Outsourced Insurance Services

Helping RIAs Expand Impact with Insurance Solutions

Our Outsourced Insurance Services enable fee-only advisors to offer best-in-class annuity and life insurance solutions – without the licensing hurdles, conflicts, or added headcount. Halo partners with you to deliver fiduciary-aligned strategies, so you can focus on advising clients. Partnering with a full-service insurance service maximizes the tools available for client planning while keeping assets under your control.

How we support RIAs and fee-only advisors

Case Design:
Our team collaborates with you to provide appropriate product solutions and advanced planning strategies tailored to each client's needs.

Implementation:
We handle all the carrier paperwork, policy submission, and case requirements ensuring a smooth implementation process for your clients.

Policy Optimization Review:
We identify gaps, at-risk policies, and client upgrade opportunities. We work with you to educate clients, explaining potential policy enhancements or restructuring options.

Expertise You Can Trust:
Advanced market specialists act as an extension of your team to support your planning process.

Streamlined Workflow:
A turnkey technology driven solution designed to fit your fee-only business and enhance the client experience.

Why Halo's Outsourced Insurance Services?

Accelerate scalability, drive client satisfaction, and grow your enterprise value.

- Save time by outsourcing licensing, product training, carrier appointments and continuing education requirements.
- Low effort integration while maintaining control and independence
- Add expertise without additional overhead
- Enhance and monetize additional client planning services.
- Access low-cost fee-only variable and fixed annuity and insurance solutions.
- Bifurcate the planning recommendation vs. administration

What is the process?

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

1. **Advisor Identifies a Need**
   Advisor uncovers planning gaps or estate planning needs for their clients and submits information through our secure intake form.

2. **Halo Designs the Solution**
   Our team analyzes the objectives, completes due diligence, provides product comparisons and prepares recommendations.

3. **Policy Submission**
   Halo handles every aspect of implementation, including licensing, application paperwork, carrier processing and underwriting negotiations.

4. **Ongoing Support & Client Servicing**
   We work with you to establish billing and data connectivity, and offer ongoing support to ensure you have access to information to advise your clients.

About us:

100+
global investment professionals offering decades of structured-product experience

$33 *Billion +*
in transactions since founding in 2015
(as of 4Q24)

70+
global banks and insurance partners

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.

Connect with Halo

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

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Important Disclosure

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Annuities and variable life insurance products are not suitable for all investors. All recommendations for annuity and variable life insurance products must be suitable and appropriate for the client and must be based on a thorough fact finding and understanding of the client's unique financial situation, needs, goals, and risk tolerance.