Frequently Asked Questions

Q: Can clients access their accounts online?

A: Yes, clients will be able to access their accounts online.

Q: Do you have access to separately managed account managers?

A: Yes, as an Investment Advisor Representative (IAR) with OnPointe Advisory and Financial Services, LLC (OnPointe), you will have access to money managers specializing in specific investment styles.

Q: As an IAR with OnPointe, will I be choosing each investment for my clients?

A: No, you will work with your clients to develop an asset allocation plan to meet their needs. Once you have a plan, you and your clients will then choose the outside money manager, who will handle the actual investing of your clients' monies, based on their goals.

Q: Can I work from my home office?

A: Yes, the location of your office is completely up to you.

Q: What fees must I pay to do business through OnPointe?

A: IARs who do business through OnPointe must pay for:

- Errors and omissions coverage. You can either purchase E&O insurance through OnPointe or provide proof of coverage through another company.
- Licensing and registration fees. These will vary depending on which state (and how many states) you are licensed in.

Q: Can I still work with my current insurance Wholesaler?

A: Yes, we believe your Wholesaler plays an important role in your business and that you should maintain that relationship for your fixed annuity product needs.

Q: Can you tell me about your compliance department and your approach to compliance?

A: OnPointe's compliance team sees itself as an advisor's partner and counselor. The team is there to help IARs remain compliant in our highly regulated and ever-changing industry. From a fundamental perspective, OnPointe's decidedly selective approach to IARs enables the company

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to move past designing policies and procedures for the lowest common denominator and, instead, focus on appropriate guidelines for reputable, established financial services professionals.

Q. Does OnPointe provide marketing support?

A: Yes, OnPointe provides marketing support and expertise through consultation; template collateral material; off-the-shelf marketing campaigns; and customized development, when appropriate. Consider the marketing support team an extension of your own in-office staff!

For more information, call 800-395-0045 or visit www.OnPointeAdvisory.net.