



INTRODUCING

LEGACY BOOK SERVICES

Halo Investing Insurance Services helps established or in-transition advisors maintain access to their legacy book of annuity business. As your trusted partner, we do this by becoming broker of record on your in-force annuity contracts.

Halo's experienced team of licensed professionals and award-winning technologies help advisors unlock the value of fee-based annuity solutions. Through Halo's Legacy Book Service, we partner with advisors to eliminate many licensing burdens and additional costs unique to annuities.

Let Halo help you complete your transition to true fee-based freedom.

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Why Solve for Legacy Annuity Business?

SAMPLE LEGACY BOOK

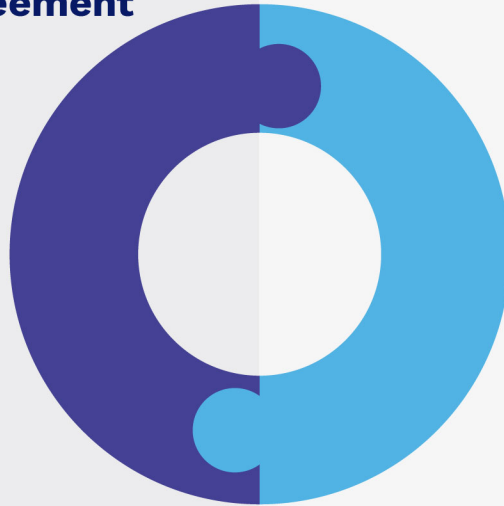
- \$10M annuity assets
- \$80,000 trail, avg. 80 bps
- Monthly BD & licensing cost: \$750
- 90% GDC Payout

| Options | Keep It | Sell It | HALO It |
|---|---|-------------------------|--|
| Ongoing cost | \$9,000 annual BD costs \$8,000 grid reduction | None | None |
| Revenue less BD Fees & Grid Payout | \$63,000 trail annually | 2x = \$160,000 one time | \$64,000 advisory fees annually |
| Business Valuation | 2x = \$126,000 | \$0 | 4x = \$256,000 |
| License & Appointment Required | <ul style="list-style-type: none"> • FINRA 6 or 7 • State insurance license(s) • Product training(s) • Continuing education | None | None |

Agreement Structure

Legacy Book Service Agreement

- Serves as the agreement to initiate Legacy Book Services
- Lists the roles of each party throughout the broker of record change process



RIA Advisory Agreement

- Serves as the agreement after the broker of record changes have been executed
- Lists the contracts included and associated advisory fee to be paid by Halo to the RIA

What is the Process?

Halo's experienced transition team and carrier relationships will support you through the entire Legacy Book transition.

1

A summary of the Legacy Book is provided to determine eligible annuities and the service agreement is executed

2

Contract details are shared securely with Halo and broker of record paperwork is completed

3

Contract owners are notified of the broker of record changes and the documents will be sent for electronic signature

4

Halo completes the broker of record change and pays the RIA for services under the RIA's Advisory Agreement

5

Access to reporting is established and Halo's Annuity RVP's provide ongoing support



CONTACT



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IMPORTANT DISCLOSURES

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IMPORTANT: Annuities are not suitable for all investors. All recommendations for annuity products must be suitable and appropriate for the client and must be based on a thorough fact finding and understanding of the client's unique financial situation, needs, goals, and risk tolerance.