



FOR ADVISORS EVALUATING A STRUCTURE

UAG Single-Tier Partnership Guide

What advisor ownership means, and how it differs from platform access.

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

- What Single-Tier partnership means in plain language.
- How advisor ownership differs from simply accessing a platform.
- What advisors may retain and what they may gain.

DESIGNED FOR

Advisors who want independence, support, alignment, and long-term business value.

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.

Ray Gettins, Director, United Advisor Group

rgettins@uagria.com | 513.702.7211 | [Scheduling Link](#)

The Structure Behind the Decision

Most advisors don't make a change simply because they want a different logo on a statement or a new set of software tools.

They move because something about their current structure no longer fits the business they're trying to build.

Sometimes the concern is control. Sometimes it's economics. Sometimes it's brand, compliance burden, succession, or the quiet sense that you're building value for someone else.

Single-Tier partnership is built around that last one.

THE UNDERLYING QUESTION

Am I joining a platform, or helping build a partnership that can support the firm I want to own, grow, and eventually transition?

This guide explains how UAG thinks about Single-Tier partnership, and what to ask before you choose your next structure.

How to Use This Guide

Use it as a planning framework. It's here to help you think through structure, ownership, and support while the decision is still open.

- What Single-Tier partnership means in plain language.
- How advisor ownership differs from simply accessing a platform.
- What advisors may retain and what they may gain.
- Why alignment matters after the transition is complete.
- Questions to ask before choosing a platform, partnership, or long-term home.

This guide won't recommend a path or lay out a transition plan. Think of it as a way to organize the conversation before you decide what deserves a closer look.

What Single-Tier Partnership Means

In many models, advisors are sorted into tiers by production, affiliation type, payout, or how much control they're allowed to keep.

Those tiers separate the people building client relationships from the people who benefit most from the firm's scale.

UAG's model starts from a simpler idea: each partner is an independent RIA, and the partnership is owned by advisors rather than outsiders.

Single-Tier, IN PLAIN LANGUAGE

Single-Tier means the partnership isn't built around advisor classes, outside ownership layers, or a broker-dealer parent. Just independent advisor-owned firms in one aligned structure.

That doesn't mean every firm looks alike. Practices, specialties, clients, and growth plans all differ.

What the Model Protects, and What It Is Not

WHAT IT PROTECTS

- The advisor's relationship with clients
- The firm's brand, identity, and business direction
- The economics and enterprise value of what the advisor builds
- The ability to grow with structure and support around the firm
- A voice in the direction of the partnership through ownership

WHAT IT IS NOT

- A broker-dealer model
- A private-equity roll-up
- A debt-driven structure
- A tiered system where some advisors matter more than others
- Independence without infrastructure or support

Why Structure is Important

A transition usually starts with the immediate questions. Payout, custody, technology, compliance, paperwork, and what to tell clients.

Those questions matter. But structure determines what happens after the move.

It decides who benefits from scale, who has a voice, where the economics land, and whether you're building a firm or renting access to someone else's.

THE FIRST YEAR IS ONLY PART OF THE DECISION

The structure you choose shapes the next twelve months. It may also shape the next ten years of firm value, succession options, and client continuity.

So look at Single-Tier the way you'd look at any structure you plan to be in for a decade or more.

The Alignment Question

When outside capital, broker-dealer ownership, or layered platform economics sit above you, one question is worth asking.

THE ALIGNMENT QUESTION

Do I understand who benefits from the value I am building?

UAG is owned by the advisors practicing inside it. It doesn't reduce the workload. It changes who benefits from it.

Advisor Ownership Versus Platform Access

PLATFORM ACCESS QUESTION	Single-Tier PARTNERSHIP QUESTION
What does the platform provide me today?	What structure supports the firm I am trying to build?
What payout or fee applies this year?	How do economics, ownership, and long-term value work together?
Can I use the tools I need?	Can I retain control while gaining infrastructure?
Who owns the platform?	Are advisors connected to the direction of the organization?
What happens if the platform changes?	How much voice do advisors have in the conversation?

What You Keep, What You Gain

For many advisors, this isn't about giving everything up to get support. It's about keeping what should stay close to you and gaining what's hard to build alone.

YOU RETAIN	YOU GAIN
• Your firm name, brand, and identity • The client relationships you worked years to earn • Decision-making close to your clients and business • The economics and enterprise value of what you build	• Scale that supports the firm without taking over the story • Compliance infrastructure built for advisor-owned independence • A peer network of advisor-owned firms facing similar growth and continuity questions • A structure designed to support succession, continuity, and long-term firm strength <i>These services carry defined monthly costs, reviewed in a private conversation.</i>

The details differ for everyone. The principle doesn't. Keep control over the things clients notice. Add support for the things they never see.

The Retain / Gain Lens

Before you evaluate any platform or partnership, split the decision into two columns.

- What do I need to retain because it defines the business I built?
- What do I need to gain because I shouldn't have to build every piece alone?

That usually shows whether a model is solving your move or supporting your business.

Support After the Move

A partnership shouldn't be judged only by how well it gets you through the move. What happens afterward matters more.

Independent firms still need practical support around the business. That can include:

Technology and reporting	Compliance infrastructure
Custodial relationships	Training for the advisor and team
Operational structure and workflows	Idea sharing with other advisor-owned firms
Joint work and strategic collaboration	Firm-growth and firm-value education

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

THE MOVE IS NOT THE FINISH LINE

The right structure not only carries you through the move, it's the one your business will be running on for years.

Firm Value and Continuity

There's a longer conversation underneath all of this.

Most advisors aren't only serving clients today. They're trying to build something durable, transferable, and less dependent on the founder.

Which means the partnership conversation should cover continuity, succession readiness, repeatable systems, and what the firm is worth over time.

UAG doesn't promise a specific valuation, sale outcome, growth result, or liquidity event. The aim is to help you think about what actually drives firm value over time.

Who the Model May Fit

The model can fit advisors coming from very different places. Your starting question depends on where you're coming from.

Independent broker-dealer advisors

You're likely asking whether your current structure still gives you enough control, economic clarity, and a real path to ownership.

Wirehouse advisors

Your question is probably what you'd keep if you moved: client trust, service standards, business direction, and your team's confidence.

Established RIAs

You may be weighing whether a partnership can add scale, support, and shared thinking without taking over the firm.

It isn't for everyone. It fits advisors who want independence without doing all of it alone.

Questions to Consider

Work through these honestly. Check the ones you can answer today. Mark the ones you can't. The unanswered ones are often the most useful agenda for the next conversation.

- ☐ Do I want to own and direct the business I am building?
- ☐ Do I understand who benefits from the value my firm creates?
- ☐ Can I retain my brand, client relationships, and business direction?
- ☐ What support do I need that I don't want to build alone?

- ☐ Does this structure help me think beyond transition logistics?
- ☐ How would this model support continuity, succession, and long-term firm strength?
- ☐ Will I have a meaningful voice in the partnership conversation?
- ☐ Am I choosing a structure for this year, or for the future of my firm?

THE QUESTION I MOST NEED ANSWERED

How UAG Thinks About Partnership

United Advisor Group was built around advisor ownership. That changes where the decisions get made.

You aren't a producer inside someone else's business. You're part of a partnership built around independent firms, shared scale, and aligned economics.

Owned by advisors	No private equity	No broker-dealer ownership	No debt
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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.

For the right advisor, the real question is which structure fits the business you want to own, grow, and eventually hand on.

That's why Single-Tier belongs in the same conversation as ownership, economics, client relationships, succession, and long-term firm value.

Where to Go Next

If you're evaluating partnership models, start by clarifying what you want to retain and what you need to gain. A confidential conversation can help you talk through your current structure, your economics, and whether UAG's Single-Tier advisor-owned model is worth exploring for your firm.

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, transition plan, legal opinion, compliance advice, valuation, appraisal, transition recommendation, suitability determination, or confirmation that any specific structure is appropriate for any particular advisor or firm.

Actual transition steps, timelines, economics, costs, regulatory requirements, client communication obligations, custodial requirements, technology needs, ownership rights, profit-sharing opportunities, business results, firm value, succession outcomes, and continuity options vary by advisor, firm, platform, custodian, client base, regulatory requirements, market conditions, partnership agreements, and other factors.

References to advisor ownership, Single-Tier partnership, support, firm value, continuity, succession, economics, or long-term business value are intended for general discussion and do not guarantee any specific result or outcome. Statements regarding United Advisor Group's ownership and capital structure are current as of September 2026 and are subject to change.

Advisors 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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