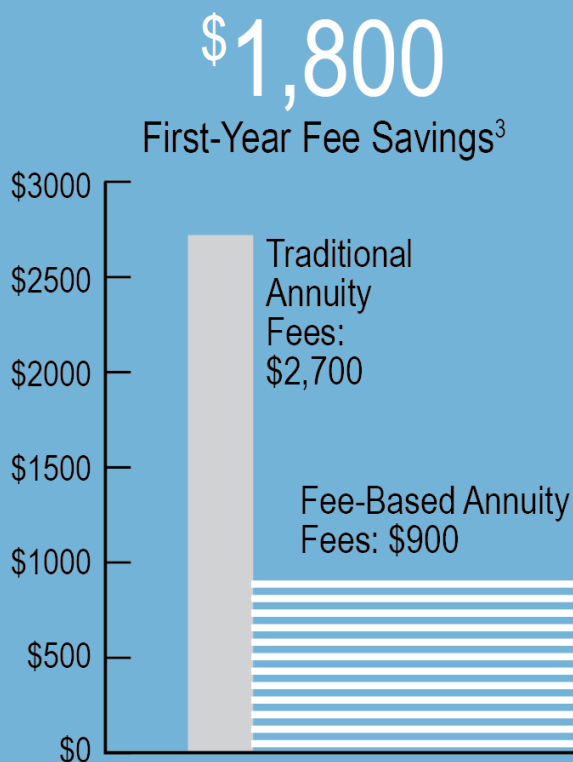
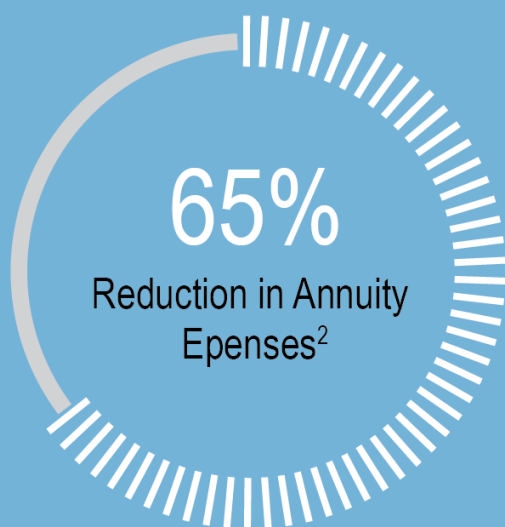
Breaking away? We can help.

You've set up your custodian. Maybe you've already moved your clients' IRAs, brokerage accounts, and alternative investments to the custodian. Don't leave your annuities behind.

You still have millions in annuity assets held with your former broker-dealer. Before long, those accounts may be reassigned as house accounts—giving your old firm direct access to your clients and putting those relationships at risk.

We can help you retain control. Our team will review your clients' annuities to identify which ones qualify for a tax-free 1035 Exchange into low-cost, fee-based options available on our platform. And the best part? You don't need an insurance license to get started.¹

Our stats.



1,200+
RIA Partners Served

\$0
Additional Cost

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

Reduce
client costs

Improve
client benefits

Earn
advisory fees

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 up to 65% or more.

- Earn advisory fees – bill up to 150 bps.
- No need to be insurance licensed.
- RetireOne does analysis and makes recommendations. Responsible for suitability and paperwork.
- Contingent deferred annuity, fixed indexed annuities, index linked annuities, variable annuities, and more.
- Connect annuity assets directly to your portfolio management software.

¹Insurance 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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