



# UNITED PLANNERS FINANCIAL SERVICES

32%

of Advisors  
Have Purchased  
Riskalyze

\$33,792

Annual GDC  
Increase for  
Active Users

19X

Average ROI  
for Active  
Riskalyze Users

\$4.26B

Modeled  
on the  
Platform

11,045

Portfolios  
Have Been  
Analyzed

**“The biggest reason to use Riskalyze is because it’s simply the right thing to do. Advisors owe it to their clients, and they owe it to themselves.”**



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United Planners Financial Services (UP) is an SEC Registered Investment Advisory firm and full-service independent broker-dealer partnership serving hybrid advisors since 1987. United Planners is uniquely structured as a Limited Partnership offering ownership benefits to qualified advisors including the sharing of annual profits and voting rights. UP has been redefining independence in the financial services industry for over 25 years. According to Billy Oliverio, Vice President of Investment Advisory Services, “We’re fiercely independent, we value an open architecture, and we’re advisor-centric.”

## THE CHALLENGES

### 1. The compliance landscape is constantly changing.

With the Department of Labor's (DOL) fiduciary rule right around the corner, the UP organization knows the importance of getting tools into the hands of advisors. Billy notes, "The compliance landscape is always changing. It's complicated. That's the nature of our industry. We want to make sure advisors aren't just complying, but thriving in that environment." UP is well versed in the DOL. They've been actively studying the potential implications of increased regulation with the department since 2006. UP advisors knew that it simply wasn't enough to act in the best interest of clients, but it is equally important to prove it.

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### 2. Advisors need a way to compete with self-directed retail robos.

"Digital advisor solutions are a big deal to us. We want to empower our advisors to compete with the retail robo world," Billy says. The recent developments of self-directed, client-facing "robo advisors" have driven human advisors to rethink how they should remain competitive. "Today's advisor needs to be efficient, scalable and increase their value proposition to their clients and potential clients of any age, from millennials to baby boomers," he adds.

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### 3. Cyber security is of utmost importance.

It's true that United Planners is unique in their value of fierce independence, providing advisors the liberty to work with a multitude of technology solutions, but at the same time, they place a high value on security with every platform. According to Billy, "Cyber security is a big hot topic for us. Our data, systems and network need to be completely secure. We're not just here to protect United Planners, we're here to protect the advisors and their clients."

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### 4. United Planners is constantly searching for better technology solutions.

UP leadership was well aware of their need to attract advisors with better technology solutions, particularly in the field of risk management. Billy recalls, "We were searching for an intuitive mechanism for an advisor and a client to easily understand and clearly communicate to each other what risk is and how it impacts the management of their portfolio." He remembers when they discovered Riskalyze: "When we came across Riskalyze, we said, 'this is what we've been looking for.' We found Riskalyze at the perfect time, and we knew instantly that Riskalyze was what our advisors needed."



## Enter Riskalyze.

Once UP leadership discovered Riskalyze, they became immediate advocates. "As soon as we saw Riskalyze, we knew it was a fresh and innovative way to approach the risk discussion," Billy recalls. "Riskalyze is quantitative. The Risk Number is something that both the advisor and the client could relate to and understand to have better conversations and manage expectations."

UP advisors began purchasing Riskalyze at a staggering rate, and the Riskalyze success team was there every step of the way. Billy sent his thanks: "The advisors have had an incredible experience adopting and using Riskalyze. Hats off to the Riskalyze success team – a solid, innovative approach to the support model. You've got a great product, but you've got an equally great team supporting advisors to ensure they're maximizing the power and benefits of Riskalyze."

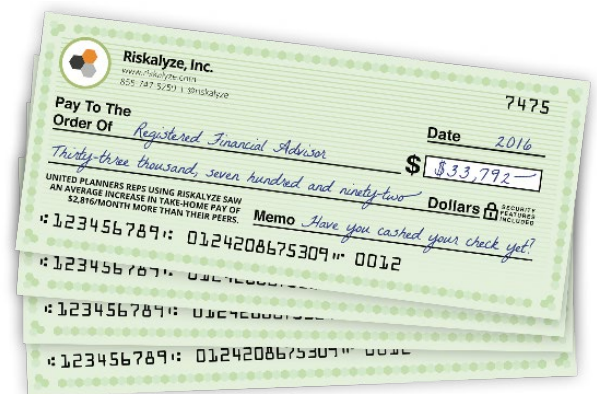
Mike Goyarts, UP's Head of Practice Management, chimed in: "As a user, I can say that this experience generates powerful results that an advisor can put to use immediately." Feedback from advisors couldn't have been better, and Billy notes that Riskalyze was precisely what their advisors needed: "The user interface is spot on. It's unique, different and intuitive – and that's exactly what we were looking for."

United Planners advisors **using Riskalyze** saw an average increase in take-home pay of \$2,816/month more than their peers.

## The ROI Study

Given the high level of user adoption, UP and Riskalyze teamed up to determine if UP advisors that actively used Riskalyze experienced stronger growth compared to their fellow UP advisors who did not. The Gross Dealer Concession data component (GDC) was the quantifiable factor to measure growth. Data scientists anonymized the GDC data for all UP Advisors for the calendar years of 2014 and 2015 and measured it.

The Results? The annual GDC of the UP advisors that used Riskalyze experienced an average increase of \$33,792 in GDC more than their fellow UP advisors who did not. If we break this down by month, advisors using Riskalyze saw an increase in monthly pay of \$2,816 more than their peers!



“The results of the case study were very gratifying,” Billy comments. “We already **believed** it was a good product for advisors and their clients, but now we’ve **proved** it quantitatively. Riskalyze doesn’t just help advisors educate their clients about risk, it pays for itself, and then some!”

As a fun token of celebration, Riskalyze and United Planners presented mock checks to advisors attending the United Planners Annual Partners Conference with the memo, “Have You Cashed Your Check Yet?”

## UP advisors put the hassles of their business on Autopilot.

Riskalyze’s digital advice solution, Autopilot, provides answers to UP’s desire to compete with the retail robos. “Advisors are no longer insulated in local communities. Today, everything online is so easy that they’ve got to be able to create a similar process in their backyard. Autopilot helps them do that,” Mike says. Advisors use Autopilot to provide clients with an intuitive dashboard branded with the advisor’s own firm, easily open new accounts, and automate those hassles that take up 80% of an advisor’s time and attention. Mike adds, “When I see Autopilot enabling advisors to free up time that otherwise would’ve been wasted, I’m all for it.”

## Word spread.

About a third of UP advisors have independently purchased Riskalyze. Billy gives us some insight on the high adoption rate: “Our culture encourages advisors to talk to each other. When something works well for them, they share it with their peers. That’s been a huge factor for the success in the high adoption of Riskalyze throughout our organization.”

## UP advisors are equipped with the best technology.

Mike makes a great point: “You don’t want to be the advisor that was the cab driver when everyone started using Uber, right? You’d get displaced. Advisors today are operating in an environment where they could easily be displaced if they’re not working hard to make changes and stand out.” According to the ROI study, UP advisors using Riskalyze clearly stand out. UP advisors are equipped with the right technology, and it shows. Billy says, “The risk discussion is far more transparent now. It’s mission critical for an advisor and their client to be in sync on an investment plan and mutually agree to move forward – Riskalyze helps make this happen in an efficient and effective manner.”

“The biggest reason to use Riskalyze is because **it’s simply the right thing to do.** Advisors owe it to their clients, and they owe it to themselves.”

*Billy Oliverio, Vice President of Advisor Services*

## Conclusion



United Planners advisors have used Riskalyze for years to show prospects how they're currently invested and prove to clients how they're invested correctly. The increase in GDC found in active users shows us the solution is producing positive results, and United Planners leadership couldn't be happier. "On the executive level, Riskalyze and UP share a lot of common values. Both organizations are advisor-centric, and they also have a great understanding of regulatory environments. Compliance can be complex, but Riskalyze gives us simple solutions to address complex scenarios," Billy says. "Now, we're looking at the DOL fiduciary rule opportunistically. We're thriving where other firms are having trouble keeping up." Mike agrees: "I think we are ahead of the pack now when it comes to dealing with some of the regulatory changes that have taken place in the industry."

Mike concludes with thoughts on the relationships advisors have with their clients. "If you want a client for life, you have to continually refine the experience that you want your clients to have. Riskalyze enables advisors to generate "aha" moments with their clients repeatedly." We asked him what impresses him the most about the product. "Why Riskalyze? Riskalyze differentiates advisors by creating memorable experiences in the minds of their clients. That's what sets these advisors apart from the competition."



**Disclaimer:** During the course of this analysis, there could have been other factors present that impacted the advisors GDC that was separate and independent of Riskalyze. Therefore, this analysis is not directly implying that every advisor will experience the type of growth cited in this case study. However, the data does establish a notable & quantifiable correlation between Riskalyze users v. non-users. United Planners and Riskalyze formed this data partnership under a strict non-disclosure agreement when it comes to individualized data.

19X ROI measurement was calculated by dividing the historical average GDC data (\$2,816/mo increase) by the current product price as of July 19, 2016.

The "\$4.26B Modeled on the Platform" and "11,045 Portfolios Analyzed" metrics were sourced via Riskalyze user data on July 19, 2016.

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