

Strategic Partnerships Third-Party Payments & Revenue-Sharing Arrangements

United Planners (UP) has Strategic Partnerships with various Service Providers who are core to the products & services that our Financial Professionals (Brokers & Advisors) use to service their clients. Service Providers include but are not limited to mutual fund companies, insurance companies, direct participation companies (real estate investment trusts, oil & gas programs, business development companies, etc.), money managers, custodians and financial technology companies.

These Strategic Partnerships take shape in different ways, but they typically involve the Service Provider paying compensation to UP for access to its Financial Professionals for the purposes of marketing, business development and training & education. The form of compensation paid to UP also takes shape in different ways: **a.)** it could be a fixed dollar amount (**Third-Party Payment**); **b.)** it could be a percentage of business sold or business on the books via a **Revenue-Sharing Arrangement***; or **c.)** it could be a combination of both – a Third-Party Payment and Revenue-Sharing Arrangement. Either way, the amount of this compensation varies by Service Provider for different reasons, such as: **a.)** the amount of marketing and business development exposure the Service Provider desires; **b.)** the size of the Service Provider and its respective marketing and business development budget.

*Explanation on How Revenue-Sharing Arrangements Work: As previously stated, these arrangements are commonly structured as a percentage of business sold or business on the books in the context of a basis point (25 basis points = 0.25%).

- Example 1: For a product sold, if a Financial Professional sells a \$100,000 Variable Annuity and there is a 25 basis points Revenue-Sharing Arrangement, then the Insurance Company of the Variable Annuity will pay UP \$250 ($\$100,000 \times 0.25\%$).
- Example 2: For business on the books, if UP, through its Financial Professionals, sold a number of Variable Annuities of an Insurance Company with an aggregate value of \$1,000,000, then the Insurance Company will pay UP \$2,500 ($\$1,000,000 \times 0.25\%$), which is typically calculated and paid on a quarterly basis.

If the Service Provider is a Financial Technology Company, the Service Provider typically do not pay any type of Third-Party Payment or Revenue-Share Arrangement; instead, the Financial Service Company may provide our Financial Professionals discounts on their financial technology services (such as website services, portfolio analytics, account reporting, financial planning, marketing servicing, etc.).

These Third-Party Payments and Revenue-Sharing Arrangements are known as Sponsorships which is used to support UP's corporate events for marketing, business development and training & education. This type of marketing, business development, training & education is designed to keep our Financial Professionals well-informed in order to provide quality service to their clients.

Important Factors

UP structures Third-Party Payments and Revenue-Sharing Arrangements in a thoughtful manner to manage its potential conflicts of interests and sales practice issues for our Financial Professionals to act in the best interests of their clients. UP foster an open-architecture of products and services to enable a level playing field for our Financial Professionals to do business with any of our Service Providers. The following are examples of how we manage such Third-Party Payments and Revenue-Sharing Arrangements:

1. Service Providers that pay UP Third-Party Payments and have Revenue-Sharing Arrangements are featured on the same "approved products and/or services lists" along with other Service Providers that do not pay Third-Party Payments or have Revenue-Sharing Arrangements. Therefore, UP does not put such Service Providers on any sort of "preferred list" to encourage or influence its Financial Professionals to do business with one Service Provider over another.
2. At the point of sale for the Financial Professional, the compensation UP receives from Third-Party Payments and Revenue-Sharing Arrangements are not paid to the Financial Professional. Third-Party Payments and Revenue-Sharing Arrangements do not impact the level of compensation a Financial Professional is paid either for selling a product.
3. Our Financial Professionals are not privy to our Third-Party Payments or Revenue-Sharing Arrangements, nor are they party to any of our Third-Party Payment or Revenue-Sharing Arrangement. UP's Third-Party Payments and Revenue-Sharing Arrangements are solely between UP and its Service Providers.

Marketing Reimbursements

In some cases, a Service Provider may reimburse a Financial Professional for certain marketing expenses. These marketing reimbursements are separate & distinctly different than the aforementioned Third-Party Payments and Revenue-Sharing Arrangements. Please be advised that such marketing reimbursements may influence a Financial Professional to promote one Service Provider over another; therefore, you may want to inquire if your Financial Professional engages in such practices.

2019 Service Providers that are Strategic Partnerships

	Strategic Partner		Strategic Partner
1.	280 Securities	26.	Manning & Napier
2.	AIG/SunAmerica	27.	Moody National Companies
3.	Alerus Retirement & Benefits	28.	Orion Portfolio Solutions
4.	Allianz	29.	Pacific Life
5.	American Funds	30.	Preferred Apartment Communities
6.	APX Energy, LLC	31.	Principal
7.	AssetMark	32.	Prudential
8.	Beacon	33.	Russell Investments
9.	BrightHouse	34.	Sammons
10.	C.O.R.E. Group	35.	SEI
11.	Carter Validus - SC Distributors	36.	Sierra Mutual Funds
12.	CIM Capital	37.	T.Rowe Price
13.	CNL Financial	38.	TD Ameritrade
14.	Crump	39.	The Pacific Financial Group
15.	Delaware Life	40.	Toews
16.	E*TRADE Advisor Services	41.	Transamerica
17.	eMoney	42.	U.S. Energy
18.	Fidelity	43.	Unified Trust
19.	First Trust	44.	WealthVest
20.	FMG Suite	45.	
21.	FS Investments	46.	
22.	Griffin Capital	47.	
23.	Howard Capital Management	48.	
24.	Inland Real Estate	49.	
25.	Main Management, LLC	50.	
		51.	
		52.	