Opportunity Kit

ONESCO
The O.N. Equity Sales Company

For over 50 years, we've taken pride in offering advisors independence, value and stability.

"If you've ever been with a broker/dealer that has been sold or merged into a larger entity, then you know the feeling of instability and being just a number.

You can leave that behind and come home to ONESCO."

Jay Bley, President and CEO

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DISCOVER ONESCO'S STRENGTH

At ONESCO, being independent doesn't mean being alone

The true power of independence is conducting business your way, but you don't have to do it alone! We can help you grow your business, while nurturing the independence and entrepreneurial spirit that has brought you to this point.

Promoting flexibility

We promote your desire to be an entrepreneur by maintaining a comprehensive product shelf and accommodating a wide variety of business models.

Extraordinary value

We have extremely competitive payouts, while passing on few costs. We support you with extraordinary value by providing access to the latest technology, resources and services, often at no expense to you. This is unmatched by most any other broker/dealer.

Delivering uncommon stability

For over 50 years, our broker/dealer has been delivering a consistent, stable platform for you to grow and be successful.

Freedom, flexibility and choice

Whatever your approach to the business — traditional or advisory, direct or brokerage — we offer you a comprehensive product and service platform. ONESCO gives you the power to choose.

The products you need, the products you expect.

We maintain an expansive product list, which helps facilitate a smooth transition to our firm, and provides you the essential building blocks to maintain your standard of service to your clients.

- Mutual funds
- Variable life and annuities
- Group retirement plans
- Unit investment trusts
- Alternative investments
- 529 college savings plans

Maintain your edge: Brokerage and beyond

Our trade desk features a highly experienced team and the latest technology to support your needs.

- Full service securities trading
- Dedicated and expert fixed income desk
- Cash management services
- Banking services
- High net worth programs
- Supported by Pershing LLC, an acknowledged industry leader in brokerage execution and clearing services

Marketing resources

We know that marketing your practice is vital to the future of your business. As an entrepreneur, you expect and deserve the freedom to build your practice in the most effective manner. So we provide access to some of the most widely used marketing tools in the industry:

- Co-branded marketing content
- Email and direct mail campaigns
- Greeting cards
- Newsletters
- Pre-approved letter library
- Social media content and automation
- Websites

Solving succession planning

You've built a successful business, and eventually the time will come when you need to consider what the future holds and look to the next generation. Your family, clients and staff are depending on you having a solid plan in place. We understand.

We offer a unique approach to solving succession planning questions, depending on your situation. Continuity is our shared value.

- Business benchmarking
- Expert, third-party consultation and valuation services
- Internal succession opportunities

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Embracing the future of advice

Our registered investment advisor is equipped for the future of advice, delivering a broad-based wealth management approach for today and beyond.

Choice and flexibility

We supply the solutions to fit your business model and client needs:

- Scalable, cost-effective platform for advisor directed investment management
- Outsource investment manage ment to a wide selection of world class third party managers
- Simple solutions for financial planning, including hourly and fixed fee options

Business development expertise

Our internal and external support team works directly with you to provide product expertise, education and ideas to help you develop and grow your advisory business. Whether you are new to the advisory business or have an established practice, we provide the service you require to help you get to the next level.

Essential tools and integrated technology

Together with our partners, we provide access to the essential tools for a thriving advisory business:

- Modeling and rebalancing tools
- Block trading and variance and drift reporting
- Automatic billing
- Consolidated statements and performance reports
- Client portal
- Financial planning software

RIGHTSIZE YOUR TECHNOLOGY

Guiding the future of your business

Technology to keep your practice on target

The way you do business has evolved, and whether you are doing business virtually or more traditionally, we understand the important role of technology. We take a unique approach in how we work with you. Our goal is to equip you with access to a comprehensive suite of superior services specifically tailored to your needs.

- Business management tools
- Data aggregation
- Electronic forms filling
- Electronic signature

Business services package

Rather than forcing technology — and its costs — on you, our three-tiered business services package gives you freedom of choice and provides you with access to a comprehensive suite of superior services. It includes not only access to state of the art technology, but other resources essential to the success and growth of your business.

Technology consulting

Our technology consulting team will work to help you develop your own technology strategy and will provide guidance and expertise every step of the way. Let us help you optimize your technology platform with our three-step process:

1. Identify the technology needs of your business
2. Develop a technology plan for you
3. Implement your custom technology solution

We offer a suite of industry-leading technologies that can help transform your business. Our seasoned practice management consultants will help you navigate which tools to use and how best to implement them.

FREE! Free services

$ Discounted services

% Production-Based services

Business management

The assortment of tools below is your source for information including ONESCO news and alerts, commission statements, compliance and licensing information and more.

CONNECT	FREE!
Envestnet	FREE!
NetX360®	%
NetXInvestor®	FREE!
ON-Net	FREE!
Quest CE	FREE!

Portfolio management

ONESCO features the tools you need to develop a customized portfolio for each client, including researching investment options, performing risk tolerance analyses and creating client statements.

Albridge	%
Morningstar Advisor Workstation	
Morningstar Annuity Intelligence	FREE!
Morningstar Portfolio Builder	
Morningstar Portfolio X-Ray	
Riskalyze	

Customer relationship management (CRM)

ONESCO's client relationship management options allow you to maintain and access pertinent client information with the functionality that best suits your unique needs.

AdvisorEngine	$
Mobile Assistant	$
Redtail	$
Wealthbox	$

More tools!

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FREE! Free services

Discounted services

Production-Based services

Financial planning

The financial planning tools available with ONESCO offer robust goal-based planning, extensive scenario modeling, comprehensive tax and estate planning functionality and more.

- eMoney Advisor
- MoneyGuidePro (Discounted)
- NaviPlan (Discounted)
- RightCapital (Discounted)
- Social Security Timing (Covisum) (Discounted)

Marketing

Market your business your way with a wide array of website, seminar, social media, email and print options.

- Broadridge (Discounted)
- FMG Suite (Discounted)

Forms and documents

Simplify forms-filling and document storage with our suite of available options.

- DocuSign
- Quik! (FREE!)
- Redtail Imaging
- ShareFile

RECEIVE THE ATTENTION YOU DESERVE

Accessible, accurate and personal

When it comes to processing your business, we set extremely high standards.

We work one-on-one with you to build and strengthen our relationship based on trust

Our simple and efficient communication connects you directly to our experienced staff

Our dedicated team reviews and processes quickly and accurately, which allows you to spend more time focused on your business

Making compliance simpler

In a complex and uncertain regulatory environment, you need a firm that can provide common sense, consultative support. It's what we do.

Simplifying compliance requirements

- Assistance and support for regulatory inquiries
- Clear guidance on operational requirements
- Electronic fulfillment of most compliance requirements
- On-site support during regulatory exams

Equipping you with essential information and tools

- General compliance training and inquiries
- New office best practice training
- Sales practice training

Responsive business support

- Business consultation
- Correspondence and advertising reviews
- Outside business activity reviews

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Transition support to ensure this is the last move you'll ever have to make

Change doesn't have to be complicated. Our transition team understands that a smooth and organized transition is paramount to your success. We are here to minimize your time away from your business by supporting you every step of the way.

- Assistance with FINRA registration and variable appointment needs
- Develop a customized transition plan
- Essential training to expedite doing business with ONESCO
- Expedited review of outside business activity and marketing materials
- Follow up with you and your staff to ensure all expectations are met
- Minimize time away from your business
- Monitoring the transfer status of incoming accounts

FEES AND TRANSITION TIMELINE

Getting started

Initial Registration (FINRA U-4 and Fingerprint Filing)	$200
Investment Advisory Registration	$45
FINRA and Advisory State Registration	Varies by state
ONESCO Business Services Package (Business processing, management, and compliance tools)	$600 annually*
Errors and Omissions (Series 7 with RIA, $5 million limit and $500 deductible for Ohio National and ONESCO products[1])	$2,359 annually*

* Prorated based on month of affiliation.
[1] Current rates. Policy is renewed annually in Q2

A step-by-step process to ensure your move goes smoothly and is well organized

YOUR ACTIONS STEPS

Review current B/D contract. Confirm specific provisions that may include a noncompete clause.

Complete and submit pre-hire form, if applicable.

Review ONESCO Errors & Ommissions (E&O) coverage requirements. E&O application should be submitted no more than 30 days in advance of appointment with ONESCO.

Review ONESCO products list (ONESCO-5828-C). VA/VUL/FIA products require appointments through ONESCO prior to submitting business.

Review FINRA and SEC Reg BI disclosure requirements needed for the transfer of existing business. Clients with brokerage accounts must receive FINRA notice via written communication.

Review optional third-party technology software available through ONESCO. Contact ONESCO Technology Consultants with any questions.

Review ONESCO's email requirements. Non-ONESCO domains are required to have email hosted with Smarsh/Intermedia.

ONESCO ACTIONS STEPS

Confirm agent standing with Ohio National. Upon processing of pre-hire, send online application.

Three weeks prior to transfer

YOUR ACTIONS STEPS

Request and submit ONESCO online application. Email onescocc@ohionational.com to request the application. Submit FINRA fingerprint card and registration fees, including applicable non-registered personnel, to ONESCO.

Identify A, B, C list clients. Prepare pre-approved client transition letters. Any changes will require ONESCO Compliance approval prior to use. *Letters may not be mailed to clients before effective date.*

Establish timetable for transition paperwork, including follow-up procedures for tracking the return of clients' applications and forms.

Update and submit website and social media with required changes. Please allow up to three weeks for processing website updates.

Review paperwork and e-Signature requirements needed for the transfer of existing book of business. (ONESCO-5903 and ONESCO-5601)

ONESCO ACTIONS STEPS

Provide access to U-4 upon receipt of the online ONESCO application

Contact applicant to schedule 1-on-1 transition training call

Review paperwork requirements regarding existing book of business

One week prior to transfer

YOUR ACTIONS STEPS

1. **Return U-4.** Await final processing instructions from ONESCO Contracting & Licensing.
2. **Submit stationery** (letterhead, business cards) for Compliance pre-approval.
3. **Submit E&O application with intended effective date** if not yet submitted.
4. **Verify that all insurance licenses are current at NIPR.com.** Visit onfs.successce.com to satisfy outstanding state specific training.
5. **Submit VA, FIA and VUL appointment requests to ONESCO Contracting & Licensing.** Please note: Business may not be submitted until confirmation of appointment is received from ONESCO.
6. **Verify with the Marketing Department** that email hosting and archiving are setup.

ONESCO ACTIONS STEPS

1. **Request copy of termination letter** upon final processing
2. **Communicate with key internal departments** regarding rep transition
3. **Compliance will contact prospective rep** for an introductory phone call
4. **Provide FINRA Rule 2273 Notice of Requirement** to reps regarding brokerage account transfers

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Day of approval and beyond

YOUR ACTIONS STEPS

Welcome to ONESCO! Review email titled "ONESCO Documents – Signatures Required." Return required documents. Visit the New Rep tab on ON-Net.

Mail client transition letters with forms. Conduct meetings with clients to complete paperwork. Submit transition paperwork to OSJ/home office for processing.

Monitor your transition. Track clients' progress in completing necessary forms. Monitor completed accounts and transfer paperwork submitted to ONESCO.

ONESCO ACTIONS STEPS

Process transfer of securities registration based on effective date provided in termination letter

Send approval email to rep upon ONESCO/FINRA approval

Process insurance company appointments. Allow 5 -10 days for processing

Establish access to essential technology: Connect, Smarsh, etc.

Initial 90-Day inspection Compliance will contact you directly and send the New Representative Training link

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Ask yourself … what do I value?

- Stability and continuity?
- Strong payouts combined with low costs?
- Independence?
- Comprehensive products and resources?
- Personalized superior service?

If you value these things the way we do, then come home to ONESCO.

Let's have a conversation!

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Life changes. We'll be there.®