



# Brokerage Insurance Services

## Insurance solutions for RIAs with an insurance license

As an independent advisor, you know insurance plays a key role in financial planning, but the implementation process can be time-consuming. Our fiduciary-minded approach combines tailored client assessments, carrier and product due diligence, and advanced modeling to deliver clear, actionable insights. The result: more trust, more efficiency and more client engagement.



### How we support advisors:



#### Fiduciary Alignment

Transparent, research driven, client-centric solutions.



#### Advanced Case Design

Structure optimal policy solutions with client risk assessments and in-depth planning strategies.



#### Underwriting Advocacy

We help negotiate directly with carriers to access the best underwriting approvals for your clients.



#### Processing & Admin Support

Your dedicated case manager ensures efficient processing and real-time updates.



#### Data Integration

Policy data is consolidated with legacy policies in one easy-to-use portal with the ability to route data into your own aggregation platform.

### Why Halo's Brokerage Insurance Services?

For advisors who prefer to manage their own insurance implementation, our brokerage team offers the tools and support to enhance your practice, streamline operations, and elevate your client experience.

#### Education First

Simplifying complex products so advisors and clients make informed decisions, with emphasis on the "why" behind recommendations.

#### White Glove Case Management

Access our team of experts for solution design, advanced case consultation, and offload time-consuming administrative burdens.

#### Data-Driven Analysis and Reviews

Stochastic modeling to assess outcome probabilities, optimize solutions, and guide ongoing policy management. Make informed decisions backed by data.

#### 70+ Best-in-class Carrier Partners

Access to the industry's best solutions for comprehensive risk management through our vast network of carriers.

#### State-of-the-Art Technology

Cutting-edge technology boosts product research, implementation, and ongoing case management.

#### Advanced Market Expertise

Our credentialed specialists help navigate complex estate, trust, and tax strategies.

## What is the process?

By partnering with our brokerage division, you gain the resources, expertise, and technology to enhance your advisory practice while delivering best-in-class solutions to your clients.

1

### Portal Registration

Register for the new business portal and carrier licensing system ensuring quick access to product information, case status and simplified carrier appointment requests.

2

### Understanding the Client Need

Use our secure case intake to initiate a client scenario consultation, request product recommendations, custom illustrations, underwriting assessments, and stochastic policy analysis.

3

### Solution Selection & Carrier Appointment

Based on our in-depth research, case analysis, and vast carrier network, you get appointed with one of our many carrier options.

4

### Streamlined Application Processing

We manage your carrier licensing submission, application processing, provide timely case updates, and assist with underwriting conversations.

5

### Policy Issuance & Ongoing Service

Once the policy is issued, advisors receive ongoing insights into policy details through our data aggregation tools.

## What Sets Us Apart

In today's complex insurance landscape, we empower advisors to create better client outcomes through deep analysis and a fiduciary, research-driven approach.


## About Halo Investing


We're democratizing access to protective investments and insurance solutions through transparency and efficiency with the help of time and cost saving technology. This empowers advisors to better manage inherent market risks within wealth and retirement planning – and end clients/investors to sleep better at night as a result.

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