



Revenue Sharing

United Planners (UP) has Strategic Partnerships with various Service Providers that are core to the products & services that our Representatives (Brokers & Advisors) offer & sell to 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, etc.), money managers, custodians and financial technology companies.

These Strategic Partnerships take shape in different ways, but generally speaking, it involves the Service Provider paying compensation (more commonly referred to as Revenue Sharing and sometimes referred to as Marketing Allowance) to UP for access to its Representatives for the purposes of marketing, business development, training & education. This marketing, business development, training & education is delivered in various forums such as webinars, seminars, workshops & conferences; and such forums can be that of the Service Provider's or that of UP's. In some cases, as it relates to financial technology companies, the Service Provider may not pay any type of Revenue Share compensation, but instead, they may provide our Representatives discounts on their technology services (such as website services, portfolio analytics, reporting, financial planning, etc.). This type of marketing, business development, training & education is designed to keep our Representatives well-informed in order to provide quality service to their clients.

Revenue Sharing is structured in various ways, but the important factor to know is that such Revenue Sharing compensation is not paid to the Representatives, nor does it impact the level of compensation a Representative is paid for selling a particular product, which could be deemed a conflict of interest in connection to their sales practices. Instead, the Revenue Sharing compensation is paid to UP, and as previously stated, this compensation is used to fund & support marketing, business development, training & education that is delivered in various forums such as webinars, seminars, workshops & conferences. This Revenue Sharing compensation is also known as a Sponsorship in the context of our national conference.

As previously stated, the Revenue Sharing can be structure in various ways. In some cases, the Revenue Sharing arrangement can be structured as a basis point (example: .10% or 10 basis points) that is equal to the purchase amount of a particular product – or – it can be structured as a basis point (example .05% or 5 basis points) for assets held at a particular Service Provider, such as an insurance company. However, it is more common & customary for such Revenue Sharing compensation from a Service Provider to be paid via a fixed or flat dollar amount which is predicated by various factors such as a Service Provider's budget capabilities and strategic business planning objectives.

Service Providers that pay UP this Revenue Sharing compensation are featured on the same "approved products and/or services" lists along with other Service Providers that do not pay such Revenue Sharing compensation. Therefore, such Revenue Sharing scenarios do not create any conflicts as it relates to a "preferred" list that would otherwise feature or promote such Revenue Sharing Service Providers. Our Representatives are not privy to know the details of, nor are they party to, any Revenue Sharing relationship that UP has with its Service Providers. This emphasizes the fact that such Revenue Sharing scenarios are strictly between UP and the Service Provider for the specific intent of marketing, business development, training & education.

In some cases, a Service Provider may reimburse a Representative for marketing event that the Representative may have held for clients or prospective clients. These Marketing Reimbursements are separate & distinctly different than the aforementioned Revenue Sharing topic between UP and its Service Providers. Such Marketing Reimbursements may influence a Representative to promote one Service Provider over another; therefore, you may want to inquire if your Representative engages in such practices.

See Next Page for List of Strategic Partners



2018 Service Providers that are Strategic Partnerships

	Strategic Partner		Strategic Partner
1.	Advisor Websites	26.	GPB Capital Holdings (Ascendant Capital)
2.	Advisors Asset Management	27.	Griffin Capital
3.	AdvisoryWorld	28.	Inland Real Estate
4.	AIG/SunAmerica	29.	Jackson National
5.	Allianz	30.	July Business Services
6.	APX Energy, LLC	31.	MoneyGuidePro®, Created by PIEtech
7.	Ashar Group	32.	Morningstar Asset Mgmt
8.	Asset-Map	33.	Mutual of Omaha
9.	AssetMark	34.	Orion Advisor Services
10.	AXA	35.	Pacific Life
11.	Brighthouse	36.	Preferred Apartment Communities
12.	BTS Asset Management	37.	Principal
13.	CarterValidus/Greenbacker (SC Distributors)	38.	Resource (formerly Resource Real Estate)
14.	CIM Capital (fka Cole Capital)	39.	Sammons
15.	CLS Investments LLC	40.	Sawtooth Asset Management
16.	Cohen & Steers	41.	Schwab Advisor Services
17.	College for Financial Planning	42.	SEI Advisor Network
18.	CORE	43.	Sierra Investment Management Ocean Park Asset Management
19.	Crump	44.	SmartStop Asset Management
20.	eMoney	45.	Steadfast/Stira Capital
21.	fi360	46.	Sterling Capital Mgmt
22.	First Trust	47.	T.Rowe Price
23.	Flexible Plan Investments	48.	TD Ameritrade Institutional (including Retirement)
24.	FS Investments (fka Franklin Square)	49.	The Pacific Financial Group
25.	FTJ FundChoice, LLC	50.	Trust Company of America
		51.	U.S. Energy
		52.	WealthVest