INTERNALIZE MODEL

Premier Support for Insurance Licensed RIAs

RIA™
INSURANCE SOLUTIONS

RIA Insurance Solutions Overview

RIA Insurance Solutions is your trusted partner dedicated to supporting your unique RIA needs. From guiding you through insurance planning strategies and educating on product solutions, to helping with data aggregation and reporting, our goal is to make integrating insurance into your practice easy and efficient. Most organizations that provide insurance solutions to RIAs have a rigid approach that only works for a subset of RIAs. RIA Insurance Solutions has a flexible service model with the ability to create a customized approach based on the needs of your business and clients.

Although all RIAs are fiduciaries and act in the best interest of their clients, there are significant differences in the business models of RIAs. Some RIAs are fee-based with a broker dealer relationship (hybrid) and an affiliated insurance agency. Others are independent fee-only RIAs with no insurance affiliation. In between are a variety of RIA business models that all are focused on the client's best interests. RIA Insurance Solutions can support all RIA service models and also adapt with your firm as your business evolves over time.

INTERNALIZE : Business Practice Model for Insurance Licensed RIAs

Many RIAs perform comprehensive financial planning and want to own the process of delivering insurance to their clients. Your firm has the people, licenses, and resources needed to implement insurance solutions. You need a partner that understands RIAs and aligns with your principles of transparency, independence, and customer focus to identify and implement the best solutions for your clients. We make insurance easy by providing top-tier research, product access, case design, and integrate it all onto your platform.

Fiduciary Level Advice RIA Insurance Solutions uses a variety of financial planning, research and comparison tools to help you ensure that protection products placed within a client's portfolio adhere to best interest standards. RIAs can charge fees or take commission with the products they choose based upon your business model and the best fit for your client's goals.

Case Design and Advanced Concepts Support Case design and advanced concepts support – With decades of insurance subject matter expertise you can depend on our team when you are developing a case in an unfamiliar area. We can assist with advanced topics like annuity titling, small business compensation planning, and estate planning so that your team delivers the best solution for your client.

Case design often starts with a review of existing policies. We will evaluate your client's in-force annuity and life insurance policies to help you determine if they still fit within your client's goals.

Financial Planning Our team has financial planning software knowledge to help you model insurance strategies, interpret the results, and implement the best solution.

Carrier and Product Selection We have access to a robust and comprehensive line-up of insurance products from 80 top-rated insurance companies. We have both commissioned and fee-based products to solve your client's most pressing concerns.

- ***Care Planning***
- ***Disability***
- ***Annuities*** *(commissioned and fee-based) Fixed, Fixed Indexed, and Variable*
- ***Life Insurance*** *term and permanent, fixed and variable*

Case Management – We seriously have a thing against paper. We make contracting and submitting business easy and paperless. Our experienced case management team works directly with carriers to get your policies placed inforce and our advisor portal allows your team to easily track the status of pending policies.

FinTech Integration We understand how important your technology platform is to your business and your clients. We help to identify insurance solutions that will integrate into your reporting and technology tools.

Business Development Programs Whether you're looking to establish your brand, stay connected to existing clients, prospect and secure new ones, or use media promotion to your advantage; we're here to help. These programs are optional and have transparent pricing models. Many are only available to advisors affiliated with RIA Insurance Solutions.

How to Get Started Interested in learning more about how we can make insurance easy for your office? For a no-pressure, no-obligation conversation with a senior insurance consultant, give us a call at 833.652.0826 or visit our website at *https://www.ria-insurancesolutions.com/*.

Contact RIA Insurance Solutions Today to Learn More!
(833)652-0426 | ria-insurancesolutions.com