



DECLARE YOUR INDEPENDENCE, BUT DON'T GO IT ALONE.

The financial industry is becoming more difficult to navigate every year. More volatile markets, shifts in strategies, and compliance related issues can make it difficult to grow your business at a major institution. In fact, it seems as if whatever manner you come up with to grow your business – the answer is “no.”

So, you have been considering the idea of going independent. Being an Independent Financial Advisor has many appealing benefits. You have autonomy, control, freedom and the opportunity for unlimited income.

But it isn't all just “glamour and glitz” as that “freedom” comes with all the responsibility of being a business owner including the operational, legal, compliance, managerial and regulatory costs. But it isn't just the cost of going it alone; it is also the time that is absorbed by the operational side of the business that reduces the time available for marketing and growing the business.

What if you could have the best of both?

RIA Advisors can help you achieve your goals, maintain your independence, while providing you with a structure that gives you the best of both worlds – the resources, support and platform of a well-established and rapidly growing firm as well as the freedom to run your business the way you see fit.

RIA Advisors is growing a premier asset management and client service platform. Since we are not a “big box” firm, we have the flexibility to focus on the clients and their needs. Our belief is simple – our clients' needs are best served by harnessing and leveraging the abilities of all the professionals associated with the firm.

We want you to be a part of that solution.

What we offer is the structure and platform to market and grow your business; we handle the operational, regulatory and legal costs so you can focus on your clients. We give you access to the products your clients need to meet their financial goals, as well as the tools and support you need to grow your AUM and revenue. Of course, you can leverage as much or as little of RIA Advisors' Support Services as you wish.



Becoming an Independent Financial Advisor is a big step. The executive members of RIA Advisors have a long track record of building successful practices and have the “been there, done that” perspective to help you both during, and after, the transition process.



TRANSITION SUPPORT

To help you make a seamless transition to our firm, we provide the support, guidance and service you need at every stage of the process.

PRE-TRANSITION:

- We work closely with you to analyze your current business and develop a transition plan.
- We review your current employment and non-compete agreements to reduce legal risks during the transition process.
- We will conduct due diligence on the products in your current book of business to ensure portability.
- You will be given access to all of our marketing, operational, and legal resources for the transition of your book.

THE TRANSITION:

Once you make the decision to transition, RIA Advisors engages in supporting you to ensure a successful move:

- We provide you, and your family, with all of the standard benefits from healthcare and HSA's to a 401k plan with company matching.
- Depending on your location and needs, RIA Advisors can provide all of your operational support including your office, support staff, and marketing.
- Our partners work closely with you to meet the challenges of the transition process from marketing to account transfer, client engagement, and servicing.
- Compensation structures are custom designed to meet your needs and operational requirements.

POST-TRANSITION

MARKETING & GROWING YOUR BUSINESS:

Once the initial transition process is completed, RIA Advisors gets to work leveraging all of our assets to support you. What other firms cannot provide you, due to inherently tight compliance restrictions, is the ability to easily and effectively target, access, communicate and acquire new clients.

RIA Advisors can solve that problem for you.

- Our website, ReallInvestmentAdvice.com is read globally and receives over 40,000 visitors per month, and you will be marketed as a firm resource through that site.
- Our firm's content and commentaries (including our advisors' content) are frequently picked up and quoted in the media and in influential financial blogs.
- Our social media presence has nearly 300,000 followers and receives nearly 7 million views/month and is used to promote our advisors and their content.
- You will also be provided with social media support and logistics to help you reach your prospects and generate leads to build your business.
- Our weekly newsletter, which is distributed to more than 30,000 subscribers, will also be used to market for you.
- Advisors are encouraged to contribute and be part of our marketing and social media campaigns.
- RIA Advisors operates a morning radio program in the Houston area, which is then leveraged on a national basis through our podcasts to drive leads to the firm.
- Our P/R firm provides access to local and national media sources to market the RIA Advisors brand from which you will benefit.
- Our audio and video production facilities will be utilized to provide you personalized and specialized marketing materials to promote you and your skill set to suitable clients.

While many firms promise you marketing support, there is no firm that can provide you the support, skill set, and proven track record of RIA Advisors.

PORTFOLIO MANAGEMENT

One of the biggest challenges for independent advisors is portfolio management. While the idea of building and running portfolios for clients seems exciting, it is time consuming, challenging and can be extremely difficult in challenging environments.

More importantly, for many advisors, their time is focused on client's service and retention to the portfolio management falls behind, things get missed, and performance falters.

RIA Advisors team of portfolio managers can help you with that.

The portfolio management process is an active approach built around the client's goals, objectives, risk tolerance, behavioral biases and specific "hurdle rate" derived from their financial planning process. The approach is designed to deliver returns in a disciplined manner to both avoid dramatic market declines and emotional biases that lead to poor long-term investment decisions.

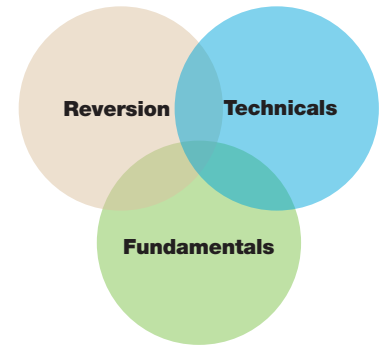
There is no limitation to the asset classes that can be used for each piece of the allocation model but the focus is on lowest costs, relative performance, liquidity, and duration.

Assets are selected for each piece of the portfolio based on a number of both technical and fundamental factors. Those assets are then managed to adjust the exposure of the portfolio to "risk" based on strenuous and consistent quantitative and statistical analysis. With this additional risk based analysis, the goal is to further reduce the downside risk of the portfolio.

The goal of the portfolio is an 80% capture rate of advances in the financial markets with a maximum drawdown of no more than 20% of the overall decline. Over the long-term the minimization of capital destruction will generate excess market returns. This is the basic tenant of investing in action: "buy low, sell high."

The portfolio construction process is driven by three (3) primary drivers.

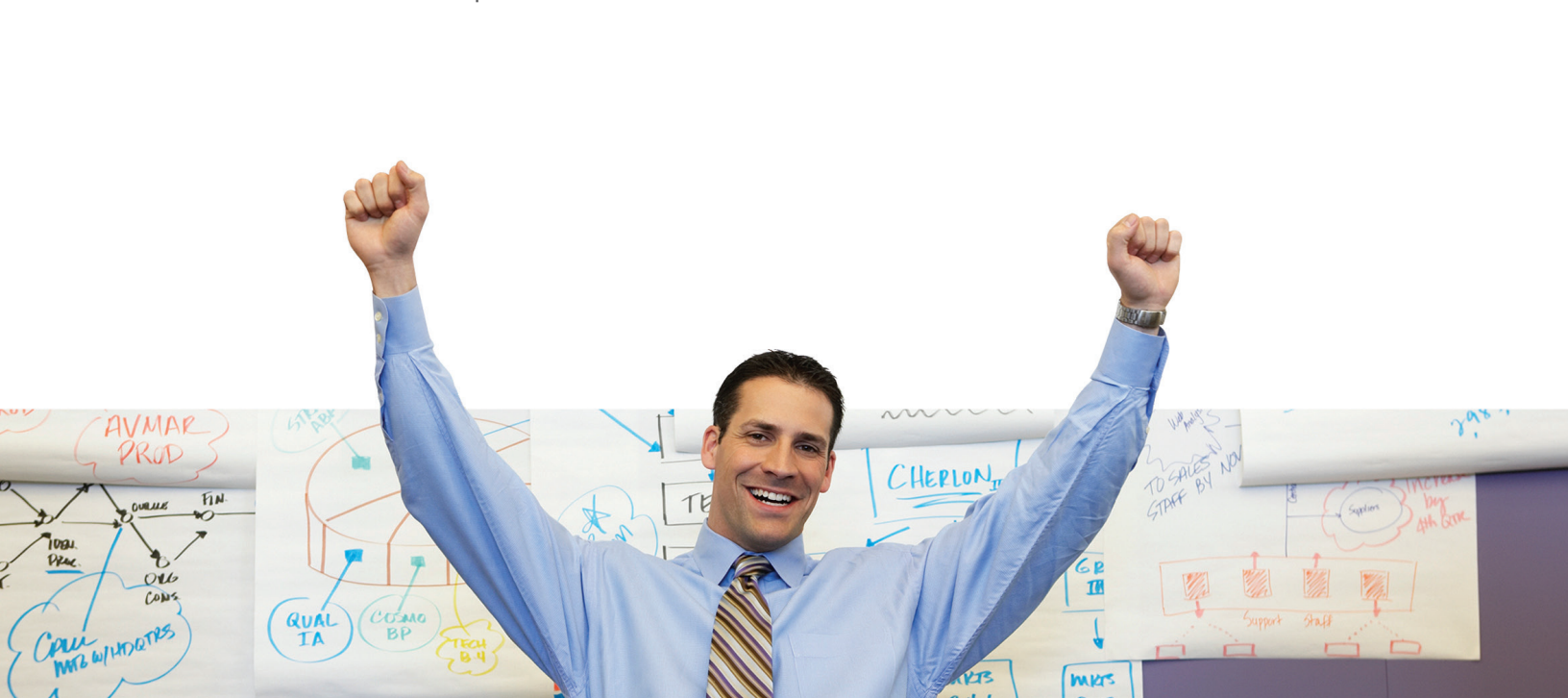
- **Fundamentals** – determine WHAT to buy.
- **Technicals** – determine the WHEN to make buy/sell decisions
- **Reversion To The Mean** – deviation from long-term means determine HOW exposure to "risk" in portfolios is evaluated.



While it is easy to buy investments, it is quite a different matter to know when to sell them and take profits. By having a strict, unemotional, and disciplined approach to money management, the "buy/sell" decisions become a function of the overall process.

While investing for the long-term is extremely important; it is also important to avoid the major market declines that can undermine those long-term goals.

When you are ready, you will meet with the RIA Advisors portfolio management team for a full discussion of the portfolio management process.



TOOLS/TECHNOLOGY

We will give you every tool and advantage necessary for you to grow your business and serve your clients in the best manner possible.

RIA Advisors provides:

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| <ul style="list-style-type: none">• Morningstar Research• Zack's Research• Haver Analytics• Wealth Central• E-Money• MoneyGuide Pro | <ul style="list-style-type: none">• Redtail CRM• Secure Document Exchange• Paperless/Cloud Storage• iRebal Trading/Portfolio Management• Tamarac Portfolio Management• Website Development | <ul style="list-style-type: none">• Social Media Tools• Proprietary & Private Research• Compliance• Legal• Operational• Marketing (Print / Web / Social) |
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THE RIA ADVISOR ADVANTAGE

While it is certainly appealing to be a solely independent financial advisor, you also take on all of the risks and the costs. For most independent advisors, the net profit margin after all expenses including office, staff support, legal, compliance and operations is between 20-25%.

RIA Advisors offers you the opportunity to have all the freedom of independence and the ability to participate in something bigger than just yourself. By taking advantage of costs efficiencies of a larger operation, you can increase your personal profitability and lower your business-related risks.

When you become part of the RIA Advisor team, you become part of great group of professionals from planners, to portfolio managers, research, and marketing. This allows you to leverage a vast pool of experience and talent to grow your business and increase your income.

We look forward to the opportunity to visit with you about all the opportunities that RIA Advisors can provide you as an independent advisor and how we can grow together.



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