

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.

2021 Service Providers that are Strategic Partnerships

	Strategic Partner		Strategic Partner
1.	AIG/SunAmerica	29.	Main Management
2.	Allianz	30.	Manning & Napier
3.	American Funds	31.	Meeder
4.	Apollo (Griffin Capital)	32.	Nationwide Financial
5.	Asset-Map	33.	Nationwide Retirement
6.	AssetMark	34.	NWPS
7.	Axos Advisor Services	35.	Orion Portfolio Solutions
8.	BC Partners (fka Resource)	36.	Pacific Life
9.	Beacon	37.	Preferred Capital Securities
10.	Braemar Hotels and Resorts	38.	Principal
11.	Brighthouse	39.	ProNvest
12.	Broadridge/Matrix	40.	Prudential
13.	C.O.R.E. Group	41.	Riskalyze
14.	CIM Capital	42.	Sammons
15.	Clearnomics	43.	Sawtooth
16.	Counterpoint	44.	Schwab Advisor Services
17.	Crump	45.	Sealy & Company
18.	Delaware Life	46.	SEI
19.	Destra Capital	47.	Sierra Mutual Funds
20.	ETF Action	48.	SWAN Global Investments
21.	Fidelity	49.	T.Rowe Price
22.	First Trust	50.	The Pacific Financial Group
23.	Franklin Templeton	51.	Toews
24.	Gladstone Land Corporation	52.	Transamerica
25.	Horseshmouth	53.	U.S. Energy
26.	Howard Capital Management	54.	WealthVest
27.	Jackson National	55.	Zacks Advisor Tools
28.	Lincoln National		