Beyond the Signing Bonus: What Advisors Should Really Know Before Choosing a Firm

Large up-front checks come with handcuffs. There's no such thing as free money.

— Sheila Cuffari-Agasi, AIF, Executive Vice President at United Planners Financial Services

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Exactly What Are You Signing Up For?

Financial professionals are often recruited to join a firm based on lofty promises of high compensation, strong service and culture, and a substantial upfront check to seal the deal. While these offers can be compelling, the reality after joining the firm often falls short in comparison to their expectations. After working a short time at the new broker-dealer or RIA firm where the advisors had planned to grow solid careers and cement their financial security along with that of their clients, an uncomfortable reality often begins unfolding. When re-examining their seemingly attractive compensation packages and promised support, many advisors find those commitments have not turned out as lucrative or impressive as they had envisioned. Worse than that, they uncover undisclosed fees affecting both themselves and their clients, a lack of transparency with the way compensation is paid, and a service team that lacks the expertise or capacity to provide the support they were promised.

By the time advisors recognize these issues, it may feel too late to reverse course. They are often locked into multi-year contracts and have already disrupted their clients with one transition, making it difficult to justify another move in a short period of time. To make matters worse, many advisors accepted large forgivable recruitment or retention loans as part of their transition package. These loans are typically structured to be forgiven over time, but if an advisor leaves before the forgiveness period ends, the remaining balance may become immediately due. In some cases, accrued interest, repayment terms, or other contractual provisions can cause the amount owed to exceed the original loan amount. That is why these arrangements are often referred to as "golden handcuffs": they can make it financially difficult for advisors to leave, even when the firm is no longer the right fit.

For advisors scouting for a new firm, a pattern of broker-dealers overpromising and under-delivering underscores the importance of scrutinizing exactly what they are truly signing up for. A firm's lack of fiduciary duty, the glitz of overstated promises and even outright misrepresentations can prevent advisors from finding a different option that would support them in attaining their professional and personal goals. Some advisors report the

economics, service model, or operational support at a new firm may differ greatly from their expectations, and they went through the pain of a move just to find themselves back in the same or similar situation. Advisors should review all transition terms, compensation schedules, fees and service commitments carefully before making a move.

Advisors who are selecting a firm today should be examining:

- Exactly how their compensation is calculated.
- How transparent fees are.
- The type of architecture a firm utilizes.
- How a firm utilizes artificial intelligence to support advisors.
- How or even whether the firm assists advisors when it's time to leave their practice.

What's Your True Economic Picture?

Advisors who switch firms often complain of:

- Lack of full disclosure.
- Unclear, less-than-expected compensation.
- Conflicts of interest.
- Lack of responsive, knowledgeable support.

While advisors consider several factors in selecting a firm, compensation typically carries the most weight. "For many advisors, the decision comes down to the up-front money they're offered," says Sheila Cuffari-Agasi, AIF, Executive Vice President at United Planners Financial Services.

Recognizing the importance advisors place on compensation, many firms use large signing bonuses as a powerful recruiting tool. While these offers are highly attractive, many advisors do not fully understand how their bonuses will be structured or how various fee calculations will impact their compensation in the long term. While firms generally disclose this information, the details may be buried in the mountain of paperwork the advisor sorts through during the onboarding process.

The issue is that the calculations often do not result in as generous a payday as advisors expect. "Large up-front checks come with handcuffs," Cuffari-Agasi notes. "There's no such thing as free money."

"Many firms will recoup their enticing offers in a matter of just a few years, and it's coming from you or your client through various fees," Cuffari-Agasi warns advisors. "You have to track a dollar to see how much winds up in your pocket, and ask the right questions to understand the package you're receiving."

Without clearly disclosing it during the recruitment process, firms may deduct a series of fees off the top of advisors' gross production before calculating their payout, Cuffari-Agasi notes. "In reality, many advisors don't know what they're paying."

When advisors do eventually drill down on the numbers, they are surprised at the magnitude of deductions affecting their payout. Unfortunately, by then, as Cuffari-Agasi notes, "they're locked in."

Some often unexpected fees that firms take off the top of advisors' gross production include:

- Securities Investor Protection Corp. (SIPC) fees. These fees may be assessed as a percentage of an advisor's gross production, meaning the amount paid can increase as production increases.
- Platform fees. Advisors are charged for access to the firm's technology, trading platforms, reporting systems, and compliance infrastructure – tools that are essential to conducting business.
- Ticket charges (transaction fees). Fees assessed on a per-trade basis that reduce the advisor's overall payout.
- Marketing fees. Charges for marketing materials, branding resources, or

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other promotional support provided by the firm, or fees added to third party money managers fees.
- Client management fees. Charges for administrative and client service functions, such as generating client statements or other client communications.

In addition, many firms do not clearly spell out the fees charged against clients' assets, or the information is buried in the fine print somewhere. "It really is a failure to disclose," Cuffari-Agasi says. "While firms expect an advisor to act in a fiduciary capacity, offering full disclosure, it sure would be nice to see broker-dealers operating to the same standard in their recruitment processes."

"So just as advisors need to drill down on the fees that hit their own compensation, they have to read and ask the right questions to understand what fees are being charged," she says. Those fees may include:

- Proprietary platform fees, which may be significantly higher than fees for non-proprietary platforms.
- Markups on third-party money manager fees.
- Wrap fees for advisory services and investment research.
- Performance-based fees.
- Administrative fees.
- Commissions and markups on securities sales from the firm's inventory.
- Trading-activity fees.

More importantly, a lack of transparency around client fees highlights a more fundamental concern with signing bonuses: They may create a conflict of interest for advisors by directly resulting in higher client costs. "So it's tough for advisors to act as a fiduciary for their clients when it's their own bonuses driving up clients' costs," Cuffari-Agasi points out.

Fee disclosures and compensation arrangements vary by firm and platform. Advisors should request a complete explanation of fees that may affect advisor compensation and client costs. Recruiting incentives can create economic benefits that favor the broker-dealer, and advisors should analyze and evaluate them carefully.

What is driving this dynamic? According to Cuffari-Agasi, one significant factor is ownership of a firm by outside investors, specifically private equity firms and publicly traded companies, whose primary objective is to maximize returns for shareholders. That emphasis on profitability can influence business decisions in ways that may not always align with the interests of advisors or their clients. She says to be wary of "free money" as there is no such thing.

Cuffari-Agasi argues that private equity ownership may not be an ideal model for advisors or the clients they serve. She contends that the focus on increasing a firm's profitability and squeezing every penny out of a firm's lifeblood is an effort to improve financial performance as she notes, "Profit margins are often significantly higher at firms with outside ownership."

A Better Approach

- No outside ownership.
- Transparent, competitive fee structures.
- Significantly reduced and disclosed conflicts.
- Greater potential for long-term advisor compensation.

United Planners takes a fundamentally different approach by aligning the firm's interests with those of the advisors it serves, which in turn benefits the clients. As a hybrid broker-dealer and registered investment advisor, United Planners is 55% owned by its advisors, with the remaining ownership held by employees of the firm. Because the firm has no outside investors, its priorities can remain centered on supporting advisors and helping them deliver value to their clients rather than maximizing returns for external shareholders.

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"Our ownership structure changes how we think compared to other broker-dealers and registered investment advisors," Cuffari-Agasi explains. "We feel it puts us in more of a fiduciary mindset compared to many firms because United Planners is able to make decisions with a stronger focus on transparency, advisor success, and client outcomes. Rather than relying on additional fees or restrictive compensation structures to maximize profits for outside investors, the firm is designed to align its success with the success of the advisors. Advisors have flexibility, within applicable regulatory, supervisory, and platform guidelines, to determine appropriate client fee arrangements. We believe our advisor and employee-owned structure supports alignment with the advisors we serve."

Also, just as with clients, United Planners does not squeeze advisors on fees. For example, with the SIPC fee, "We do this as a fixed fee vs. basis points or a percentage of revenues," Cuffari-Agasi notes. And, unlike other firms, "we don't have a platform fee because we have no competing proprietary offerings."

Another key advantage of the firm's structure that keeps advisor and client fees low is its open architecture of products and services. Open architecture means advisors are not limited to a narrow menu of proprietary products or a single firm-controlled platform. Instead, they can access a broad range of investment solutions, technology providers, custodial relationships, and planning resources to determine what best fits each client's needs. In contrast, firms with proprietary platforms may charge advisors and clients higher fees while significantly limiting their investment options. Some of those fees cover those firms' higher operational costs to develop and manage a proprietary platform as well as the firm's broader profitability objectives.

At United Planners, advisors and clients are not burdened by many of the additional costs associated with proprietary platforms. As Cuffari-Agasi explains, "We don't have the conflicts of managing proprietary platforms, so we can keep our fees low and transparent."

The firm's open architecture model also gives advisors significant flexibility and autonomy with the products and services they can select for clients based on their unique needs. Advisors may choose any of United Planners' approved custodians at their discretion. Meanwhile, the firm provides a supervisory and compliance backstop to enhance the experience.

"It's good for consumers; it's good for financial planners," Cuffari-Agasi says.

"Fee transparency and steering clear of conflicts of interest help us best serve advisors, especially in terms of compensation compared to firms that offer signing bonuses—as well as provide attractive overall pricing to clients," Cuffari-Agasi says.

Ultimately, United Planners believes advisor compensation should be measured by long-term opportunity, not the size of a signing bonus with handcuffs to stay until it's forgiven.

Technology That Matters

- Modern technology built for today's advisory practices filling gaps left by off-the-shelf financial technology.
- Advisor-first solutions designed to improve productivity.
- Greater efficiency that benefits advisors, clients, and new business.

Firms have long boasted about their technological muscle and core ideology of constant improvement. But what does that really mean for financial advisors in many cases?

Not much.

As advisors who sign on at many firms learn soon enough, the promises of robust technology supposedly designed to provide efficiencies often turn out to be empty. Rather than delivering a truly integrated technology experience,

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advisors have had to muddle through multiple disconnected systems with inefficient workflows that drive unnecessary administrative support. These systems are often lightly modified systems with older methodologies that have been tweaked to benefit the back room and clerical workers. They are not designed to respond in a way that helps advisors contend with the challenges they face today and in the future.

Even more concerning, many of these platforms are designed to take data hostage by locking it away. As a result, advisors are forced to waste incredibly valuable business production time by re-entering the data whenever they have to convert to a new system or maintain their own set of books and records.

United Planners has taken a different approach by designing technology around the way advisors actually work. United Planners has refocused its approach to technology, tailoring systems and solutions to the current and future needs of advisors rather than exclusively to back-office needs. This results in greater efficiencies for advisors by giving them and their staff more time to both provide existing clients a better all-around experience and pursue prospective clients.

"United Planners is proud of its enhancements for advisors who want to always be technologically savvy and participate in open architecture," Cuffari-Agasi says.

A prime example is United Planners' defendUP Premium initiative, which enables its representatives to partner with a cost-effective, trusted managed service provider (MSP) and managed security service provider (MSSP) that align with the firm's cybersecurity standards. It is designed to elevate both operational efficiency and security resilience across the organization by ensuring that every office operates on reliable, modern technology infrastructure and is protected by top-tier cybersecurity controls.

In addition, the managed services component of defendUP Premium delivers streamlined, enterprise-level support to offices that would otherwise incur significant hourly service fees. By consolidating these services into a predictable monthly subscription, United Planners has helped reduce operational costs while improving service quality for advisors. In one case, an office realized savings of approximately $2,000 per month in MSP service expenses alone.

Adopting Artificial Intelligence Wisely

- Built on a strong foundation of AI knowledge and expertise focused on improving advisor efficiency and productivity.
- Thoroughly stress-tested before implementation.
- Designed with the appropriate guidelines to manage risk and ensure regulatory compliance.

No discussion on technology is complete without addressing artificial intelligence (AI). Across virtually every industry, from financial services and healthcare to manufacturing, retail, advertising, and technology, organizations are investing heavily in AI and touting its potential to transform operations and customer service. That does not mean, however, that every organization is at the same stage of AI adoption nor is every organization implementing the governance, oversight, and safeguards necessary to use the technology responsibly.

At United Planners, the investment in AI has been much more than financial. Critically, the company was an early adopter of the technology, but only after first establishing a sound grounding in the field. As a result, over many years, United Planners has utilized AI strategically to identify opportunities and help achieve goals to support advisors and deliberately plan to mitigate risk.

With Chief Technology and Security

Officer Aaron Spradlin spearheading the effort, United Planners committed early on to developing a deep understanding of AI that extends beyond the surface level to the architectural and structural level. Aaron spent years studying AI systems, building proprietary applications and pressure testing them to understand both their capabilities and limitations. Only after that foundation was poured did United Planners begin building AI into its operational workflows, without requiring advisors or staff to use a separate interface.

The results further strengthened the alignment of United Planners' and advisors' interests—a core component of the company's structure and culture since its inception in 1987.

The platform, for example:

- Adapts to the advisor's workflow rather than structuring it.
- Enhances advisor efficiency and productivity by leveraging document data to reduce manual entry during back-office processing, improving both speed and accuracy.
- Offers AI-powered meeting note-taking to capture key discussions and action items, strengthening knowledge management by making information easier to capture, organize, and retrieve.

And there is so much more to come with UP's newest AI partner, Hamachi.ai, a regulatory-focused AI-powered communications and intelligence platform designed for financial advisors and asset managers. Through its relationship with Hamachi.ai, the efficiency gained from securely storing data will reach previously unimaginable levels. Potential applications include portfolio construction support, rebalancing workflows, report creation, analytics, and data retrieval, subject to firm approval, supervision, and regulator requirements.

At the same time, United Planners is working to centralize its knowledge resources to ensure that advisors and supervisors have simplified access to consistent, accurate, and up-to-date information on the firm's policies and procedures.

This is critical, because one of the biggest inefficiencies and challenges at financial services firms is varying and conflicting information, including different responses from different people answering the same query. AI is exceptionally proficient at pattern recognition and analysis of information, which allows it to identify inconsistent material. United Planners then incorporates human review, one of many important guardrails on AI, to harmonize the material.

Additionally, in partnership with its Salesforce instance, the United Planners system collects information from advisor support representatives to document resolutions and manage satisfaction. "That information is no longer lost in the phone call," Spradlin notes. In addition, information from other expert sources is folded into that knowledge base. Both sources of expertise then are used to train AI on those concepts, which United Planners' service teams can readily access.

"So now we have experts who are empowered by AI, and they can be confident in the information that AI is providing them as they dispense it to callers," Spradlin says.

"This all goes together with how we support advisors as they build relationships with their clients." United Planners reports average hold times of less than 10 seconds for calls answered by advisor support representatives at the home office in Scottsdale, Arizona. The firm also emphasizes the accuracy of the information provided, with documentation created and maintained through automation and calls evaluated against established customer service standards.

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Powerful AI Coding Tool for Advisors on the Horizon

Even with today's rapid enhancements in technology, advisors often identify opportunities to improve their workflows or enhance the client experience with custom applications. Historically, turning those ideas into reality required software engineering expertise that most advisors simply did not have.

But AI's evolution is already allowing people with no software coding training to build their own apps. One powerful example of this development is a communication app designed by a father to improve the quality of life for his daughter, who faces various physical challenges.

So advisors who would like to build a better mousetrap now have the capability to develop their own specialized apps with vibe coding. Vibe coding is a software method that allows a person with no coding skills to describe their vision of an app in plain language to an AI assistant, which then writes the code for the app. The app designer then tests the app and, if needed, returns it to the AI assistant to work out any programming problems until the app functions as envisioned.

Despite the benefits of vibe coding, there are huge risks associated with using it to develop an app and introducing it into an advisor's business without setting up the appropriate guardrails. At the top of that list are cyber threats. These threats are emerging as fast as innovations, but controls and protections are not keeping up.

On top of that, there is a huge amount of misinformation in the marketplace today from experts, vendors and online clickbait. It's "the number one challenge for advisors, and the misinformation is factorially growing," explains Spradlin. "It's causing a lot of confusion about using these technologies and what to buy."

United Planners was one of the first firms to publicly commit to assuring advisors that it would assume responsibility for AI solutions when used in accordance with the firm's approved offerings and established guidelines.

"A lot of vendors for the wealth management industry don't know what they're doing in terms of security when providing AI services," Spradlin says. "They're offering more service features, but they aren't providing adequate protection against cyber risk. Doing so takes time and capital, which runs against the grain of their business model of dropping prices to quickly grow their clientele," he says.

That means vendors are "the biggest risk," Spradlin says. If a vendor gets hacked and a client's private information and/or funds are compromised, "all the risk is with the advisor and the entity they're affiliated with, because vendors aren't regulated," he explains. "It's up to the advisor and firm to perform the due diligence on vendors." So, if there is a problem, "it can be career-ending" for the advisor.

The key guardrail for vibe coding is pairing the app with an AI stack, which includes all of the technologies, hardware, and frameworks that work together to ensure that the app meets regulatory compliance, legal, security, and other requirements, including operational robustness.

At United Planners, advisors do not face that problem.

"United Planners is at the forefront of the industry in empowering advisors with the ability to create their own secure apps by working with Hamachi.ai to develop a secure in-house AI stack," Spradlin notes. Unlike with a stack developed by an outside vendor, the environment in development at United Planners is designed to be isolated from external vulnerabilities and to prevent applications from escaping the controlled sandbox environment.

So advisors can work with vendors to come up with solutions, but United Planners will "stand in that (risk) gap" by developing and deploying the AI stack, Spradlin says.

A recent real-world incident under-

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We have to adapt to the speed of AI on a weekly, if not daily, basis.

— Brian Kobel, Senior Manager, Enterprise Technology Solutions at United PlannersCoaching

scores the necessity of this approach. In July 2026, during internal cybersecurity evaluations, OpenAI experimental AI models escaped a sandbox designed to isolate them from the internet and breached third-party systems while attempting to obtain answers to evaluation tasks.

"This incident showed that the world is still not considering how fast AI is evolving and what that means for the evolution of cybersecurity," says Brian Kobel, Senior Manager, Enterprise Technology Solutions at United Planners. "This proved that we as humans are not thinking fast enough to contain the nature of autonomous AI."

At United Planners, that realization has reinforced an approach already underway: ensuring that new AI capabilities remain consistent with the firm's AI governance framework. That framework, Kobel emphasizes, cannot remain static.

"Our AI governance must be evolving and updated on a regular basis," Kobel says. "There are no more annual reviews on a cyber level when it comes to these things. We have to adapt to the speed of AI on a weekly, if not daily, basis."

That means conducting ongoing due diligence on vendors and the firm's own AI technology stack, while continually researching developments in AI and the risks that accompany them.

"AI technology that is making our tasks much easier to manage and complete is also creating a larger-scale cyber threat that United Planners is increasingly becoming aware of," Kobel says.

For United Planners, managing that evolving risk begins with governance and ensuring that the same standards are applied across the firm wherever AI may affect clients.

"It starts with AI governance and applying it to anything AI we do in the firm that affects our clients," Kobel says.

Of course, there have been numerous other cybersecurity breaches where the only safeguard was software, but "software is not security," (from Spradlin). "You need that information physically separated and isolated," he stresses. "That's the way our enterprise model does it, but that's not the way most enterprises do it because it's expensive and time consuming."

So, at United Planners, advisors can use approved AI vendors, but the vendors cannot host a program or app, Spradlin says. "Advisors don't have that capability, but United Planners does." At the end of the day, advisors "need to work with somebody who knows what they're doing."

Redundant Cyber Security Armor

- Proactive oversight of vendor and AI-related risks. Governance designed to address cybersecurity threats.
- Strong vendor accountability supported by comprehensive internal oversight.

United Planners recognizes that without strong governance, AI presents material risk, particularly in a regulated financial services environment. United Planners has taken a deliberate approach to implementing AI with appropriate oversight, compliance controls and security guardrails. The platform includes tools designed to help identify potential SEC/FINRA communications issues. These tools are intended to assist – not replace – required supervisory, compliance and legal review.

To further strengthen United Planners' technology framework, the firm has evolved its cyber due diligence program to address the growing complexity of vendor risk and the rapid adoption of artificial intelligence across the financial services industry. The firm has partnered with recognized industry leaders who specialize in generative AI guardrail technology designed specifically for the financial services industry. The goal is to move beyond traditional, static cybersecurity assessments and instead implement a dynamic review model that anticipates emerging risks. That guardrail layer

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has now been fully integrated into United Planners' AI technology stack and serves as a foundational component of its field-facing technology strategy.

United Planners previously created consortium-based models but has since transitioned to a more scalable, technology-driven approach built around an advanced AI-powered review platform. By leveraging AI within its own due diligence framework, United Planners is enhancing efficiency while raising the standard for vendor risk governance.

Now, vendors voluntarily enroll in United Planners' cybersecurity review process and upload their documentation directly into the platform. AI analyzes the submitted materials and completes the firm's cybersecurity questionnaire to the fullest extent possible based on the evidence provided. Once the AI-generated responses are produced, the vendor reviews them for accuracy, fills in any gaps, and finalizes the submission. This structured workflow increases efficiency while preserving vendor accountability and maintaining strong internal oversight.

A key differentiator of the program is that the questionnaire includes forward-looking AI-specific risk evaluation criteria. United Planners assesses areas such as model governance, data management practices, third-party AI dependencies, and security controls surrounding generative technologies. Several cybersecurity advisors have noted that many firms have not yet embedded this level of AI-focused scrutiny into their vendor due diligence processes, though it is expected to become standard practice in the near future.

United Planners believes collaboration and transparency around cybersecurity posture strengthen the entire financial services ecosystem. United Planners has made sustained, multi-year investments in cybersecurity infrastructure, endpoint protection, monitoring, and governance frameworks. Rather than treating cybersecurity as a compliance expense, the firm views it as core infrastructure. United Planners' investments have focused on scaling protection in parallel with the growth of attack vectors, particularly across a highly distributed advisor network operating nationwide.

One example of this evolution is United Planners' transition from a traditional cybersecurity posture auditing platform to a more advanced solution designed to both assess and actively enforce security standards across many geographically dispersed devices. While auditing remains important, the modern threat landscape requires continuous validation and structural enforcement, not periodic review alone.

A central component of the firm's strategy is a Zero Trust architecture. United Planners operates under the principle that no device, user, or session is trusted by default. Access to firm systems requires validated device posture and secure network controls before a login page is even presented. This requirement extends beyond internal back-office systems to email environments and select third-party industry platforms. If a device does not meet the firm's security standards or is not operating within its secure network framework, access is blocked outright.

This layered approach has materially reduced United Planners' attack surface. The firm routinely prevents unauthorized login attempts from unmanaged devices and has stopped credential-based intrusion attempts because the device itself could not satisfy the firm's security requirements. In practice, this means that even if credentials were compromised, the attacker would still be unable to access firm systems without meeting United Planners' device-level controls.

United Planners' philosophy is straightforward: innovate early, deploy responsibly and build AI systems that enhance advisor productivity while maintaining strong standards of compliance, security and client protection.

The Circle of Life

We just help them do it.

— Sheila Cuffari-Agasi, AIF, Executive Vice President at United Planners Financial Services

Supporting advisors extends beyond technology, compensation, and day-to-day operations. United Planners is committed to helping advisors build practices that thrive throughout every stage of their professional journey.

That commitment is reflected in LEAPS—Legacy, Exit & Acquisition Planning Strategies—a program designed to help advisors develop customized, actionable, and comprehensive long-term plans for their practices in the event of death or disability, or a planned exit or retirement in the future.

Other firms may treat this type of service as a separate service transaction, whereas United Planners offers this valuable service to advisors at no additional cost. As Cuffari-Agasi explains, "We just help them do it."

Specifically, LEAPS:

- Helps advisors develop business succession and continuity plans to ensure uninterrupted client service under a variety of circumstances.
- Connects advisors seeking an exit strategy with qualified buyers quickly and efficiently.
- Provides guidance through the financial and emotional aspects of transitioning a practice while helping ensure clients are placed in capable hands.

The Big Picture

As advisors chart their professional paths—and what that will mean for both their practices and their personal futures - compensation remains important. Yet today's value proposition extends well beyond the size of a signing bonus. Long-term success depends on transparent compensation, aligned incentives, strong operational support, and a firm committed to helping advisors grow their businesses.

At United Planners, the firm doesn't want advisors to be blinded by misleading signing bonuses that are quickly clawed back by numerous high fees taken off the top of their production or directly from their clients. Unlike firms with outside investors, United Planners is not driven by the same pressure to maximize returns for third-party shareholders. Instead, the firm emphasizes low cost and transparency so advisors can better understand the economics of their relationship from the outset. Actual costs and advisor economics vary based on business model, products, custodians, platforms, services used and client arrangements.

United Planners helps advisors maximize their long-term earning potential in ways that extend well beyond an upfront signing bonus. United Planners' advisor-first technology is designed to streamline workflows, reduce administrative burdens, and create meaningful efficiencies, allowing advisors to spend more time serving clients and growing their practices. The firm's AI strategy follows the same philosophy. United Planners uses artificial intelligence to enhance advisor productivity, strengthen operational efficiency, and support regulatory compliance within a framework of robust governance and security guardrails. As AI adoption accelerates across the financial services industry, the firm's approach is designed to help advisors innovate with confidence while managing vendor and cybersecurity risks responsibly.

Technology, however, is only part of the equation. Exceptional service remains a defining part of the United Planners advisor experience. When advisors need assistance, they reach knowledgeable professionals—not automated phone trees. With average answer times of less than 10 seconds, the United Planners team is committed to delivering responsive, personalized support. The firm's commitment also extends beyond an advisor's day-to-day practice.

Through LEAPS—Legacy, Exit & Acquisition Planning Strategies—United Planners helps advisors prepare for retirement, succession, disability, or the sale of their practice, helping ensure continuity for both the advisor and their clients. Unlike

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many firms that charge separately for these services, United Planners provides this guidance at little or no additional cost.

As you evaluate your next move, consider not only the size of a signing bonus, but also the factors that will shape your long-term success: transparent compensation, aligned incentives, innovative technology, responsive service, and a partner committed to helping you build lasting value for both your practice and your clients.

Let's start the conversation. We'll help you evaluate whether a move to United Planners makes financial and strategic sense for your practice. For many advisors, the result is stronger long-term compensation, greater operational support, and increased client satisfaction with service.

United Planners is an RIA and Broker-Dealer structured as a partnership, owned solely by its advisors and employees of the firm. The firm offers low-cost solutions for advisors and their clients with a variety of custodial options and an emphasis on outstanding culture, technology and service that remains central since 1987.

This material is intended for financial professionals evaluating potential affiliation with United Planners, an SEC Registered Investment Advisor and Member FINRA/SIPC. Any comparison to other firms is general in nature and may not apply to every advisor or firm. Fees, compensation, services, technology, platform availability, transition support and client outcomes vary based on an advisor's business model, client needs, custodial relationships, products used and applicable supervisory or regulatory requirements. Source: OpenAI, "The Hugging Face Incident and the Road Ahead," 2026.

Contact Partner Development for a consultation on how open architecture can be of value to you and your clients.

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