



FOR ADVISORS EVALUATING UAG

What Makes Us Different?

The structure, the economics, and the tenets behind United Advisor Group.

Single tier partnership

92% Payout

Multiple custodians

Pass through entity

What each of these means in practice begins on page 2.

WHAT'S INSIDE

- Mission, vision, and structure.
- Affiliation, compensation, and cost.
- Broker-dealer options and the tenets.

DESIGNED FOR

Advisors evaluating United Advisor Group, or comparing it against another RIA, platform, or broker-dealer.

Roughly 10 minutes to read. The worksheet is meant to be written on.

Questions before you read? Start the conversation.

Confidential, with no transition timeline attached.

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Mission Statement

MISSION

Advisors working together, helping each other grow and take care of the client.

Vision

We believe that advisors succeed by doing good for others

By leveraging the powers of experience and scale, it is our vision to be the most efficient, transparent, comprehensive, equitable compliance and operations solution available to independent advisors who are inspired by their clients' success.

Structure

ELEMENT	HOW IT WORKS
Single tier partnership	Partners, and revenue sharing advisors
Payout	92% Payout
Multiple custodians	AssetMark, Axos, Goldman Sachs, Schwab, SEI
Performance reporting	Black Diamond performance reporting
Hybrid broker dealer	Pick your own or utilize our relationships

Affiliation & Compensation

Advisors may join/work with United Advisor Group as follows:

LEVEL	WHAT IT MEANS
Advisor Level	Any advisor/team with an annual revenue less than \$350,000 will receive a 92% payout.
Revenue Sharing Advisor	Any advisor/team with an annual revenue greater than \$350,000 will receive a 92% payout plus a pro-rata calculation of the profit post taxes owed of the RIA as a 1099.
Partner	Any advisor/team with an annual revenue greater than \$350,000 and 2+ years as an Advisor with UAG will receive a 92% payout plus a pro-rata calculation of the profit of the RIA as a K-1.

Levels and thresholds are stated as written by United Advisor Group. Confirm the level that applies to you, and its terms, directly.

THE QUESTION UNDERNEATH

Where does the profit of the firm you affiliate with go, and are you in a position to share in it?

Cost Structure - Client Perspective

Simplified custodial structure

CUSTODIAN	PLATFORM FEE
Axos	4 bps platform fee assessed quarterly in arrears.
Goldman Sachs	4.5 bps fee assessed quarterly in advance.
Schwab	0 cost platform fee, no cost equity trades, max \$25 MF trades
SEI	4 bps platform fee assessed quarterly in arrears.

Performance reporting by Black Diamond: 1 bp. United Advisor Group RIA fee: 2bps.

Simplified TPAM Structure

PLATFORM	WHAT IT COSTS
Amplify platform	Single tiered fee of 10bps. with access to trading and hundreds of independent TPAMs.
AssetMark	Standard AssetMark fee schedule.
Orion	Standard fee schedule plus performance reporting and UAG fee of 3 bps.

Cost Structure: Advisor Perspective

ITEM	PER MONTH
E&O insurance (\$5 million in coverage) + Cyber (\$3million)	\$85
Comms review & encryption	\$50
Compliance & Trade Review	\$60
Wealthbox, Pro Plus- for workflows	\$56
Tech fee	\$30
Monthly affiliation costs	\$281

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

Hybrid Broker Dealers

RELATIONSHIP	WHAT IT'S FOR
Pick your broker dealer	Bring the broker dealer you already use
DPL	Transition program to exit FINRA and reposition VAs
Benefit Funding Services	Traditional broker dealer structure. Commission accounts: 529's, VAs, VULs.
Mutual Securities	Transition program to exit FINRA and turn existing VAs into fee revenue.
PKS	Traditional broker dealer structure. Commission accounts: 529's, VAs, VULs, REITs.

Tenets

Five statements govern how the firm operates. Each one is worth testing against any organization you evaluate, including this one.

Pass through entity

WHAT IT MEANS

Revenue flows through to those who create it.

WHY IT MATTERS TO YOU

There is no layer sitting between what you produce and what you are paid.

Not for Sale

WHAT IT MEANS

The firm is not being positioned for sale.

WHY IT MATTERS TO YOU

A firm built to sell eventually runs on someone else's timeline.

Equity of ownership

WHAT IT MEANS

Single tier partnership comprised of established, experienced advisory firms.

WHY IT MATTERS TO YOU

One tier means one set of terms, with no senior class holding different economics.

Financial transparency

WHAT IT MEANS

Corporate books are available to any member on request.

WHY IT MATTERS TO YOU

You can verify the economics you are paid on rather than take them on faith.

Independence

WHAT IT MEANS

Affiliated offices maintain operational freedom within the structure of compliance.

WHY IT MATTERS TO YOU

How you run your practice and serve your clients stays yours. What is shared is the compliance framework around it.

Structural facts stated above are defined in United Advisor Group's Operating Agreement. Confirm current ownership, capital structure, and affiliations directly, and with your own advisors, before making any decision.

Questions to Consider

Work through these honestly. Check the ones you can answer today and mark the ones you can't. The unanswered ones are your agenda for the next conversation.

- ☐ Do I know what my current affiliation costs me each month?
- ☐ Do I know where the profit of my current firm or platform goes?
- ☐ Would a 92% payout change what I am able to build?
- ☐ Do I want a share of the profit of the RIA, and can I meet the terms?
- ☐ Which custodian do my clients need, and is it on this list?
- ☐ Do I have a commission business that needs a broker dealer relationship?
- ☐ Which of the optional agreements would I actually use?
- ☐ Am I looking for a platform, or a partnership?

THE QUESTION I MOST NEED ANSWERED

Where to Go Next

Bring the questions you couldn't answer. A private conversation can help you compare this structure against what you have now, with no timeline attached.

SUGGESTED NEXT STEP

Begin a confidential conversation.

Confidential, with no transition timeline and no obligation attached.

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Important Disclosures

This overview is for educational and informational discussion only. It is not an offer, a solicitation, a recommendation, a suitability determination, or a confirmation that affiliation with United Advisor Group is appropriate for any particular advisor or firm. Payout rates, revenue thresholds, custodial and platform pricing, third-party asset manager fees, monthly affiliation costs, negotiated vendor pricing, and broker-dealer arrangements described here are current as of September 2026, are subject to change, and may vary by advisor, firm, custodian, platform, client base, regulatory requirements, market conditions, and other factors. Profit sharing and partnership participation are governed by United Advisor Group's Operating Agreement and related agreements and are subject to the terms of those documents. Advisors should review their own situation with appropriate legal, compliance, tax, and professional advisors before acting on any information in this overview.

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