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.

For RIAs transitioning to a fee-only model, Halo offers seamless insurance product transition options, ensuring better policy management, client satisfaction, and revenue retention. Our award-winning platform enables advisors to maintain legacy client policies without client disruption.

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

The Challenge with Legacy Annuities and Insurance:

Keeping a broker-dealer affiliation or an insurance license isn't always the best way to support client annuities and life insurance policies. Walking away, selling the book, or surrendering policies can limit your ability to provide holistic advice, jeopardize client benefits, and create unnecessary tax consequences.

Halo Can Help:

Halo's legacy book service helps advisors navigate the challenges with a streamlined platform purposely built for RIA-only transitions.

- Enhance your enterprise value
- Generate fee revenue while maintaining assets
- Eliminate licensing costs & hurdles
- Retain your clients valuable benefits
- Avoid long-term contracts and membership fees
- All without the need for an accommodating broker-dealer

Our Legacy Book Service allows advisors to align annuity contract service, advice, and revenue to match your business evolution. We allow advisors to continue cultivating relationships and potentially generate advisory revenue otherwise lost.

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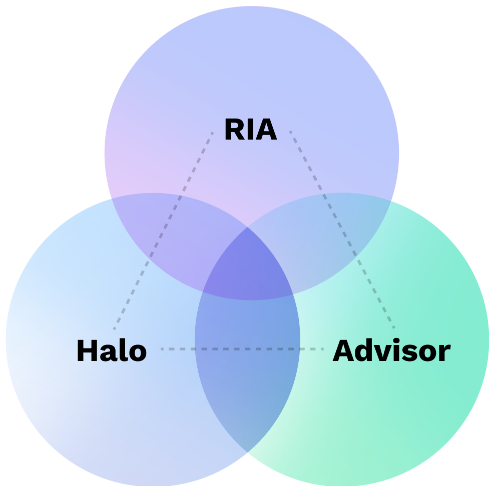
Agreement Structure

- Three party agreement between Halo, the RIA, and the advisor
- Lists the roles and responsibilities of each party



- Includes a list of policies details, associated AUM, and RIA’s ADV part 2A
- Lists the 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. **Evaluation:** You provide us a list of annuities—no client information needed. Our team will assess product eligibility and present tailored solution options.
2. **Agreement:** If the legacy book is determined to be eligible, both parties sign the agreement.
3. **Intake:** Your team uses the provided intake form to submit more detailed policy information
4. **Execution:** Halo’s team of experts take care of the rest. We complete all client paperwork, send for electronic signature, and assume the agent-of-record
5. **Fee-Revenue:** Halo is invoiced for your client management services
6. **Support:** Our dedicated team provides ongoing policy monitoring, reporting, and data connectivity at your direction. Halo notifies you if an advisory annuity could improve the client situation.

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Why Solve for Legacy Annuity Business?

Options	Keep It	Sell It	Halo It
Ongoing expenses	BD Annual Fees	None	None
Revenue less BD Fees & Grid Payout	Trail commission after fees	One time payment	Advisory fees
Business Valuation*	2x	$0	4x
License & Appointment Required	• FINRA 6 or 7 • State insurance license(s) • Product training(s) • Continuing education	None	Licensed as an IAR

*Valuation ranges represent common industry multiples of recurring revenue; individual valuations depend on specific firm circumstances

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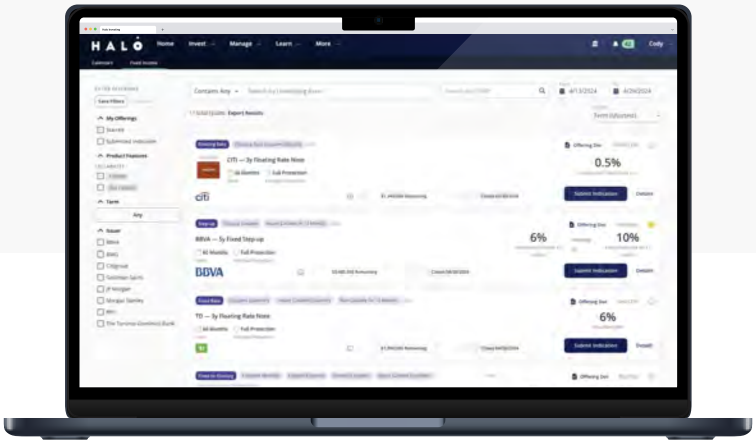
On-Going Support from your dedicated Halo team

Halo's team provides robust support through data connectivity, technological interfaces, and ongoing policy management.



1 Policy Support

If the carrier allows, Halo's team of annuity and insurance specialists will set you up to continue servicing your client directly with the carrier. In cases where this is not available, you have access to a dedicated service team to support in-force transactions.

2 Data Access and Oversight

In-force policy values are directly sourced from carrier files and available on Halo's platform, including daily contract valuations, benefit values, and underlying asset performance, providing a comprehensive view of all your clients' policy information under one umbrella. When supported, we can also integrate this data with your existing aggregator platform.

3 Research and Guidance

As your clients' policies mature, our team of seasoned, licensed professionals can provide research and guidance to help you evaluate current positions against the evolving product landscape. We offer unbiased insights to keep your clients' policies competitive, aligned with goals, and tailored to their evolving needs.

4 Upgrade Opportunitiy

If a fee-based solution offers a stronger fit for your client, Halo will guide the process end-to-end. We handle the implementation as agent-of-record, while you remain advisor-of-record—ensuring continuity for your client and control for your practice.

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There's the hard way, and the *Halo way*

Connect with Halo

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Important Disclosure

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