KEYSTONE

OUR PLATFORM THAT PRODUCES OUTCOMES

Strategy Brief

DEFINITIONS & DESCRIPTIONS

Marketing initiatives for affiliates within the Regal Keystone project consist of a coordinated, scalable suite of growth programs designed to drive engagement, referrals, and sustainable revenue. These initiatives include educational seminars, IMO-aligned marketing efforts, C4G Mission Retirement campaigns, structured referral and wallet-share strategies, client events, and targeted Centers of Influence (COI) engagement. Grounded in the principles of *Mission: Engagement*, each initiative is designed to deepen advisor-client relationships through education, consistent touchpoints, and purposeful interaction—positioning affiliates as trusted partners while systematically expanding reach, retention, and share of wallet. Collectively, these initiatives provide affiliates with a repeatable, execution-ready marketing framework that aligns with Regal Keystone's long-term growth and client-centric objectives.

The LionShare Portfolio Platform is a disciplined, goal-aligned investment and planning framework designed to support scalable advisor growth within the Regal Keystone project. LionShare integrates model-based portfolio construction, income and distribution strategies, and client-centric planning to support accumulation, preservation, retirement income, and legacy objectives. Central to the platform is the *Pro Plan Assist process*, which provides advisors with collaborative support across discovery, portfolio strategy alignment, implementation, and ongoing review—enhancing consistency, confidence, and execution without diminishing advisor ownership of the client relationship. Together, LionShare and Pro Plan Assist deliver a repeatable, professional investment experience that strengthens client engagement, supports long-term outcomes, and aligns with Regal Keystone's growth and governance standards.

Sales training and accountability within the Regal Keystone project provide affiliates who report directly to Regal with a structured, performance-driven framework that elevates consistency, confidence, and results. The program integrates standardized sales training, behavioral finance principles, and proven messaging to help affiliates better understand client decision-making, manage emotional responses to risk, and guide clients through complex financial choices. These capabilities are reinforced through clear performance expectations, ongoing coaching, and measurable accountability, ensuring disciplined execution. The result is a scalable, professional sales culture that drives predictable outcomes while supporting client trust, advisor development, and Regal's long-term growth objectives.

Legacy Advisors joining Regal offer a compelling alternative to an internal sale by providing a higher valuation multiple, with a proven track record of success for their end clients. This structure allows senior advisors to transition thoughtfully, and maintain influence over the initial succession, while reducing personal and operational risk. At the same time, Regal's platform creates an attractive environment for the next generation of advisors by offering a ready-made client base, structured training, and a salary, benefits, and bonus framework—eliminating prospecting as a primary barrier to success. Together, this model aligns continuity, culture, and economics, ensuring legacy value is protected while enabling scalable growth for both seasoned advisors and emerging talent.

Regal Financial Group, as outlined in the Keystone project, is designed to serve affiliates who require a fully built brand, consistent lead generation, and a scalable operational infrastructure to grow profitably. The model provides centralized marketing, sales coaching, training, and compliance-aligned operational support, allowing affiliates to focus on client engagement and production rather than business construction. By leveraging Regal's platform, affiliates will have lower payout structures or pay-to-play leads. This will intentionally improve net margins through efficiency, scale, and predictability. This model removes operational "headaches" from lifestyle-type reps.

At the core of the client experience is the LionShare Portfolio Platform, supported by Pro Plan Assist as the cornerstone deliverable to retail clients. This combination delivers disciplined portfolio construction, goal-aligned planning, and ongoing advisory support while preserving advisor ownership of the client relationship. Together, the Regal Financial Group model creates a repeatable, professional framework that aligns growth with protecting or increasing margins and client outcomes—positioning affiliates for long-term sustainability without sacrificing service quality or scalability. Additionally, deepening our feeder system to our W2 model.

THE BENEFITS OF AFFILIATION

Affiliation with Regal is designed around one core belief: no two advisory practices are the same—and neither should their path forward be. Regal offers a flexible, scalable platform that allows advisors to engage in the way that best aligns with their business model, growth goals, and economic priorities, without forcing a one-size-fits-all solution.

Advisors can attach to the Regal platform through four distinct affiliation options—Legacy, Regal Financial Group, LionShare, or Hybrid—each offering a different level of integration, support, and infrastructure. This structure empowers advisors to pull only the resources, services, and systems that directly support their practice, while maintaining control over how they grow and operate.

Across all affiliation models, advisors gain access to Regal's institutional-grade support, strategic guidance, and growth-enabling resources, ranging from compliance and operations to marketing, business development, and client engagement tools. Whether an advisor is seeking full partnership, selective platform support, or a blended approach, Regal meets them where they are and scales with them over time.

The result is an affiliation built on optionality and alignment—where advisors optimize economics, preserve independence, and leverage a platform intentionally designed to evolve alongside their practice. Regal doesn't ask advisors to fit into a box; it provides the structure to build the business they actually want.

Monthly Affiliation – Regal's monthly affiliation fee is structured to provide clarity, simplicity, and meaningful value by bundling all core infrastructure into a single predictable cost. This includes full access to the firm's technology stack, compliance oversight and support, and E&O coverage—eliminating the need for advisors to source, manage, or pay for these essentials separately. By consolidating these critical components, Regal reduces administrative burden, lowers unexpected expenses, and allows advisors to focus their time and capital on serving clients and growing their practice, rather than managing vendors or navigating fragmented systems.

Accounting – Regal provides comprehensive accounting support designed to eliminate complexity and allow advisors to focus on their core competency: serving clients and growing relationships. This includes precise quarterly billing, automated and clearly documented case splits, direct deposit of compensation, direct payment of affiliation fees, and seamless payments through the money manager—all managed within a centralized accounting system. Advisors benefit from full transparency through consistent reporting, clear reconciliation, and timely visibility into revenue, expenses, and payouts. The result is a predictable, auditable, and trusted process that removes uncertainty, reduces administrative burden, and allows advisors to operate with confidence and clarity.

Needs/Deficiencies – Every advisor, regardless of experience or success, has gaps, friction points, or inefficiencies that create heartburn when building and sustaining a business. No practice is perfectly optimized across compliance, operations, technology, marketing, growth strategy, and economics simultaneously. Regal's platform is built with this reality in mind. Its plug-and-play design allows advisors to engage in some form or fashion—pulling only the capabilities that solve their specific challenges while leaving everything else untouched. Whether the need is to remove operational friction, improve scalability, strengthen compliance confidence, or unlock growth support, Regal meets advisors where they are and adapts to where they want to go. The result is a flexible affiliation that reduces stress, restores focus, and supports intentional business-building aligned with each advisor's unique goals and preferences.

Lead Generation – Regal supports advisors looking to exponentially grow their business and/or consistently create a pipeline of opportunities by generating retail leads that complement their individual business model and marketing strategy. These opportunities may be integrated into a broader, customized marketing plan or targeted specifically to defined niches aligned with the advisor's expertise and interests. Rather than one-size-fits-all prospecting, Regal's approach emphasizes intentional lead flow—connecting advisors with prospects who are a stronger fit for their services and value proposition. This allows advisors to spend less time chasing activity and more time engaging in meaningful conversations that can develop into long-term client relationships.

Coaching – Regal's coaching program is designed to develop advisors into true business owners by instilling structure, accountability, and repeatable processes. Award-winning and continuously evolving, the program goes beyond production metrics to focus on leadership, operational discipline, and intentional growth. Advisors are guided through proven frameworks that create clarity around goals, reinforce execution through accountability, and build scalable systems that support long-term success. As the industry changes, Regal's coaching expands alongside it—ensuring advisors not only grow their practices but also build durable businesses designed to thrive.

Compliance – Regal's pragmatic compliance approach is built to promote growth while protecting advisors in an ever-changing regulatory environment. By pairing modern technology with practical, instructive guidance, Regal helps advisors navigate requirements with clarity instead of confusion. Compliance is not treated as a checkbox exercise, but as an integrated support system—designed to identify risks early, prevent regulatory pitfalls, and reinforce best practices without slowing the business down. The result is a proactive, education-driven framework that allows advisors to operate with confidence, stay ahead of regulatory change, and focus on serving clients, knowing their practice is supported and protected.

Projected Margin – Projected margin in a proposed advisor affiliation with Regal represents the anticipated profitability of the relationship based on three core revenue components: money management, overrides, and affiliation fee markup. Money management reflects the margin generated through managed assets and platform solutions; overrides capture the revenue associated with product, platform, or service relationships; and affiliation fee markup represents the incremental margin tied to the advisor's selected level of platform engagement and services. Together, these components provide a forward-looking view of the economic contribution of the affiliation, allowing both Regal and the advisor to evaluate alignment, scalability, and long-term sustainability with clarity and transparency.

Recruiting Sources – Recruiting sources are the channels and relationships through which potential advisor affiliates are identified and introduced to Regal. These sources can include industry networks, centers of influence, referrals, marketing campaigns, events, and targeted outreach initiatives. Each recruiting source serves as a pathway for advisors to learn about Regal's platform, explore affiliation opportunities, and engage in conversations about how the firm can support their business goals. By clearly tracking and leveraging these sources, Regal ensures a structured, repeatable, and transparent approach to growing its affiliate network while connecting with advisors who are the best fit for the platform.

Compensation – Regal structures compensation to align with the advisor's chosen affiliation model, ensuring clarity, predictability, and fairness. Payments are calculated based on the specific revenue streams associated with the advisor's business. Whether an advisor is affiliated through Legacy, Regal Financial Group, LionShare, or a Hybrid model, Regal delivers timely, accurate, and fully documented compensation through direct deposit, supported by transparent reporting. This approach allows advisors to understand exactly how their affiliation generates income, provides peace of mind, and frees them to focus on client relationships and business growth rather than administrative or payment concerns.

Concessions – On the Regal platform, "concessions" refer to the costs Regal incurs to onboard a new affiliate. These include expenses associated with technology setup, compliance integration, training, coaching, and administrative support required to fully transition the advisor onto Regal's systems. Concessions are an investment in the advisor's successful affiliation, designed to remove friction, accelerate productivity, and ensure a seamless onboarding experience. By covering these initial costs, Regal enables advisors to focus on building their business from day one while leveraging the full suite of platform resources.

E & O – Errors and Omissions (E&O) coverage is a critical form of professional liability insurance that protects financial service professionals against claims arising from mistakes, oversights, or negligence in the advice or services they provide. This coverage helps safeguard an advisor's personal and business assets by covering legal defense costs, settlements, or judgments that may result from client disputes or regulatory inquiries. By providing this protection, E&O insurance allows advisors to operate with confidence, focus on serving clients, and manage risk effectively in an industry where the stakes are high and regulatory expectations are constantly evolving.

Base Technology – Regal's base technology package provides advisors with a fully integrated suite of tools designed to streamline operations, enhance client service, and support business growth. This package includes the COMET system for secure workflow and document access, JPASS, Smarsh for compliant communication archiving, and Orion for compliance reporting. By offering these essential platforms in a single, cohesive package, Regal reduces administrative complexity, ensures regulatory compliance, and empowers advisors to operate efficiently and confidently allowing them to focus on delivering value to clients rather than managing disparate systems.

Suggested Integrations – "Suggested Integrations" refer to additional systems, tools, or services that advisors may connect to on the Regal platform to create a fully optimized, seamless practice environment. These integrations are recommended to enhance functionality, streamline workflows, and maximize the value of Regal's core technology and services. By connecting these systems—whether CRM, client communication, or reporting—advisors can ensure data consistency, reduce manual work, and leverage the platform's full capabilities, all while maintaining control over which tools align best with their business model and operational needs.

2687 44th Street SE | Kentwood, MI 49512
800.357.4757 | info@regalfin.com | regal-holdings.com