



FOR FIRM OWNERS

The RIA Owner's Guide to UAG Partnership

How to join the partnership without losing the firm you built.

Owned by advisors	No private equity	No broker-dealer ownership	No debt
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USE THIS GUIDE TO CLARIFY

- What you want to keep as a firm owner.
- What support you want around the firm.
- What to ask before joining any partnership.

DESIGNED FOR

Firm owners and advisor teams weighing whether a shared partnership can support independence, continuity, and long-term firm strength.

Roughly 15 minutes to read. The worksheet is meant to be written on.

Questions before you decide? Start the conversation.

Confidential, with no transition timeline attached.

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You're Choosing More Than a Platform

For most firm owners, joining a new structure isn't really about payout, technology, custody, or transition support. It's about the firm you've already built, and the one you still want it to become.

A firm carries a name clients recognize, a team that knows how you work, and a reputation built one referral at a time. None of that shows up on a payout grid, and it's usually where the real value sits.

THE CORE IDEA

A partnership should answer more than "Where can I move?" It should answer "What am I building, and can I hand it on?"

The right structure makes your firm stronger without making it disappear into someone else's brand.

How to Use This Guide

Use it to think through the firm side of the decision. It should help you get clear on:

- What you want to keep as a firm owner.
- What support and scale you want around the firm.
- How a shared advisor-owned structure differs from a platform relationship.
- What to ask before joining any partnership.
- Whether the model fits the firm you want to grow and eventually transition.

It won't replace legal, compliance, tax, valuation, or transition advice. Think of it as preparation for a business-owner conversation.

What Firm Owners Want to Keep

Talk about independence turns tactical fast. Forms, custodians, systems, data, fees, timelines. But underneath all of that, you're usually holding on to something else.

The firm name and identity clients recognize	Clients who have had your cell number for a decade
The planning philosophy that shaped the firm	Decision-making close to clients and the business
The operating culture of your team	The economics of the firm
The long-term direction of the business	The enterprise value built over years

These are practical, emotional, and strategic all at once. Whether a move is possible is the easy question. The more difficult question is whether it carries the identity, the story, and the substance of the firm forward.

What a Partnership Can Add

Independence without support means every problem lands on your desk. Support without ownership means someone else sets the priorities. A good one sits between the two.

Shared scale without giving up the firm's identity	Compliance infrastructure built for advisor-owned independence
Technology and reporting support	Custodial relationships and operational coordination
Training for advisors and staff	Peer connection with other firm owners
Idea sharing and joint work	Support for continuity, succession, and firm strength

These services carry defined monthly costs, reviewed in a private conversation.

THE QUESTION UNDERNEATH

Where support exists, does it strengthen the firm or take it over?

How UAG Frames the Partnership Model

Advisor ownership isn't a feature of United Advisor Group. It's the structure.

It exists for firms that want what a partnership offers while keeping the business close to the people who serve the clients.

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The organization is not owned or controlled by a broker-dealer, though advisors may still choose to affiliate with one. Structural facts stated above are defined in United Advisor Group's Operating Agreement.

Ownership decides who the organization answers to. When the owners are the advisors building firms inside it, the conversation changes from what you're allowed to use to what you help decide.

Independent Firms Inside a Shared Structure

UAG is a partnership of independent firms across the country, each keeping its own name and identity. You can see the current member firms, listed by region, on the UAG website.

Take a look here: uagria.com/affiliates

A strong partnership doesn't need or want every firm to look the same.

Firms differ in client base, planning style, service model, staffing, and growth goals. What they share should earn its keep through support and alignment, not sameness.

That holds whether you're coming from an independent broker-dealer, a wirehouse, or an RIA you already run. Independence is rarely the hard part. Staying connected while you have it usually is.

PARTNERSHIP SHOULD ADD STRENGTH

Nobody benefits from making every firm identical. The goal is to give advisor-owned firms more room to build on.

Questions to Ask Before Joining

Work through these honestly. Check the ones you can answer today and mark the ones you can't. The answers usually reveal whether a structure is genuinely built around advisor-owned firms, or simply using the language of independence to describe a platform.

- ☐ Will my firm name, brand, and identity carry forward?
- ☐ Who owns the organization I would be joining?
- ☐ Is there private equity, broker-dealer ownership, or debt I should understand?
- ☐ How are firm-level decisions made?
- ☐ What voice do advisor owners have in the direction of the organization?
- ☐ What support exists for compliance, technology, reporting, training, and operations?
- ☐ How does the model support growth without one definition of success?
- ☐ How are client relationships handled during and after a transition?
- ☐ How does the structure support continuity, succession, and transferability?
- ☐ Am I joining a platform for now, or a partnership for the next chapter?

THE QUESTION I MOST NEED ANSWERED

Where to Go Next

Start by separating the questions. What do you want to keep? What do you want to gain?
And does the structure in front of you serve both?

A confidential conversation can help you work through your structure, your growth plans,
and whether UAG's advisor-owned partnership is worth exploring.

SUGGESTED NEXT STEP

Begin a confidential conversation.

Confidential, with no transition timeline and no obligation attached.

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Important Disclosures

This guide is for educational and planning discussion only. It is not a prediction, guarantee, offer, solicitation, legal opinion, compliance advice, valuation, appraisal, tax advice, transition recommendation, suitability determination, or confirmation that any specific partnership structure is appropriate for any particular advisor or firm.

Actual transition steps, timelines, economics, costs, regulatory requirements, ownership terms, custodial requirements, compliance obligations, technology needs, firm value, continuity options, succession outcomes, and business results vary by advisor, firm, platform, custodian, client base, regulatory requirements, market conditions, and other factors.

Statements regarding United Advisor Group's ownership and capital structure are current as of September 2026 and are subject to change. Advisors and firm owners should review their own situation with appropriate legal, compliance, tax, valuation, and professional advisors before acting on any information in this guide.

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