

UNITED
ADVISOR
GROUP

The logo for United Advisor Group features the company name in a serif font. 'UNITED' is in blue, 'ADVISOR' is in dark blue, and 'GROUP' is in blue. A red swoosh is positioned above 'ADVISOR' and a blue swoosh is positioned below 'ADVISOR'.

WHAT MAKES US DIFFERENT?

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MISSION STATEMENT

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

Single tier partnership

- Partners
- Revenue sharing advisors

92% Payout

Multiple custodians

- Axos
- Goldman Sachs
- Schwab
- SEI

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:

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 of the RIA as a 1099.

Advisor Level: 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.



COST STRUCTURE - CLIENT PERSPECTIVE

Simplified custodial structure

- Custodian: Axos, Goldman Sachs, Schwab and SEI
Axos: 4bps platform fee assessed quarterly in arrears.
Goldman Sachs: 4.5bps fee assessed quarterly in advance.
Schwab: 0 cost platform fee, no cost equity trades, max \$25 MF trades
SEI: 4bps platform fee assessed quarterly in arrears.
- Performance reporting by Black Diamond: 1 bp
- United Advisor Group RIA fee: 2bps

Simplified TPAM Structure

- Amplify platform- Single tiered fee of 10bps. with access to trading and hundreds of independent TPAMs.
- AssetMark- Standard AssetMark fee schedule plus performance reporting and UAG RIA fee of 3bps.
- Orion: Standard fee schedule plus performance reporting and UAG fee of 3bps.



COST STRUCTURE: ADVISOR PERSPECTIVE

Monthly affiliation costs:	\$242
• E&O insurance (\$5 million in coverage)	\$90
• Email encryption, email archiving:	\$57
• Orion compliance	\$36
• Wealthbox, Pro Plus- for workflows	\$50
• Slack/Syntec fee	\$9

Hybrid broker dealers

- Pick your broker dealer
- DPL - Transition program to exit FINRA and reposition VAs
- Kingswood- traditional broker dealer structure.
Commission accounts: 529's, VAs, VULs, REITs.
Payout negotiated at the office level.
- Mutual Securities- Transition program to exit FINRA and turn existing VAs into fee revenue.



OPTIONAL NEGOTIATED RIA AGREEMENTS

Caddis

- Fractional Chief Revenue Officer (oversees sales and marketing)
- Sponsor Method lead generation through Google ads - 50% discount

Financial planning software

- Right Capital: \$140/month
- AssetMap: 10% discount
- Nitrogen/Riskalyze: \$250/month

Marketing Program

- Quantum



TENETS

- **Pass through entity.** Revenue flows through to those who create it.
- **Not for Sale**
- **Equity of ownership.** Single tier partnership comprised of established, experienced advisory firms
- **Financial transparency.** Corporate books are available to any member on request.
- **Independence.** Affiliated offices maintain operational freedom within the structure of compliance.