



WHAT'S NEW AT RPg FAMILY WEALTH ADVISORY

June 22, 2017

*"The result is a product sponsored by Great American with only your Financial Advisor's fee; no investment management fee, no revenue sharing costs to the investor, and currently the lowest cost guaranteed income for life rider in the industry."**

1. RPg FWA helped create an index variable annuity using similar Principal Protection strategies our founding principals utilized from 2007 – 2009. Zero downside risk with a participation rate of the up side. This was in reaction to our clients asking for something that they could do better than CDs with, participate if the market continues to go up, but not have risk of loss. We utilized the Variable Annuity Chassis so we could add a Guaranteed Income for Life rider if clients wanted to use that. The result is a product sponsored by Great American with no commission, no investment management fee, no revenue sharing costs to the investor, and currently the lowest cost guaranteed income for life rider in the industry. Only your RPg FWA advisory fee is applied to this solution.* This is a representation of why the advisors at RPg FWA wanted to be independent. To be able to innovate solutions that allowed advisors to be a Fiduciary from concept to execution with every financial solution they provide their clients.
2. RPg FWA helped design the first advisor based Private Placement Life Insurance (PPLI) platform. While we were in the design phase of the annuity discussed above, we met with Sam Jensen of Enspire Investments. Sam had built out the infrastructure of his PPLI platform which captured exactly what we were looking for: **1.** Strip out the up-front commission – We all know where that comes from... The client. Our thought was that if we allowed the full amount of the cash value to compound, the policy would perform better. Some policies pay the selling agent from 100 – 130% of the cash value in commissions. How can the policy survive with such a large selling concession? Good question. **2.** Remove any investment management revenue sharing arrangements the policy has with the investment managers. By doing this, we believed it would reduce the cost of the policy, AND remove a layer of conflicts within the policy its self. **3.** Remove the middle layer of cost by going straight to the reinsurer. Insurance companies offset most of the risk they underwrite by selling that risk to the reinsurers. If we went straight to the reinsurers, and didn't have to deal with the "originators", that would also reduce the policy cost.



Plan Well. Invest Well. Live Well.

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*Consult your Financial Advisor to discuss specific product details and fees.

“The result is a more cost effective, more transparent, Fiduciary level insurance policy or variable annuity that enhances the platform for assets to perform, in a conflict-free environment.”

4. Pass through the cost-of-insurance. Currently many agents are compensated for selling more death benefit. By making the cost-of-insurance a pass through, our advisors can act in the best interest of the client in thought and deed by not having incentives to sell more death benefit than is necessary. 5. We wanted full transparency – With the help of our partners at Enspire Investments, we have created an annual review statement that details every cost component of the policy. The result is a more cost effective, more transparent, Fiduciary level insurance policy or variable annuity that enhances the platform for assets to perform, in a conflict-free environment. Please reach out to an RPg Advisor today to run a complimentary review of your insurance policies and annuities. We think you will start to enjoy this part of your asset allocation again. RPg FWA has expanded research within Alternative Investment asset classes. Speak with your advisor today about how these investment solutions may compliment your portfolio.
3. We recently updated our website and its content and resources to make viewing client reports easier than ever, regardless of the custodial relationship. As well, you can find some of our thought leadership.
4. We have new and improved planning software through eMoney. For example, eMoney integrates with your custodian and/or reporting software which allows for better information for our clients total personal financial statement and planning intelligence. eMoney allows your advisor to efficiently aggregate outside assets for better personal balance sheet analysis.
5. Our newest advisor, Jim Peters joins RPg in our new office in Birmingham, Michigan.



Sources: Great American Insurance Group; Enspire Investments, LLC.

Important Disclosures:

RPg Family Wealth Advisory, LLC (FWA) is a registered investment advisor with the U.S. Securities and Exchange Commission (SEC). Additional information regarding RPg Family Wealth Advisory, LLC can be found on our website at www.rpgfamilywealth.com.

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