

Regatta Research for Advisors

At Regatta Research we are dedicated to helping our Advisors grow and diversify their book of business. Our focus is on finding Advisors who are looking for a financially rewarding and fulfilling career.

20 Reasons Why Regatta Research Should Be Your Home

1. Annualize your income stream by getting off the commission treadmill

Brokers from commission based firms who transition to Regatta Research find one of the most pleasant differences is that receiving a fee based stream of income for their life, as long as the client stays with Regatta Research, frees them from the pressure of not knowing when the next commission check is coming in. Commission based income tends to be sporadic and relatively unreliable. We charge our mutual clients a percentage of assets under management. The fee charged us up to you, but it averages 1.5% per year. We allow Financial Advisors to charge up to 2% per year. The fee is usually charged quarterly, in advance.

Fee-based money management services allow you to build an income stream that can quickly become very substantial. What other field allows you to make money when you're asleep and to quit stressing out about your next sale? They are free of the burden of the pressure from their sales manager pushing them to sell a particular in house product in order to meet their sales quota. Advisors discover they have the ability to take that long vacation they always dreamed about, to focus on delivering high end, high touch service to a smaller number of clients, rather than on being pressured to constantly get new clients, to focus on the long-term development of their career rather than having sales quotas constantly hanging over their heads.

2. Mine new sources of revenue often not provided by other money management or brokerage firms

- ***With our Professional Partners CPA Program, the ability to share fees and NOT just referrals on CPA relationships will substantially increase your revenues.***

Many brokerage firms are only allowed to share referrals with CPA firms. This can be rewarding, but takes time and has a very mixed track record. Advisors at Regatta Research have the ability to share fees with the CPAs they bring to Regatta Research, provided the CPA registers as a RIA. The ability to share fees dramatically increases the quality, number, and time required to create

these relationships. We offer our Advisors the ability to piggyback on Regatta Research's strong CPA CPE education and marketing program.

- ***At Regatta Research Advisors get paid for “wholesaling” our money management services to other stock brokers, RIAs, insurance companies!***

Regatta Research provides an in house portfolio management services. Instead of looking at other brokers as simply competition, you can look at them as potential clients. Advisors at Regatta Research receive compensation on Financial Advisors from brokerage firms that they refer to Regatta Research, once Regatta Research is approved by that firm's “due diligence” process. This is unlike just about any other firm.

- ***Regatta Research Advisors can manage and receive compensation on their client's account in their 401(k) plan at their current employer even if we don't manage the overall plan.***

How's that work? Say that your client is 45 years old, works at Exxon-Mobil, and will leave until they retire till they're 65. Your client has no idea what mutual funds to select, or when to sell them. They want you to help them manage it, not just on a one time allocation, but on an ongoing basis. Normally, your clients can't get the help they need, and you can't “capture” these assets. At Regatta Research you can! All you need to do is have your client sign Regatta research's “Discretionary Trading Authorization Agreement”, which allows us to access and re-balance the account periodically on the TPAs platform by using the user name and password supplied by the client. We bill the client either directly or by deducting our normal money management fee, a maximum of 2% per year, from other accounts they have with us.

This can also be used for annuities at another custodian that should not be transferred out because of the current high CDSC.

- ***Advisors at Regatta Research can also receive leads from our Internet and book marketing campaigns***

Regatta Research actively promotes its upcoming series of books with book signings and speaking engagements. Regatta Research also actively markets its services on the Internet through Internet search engines. These leads can be a very useful tool to grow your book of business.

- ***For 401k plans that you are listed as the Advisor, you can meet demands and increase your revenues by adding an active money management component***

Most Financial Advisors at brokerage firms only receive 12(b)1 fees on the corporate retirement plans.

The employees of the company receive a static asset allocation that is hardly changed. Employees want an active management option, but you can't provide it.

At Regatta Research, you can! We can provide a menu of options that includes a fixed number of mutual fund options, as well as an active management component. Plan participants can do their own investing or chose one of our models. On the active management option, you can charge up to 2% per year, providing a much needed service, creating a competitive advantage, and substantially increasing your revenues,

Advisors at Regatta Research enjoy the benefit of knowing that they are doing the right thing for their clients free of the potential conflict of interest associated with commission based financial planning.

3. Services to help you attract and retain HNW Investors

Regatta Research is geared towards helping our Advisors to acquire and retain high new worth investors.

Our in house research team can even be utilized to help you dissect a client's portfolio at their existing custodian for opportunities for improvement.

Regarding services for High Net Worth clients, Regatta Research provides our Advisors with:

- **Specialized services to help you deal with "control" or restricted stock**

Many of your HNW clients may be owners of "control" or restricted securities. Since transactions with these types of securities are complex and highly specialized, Regatta Research provides you with access to experts directly from the custodians we utilize. These services include:

- Custody and execution of eligible control and restricted securities
- Margin loans, using control and restricted securities as collateral

- Assistance with the exercise of employee stock options exercises
- Filing SEC Form 144
- Administration of SEC Rule 10b5-1 trading plans to purchase and sell company shares
- Direct access to a dedicated team of analysts
- **Help your clients effectively manage their charitable giving**

Through the custodians utilized by Regatta Research, we provide our Advisors with tools for your clients to manage their private foundation, including administrative, investment management, and tax support.

- **Trustee services**

Through its team of custodians, Regatta Research Research's Advisors have the ability to provide their clients with

- Reporting Services
- Agent for Trustee Services
- Administrative Trustee Services

4. No Account Minimums Let's You Build Your Book Quicker and Build Lucrative Long-Term Relationships

Regatta Research summarily rejects the elitism prevalent in our field. Many money managers will not take an account unless it is more than \$500,000 or a \$1,000,000. This makes it extremely frustrating if you are trying to build your book of business, especially if you have a promising client just starting their professional career or want to capture the assets of an entire family. Not at Regatta Research. We are proud that we can be profitable on even small accounts. We have no account minimums to help you grow your business. Our accounts range from multimillionaires to investors just starting off. All are always and forever welcome. You will gain a huge competitive advantage by offering clients and prospects the ability to offer active money management and the use of multiple traditional and even non-traditional asset classes for even very small portfolios.

5. Low Investment Minimums From Our Product Providers Allow You Use a Large Number of Traditional and Non-Traditional Asset Classes Even for Small Portfolios.

The success over the years of the asset allocation strategies such as the Harvard Yale Endowment ([link to article](#)), which uses multiple asset classes, such as currency, commodity, real estate, and hedge funds, has inspired Regatta

Research to try and emulate, when appropriate, aspects of this and other models.

The problem with trying to implement asset allocation strategies such as the Harvard – Yale Endowments is that investors often must have a very large portfolio size or be accredited investors. A large percentage of the investment products that Regatta uses does not require high investment minimums or require clients to be accredited investors, provided suitability is determined by the Financial Advisor, etc.

This flexibility allows you the satisfaction of being able to do the right thing and to provide proper diversification for even small clients.

Regatta Research has the ability to invest in these asset classes due to the very low minimum dollar requirements of our providers. This is yet another competitive advantage that Regatta Research provides its Advisors.

6. You Decide the Fee Schedule

Many money managers dictate to their Financial Advisors a strict and inflexible fee schedule, irregardless of the account size, amount of work the client requires, and competitive issues. Not at Regatta Research. Our Advisors are the ones working directly with the client and know the situation. We trust our Advisors. We leave the decision to you.

7. We Are Dedicating to Helping You Grow Your Book of Business

Whether you want to need assistance with competing against another firm on a proposal, want to advertise, or put on a workshop, Regatta Research will work hand in hand with you to help create and develop materials that fit your style and move your audience.

Through our relationships with our custodians, Advisors at Regatta Research will also have access to pre-approved turnkey marketing and business development tools.

Have you been frustrated by your efforts to build your practice by unthinking and overly zealous Compliance Departments where you are stuck with completely watered down presentations that are generic and worthless? We are on the same page. Regatta Research strongly believes in fostering a strong

culture of compliance and providing you with the ability to deliver value added presentations to audiences.

We are also committed to help you develop your book of business even in “out of the box” ways such promoting your public speaker, to putting on CPA CPEs, to your efforts to “wholesale” Regatta Research’s services to other brokers.

8. Access to technology to make your efforts more scalable, efficient, and value added.

Regatta Research is a firm believer in embracing technology to increase our efficiency and to increase the scalability of your marketing efforts.

Financial Advisors at Regatta Research have access to the following illustrative list of tools;

- *On line access to client accounts at multiple custodians*

Leveraging the tools provided by our main custodians, Regatta Research provides online access to the vast majority of the investment vehicles utilized by our Advisors.

- *Cutting Edge CRM software*
Regatta Research makes it easier for you to manage all aspects of your client and prospect relationships by offering a highly tailored version of Oracle's Web-based Siebel CRM On Demand Client Relationship Management solution.

This CRM software will help you:

- Manage information and activity by client, household, and account
- Track referrals, prospects, and opportunities
- Design and implement workflows for greater efficiency
- Integrate with email and sync with your calendar and handheld devices
- Expand referrals through a systematized process
- Use more than 75 customizable reports to manage and analyze clients, prospects, opportunities, activities, and customer service
- Automate client and prospect mailings

- *Naviplan Financial Planning Suite.*

This software allows our Advisors to develop financial strategies for their clients, and explore "what-if" scenarios using Monte Carlo simulation, in the areas of:

- Goal planning
- Estate Planning
- Retirement income planning
- Stock option planning
- Tax/risk planning
- Gift/charitable giving planning
- Insurance planning

9. In House Money Management and Research Functions Gives You More Options, Is Available to Help You Analyze and Win Accounts, and to Provide You Direct Access to What is Going on in the Market

Many other RIAs outsource all of their research and portfolio management requirements. Regatta Research provides both in house money management and access to third party money managers. This means that Advisors have a better "feel" for market conditions and trends and are not one step removed from the capital markets.

10. Ability to Open Up Your Own Office in Your Town

Regatta Research currently has four offices across the nation and is looking to open up more. If you have enough assets to make it an economically viable option, Regatta Research would be honored to work with you to open up your very own branch.

11. Opportunity for Partnership

Regatta Research offers Financial Advisors the opportunity to become a partner in the firm.

You may be offered limited and then general partnership in your branch office and then later in the umbrella corporation.

Partnership selection is based on your profitability, time with the firm, your leadership in marketing and ethics, as well as your assistance to others in your region and in the firm.

12. Autonomy

At Regatta Research, once a Financial Advisor's basic revenue requirements are met, you are free to choose your clients and to decide how you want to best spend your own day.

13. High End Training and Mentoring Program

If you have the work ethic, education, intelligence, high ethical standards, and dedication to doing the right thing for your clients' required to pursue a career with Regatta Research, our training and mentoring program will provide you with the skills needed to create a highly successful career for a lifetime.

14. Multiple Custodians = More Choices, Lower fees, and Independence

Regatta Research is independent from any one custodian. We use multiple custodians depending on which ones are faster, better, and less expensive for the particular investment. Advisors at Regatta Research do not have to deal with being stuck with price increases, hassles, or unreasonable restrictions on what your clients can and cannot do from any custodians. If we are displeased, we can simply switch to another custodian. We have choices.

15. Not Captive to Regatta Research's In House Money Management Programs

Advisors at many RIAs or money management firms are captive to their firm's in house products. What happens to your book of business when that money manager inevitably has a losing streak and underperforms the benchmark? Why put all of your clients' eggs in one basket? We feel it is not in the best interests of anyone involved to only have one investment option and only one investment firm. Advisors at Regatta Research can use our in-house solutions or the numerous pre-screened ones offered by the custodians we use, many of which must be invested through an intermediary like Regatta and are not available directly to the general public.

16. Custom Tailored Compensation Packages For You

Regatta Research is dedicated to you, your family, and your career. Many Financial Advisors vary in the assets under management, product mix, current fee schedule, and arrangements with their current firm. Regatta Research Research's uses a variety of tools to make our new relationships work, including salaries and/or draws, as well as signing bonuses.

17. Transitions Made Easy

Switching to Regatta Research is not a problem. Regatta Research is dedicated to making your transition as easy as possible for you and your clients. Regatta Research Research's highly professional staff will guide you through the entire process. Many of the custodians we work with offer concierge service as well.

Regatta Research will assist you in creating timelines, schedules, organizing, sending out notices, letters, as well as holding seminars and meetings with your clients.

18. Compliance Support

Regatta Research is dedicated to creating a "culture of compliance". We endeavor to follow each and every one of the SEC's requirements and to provide guidance to our Financial Advisors regarding the best way to handle compliance matters.

19. Succession Planning

When you are ready to retire, Regatta Research is here for you to craft a formal succession plan. Succession plans at Regatta Research combine your desire to ensure your clients are taken care of with your desire to be properly rewarded for your years of hard work and dedication.

We also have plans where you can continue to receive compensation while you are partially or even fully retired. Regatta Research is truly dedicated to developing a relationship over a lifetime.

20. Attractive Payouts & Compensation

Regatta Research is committed to providing high payouts designed to incentivize long-term commitments to our clients and to the firm. Our payouts rival any in the industry without long-term employment requirements. You have unlimited earning opportunity at Regatta Research. If certain requirements are meant, we will also extend you an offer to become a partner in the firm.

Exact pay outs vary based on the Advisors particular situation, but they tend to be extremely attractive.

Regatta Research also provides an extremely attractive profit sharing plan.

Qualifications for Employment as a Regatta Advisor

Regatta Research looks for certain “markers” that indicate a high probability of success with our firm.

- Rising success and income
- Increasing responsibility
- Stable employment history
- Long-term focus
- Team approach
- Highly ethical – Clean U-4 and no history of compliance issues
- Community involvement
- Leadership skills
- Self-starter
- A sprit of entrepreneurship
- Strong worth ethic
- Networking and public speaking skills
- Desire to obtain advanced designations, such as CFA and CFP.

Regatta Research requires a minimum of 5 million in transferable assets under management to Regatta Research. Experienced advisors with advanced degrees are preferred, but not required.

Required documentation includes:

- W-2s from last two years
- Latest pay stub with year to date earnings
- Commission reports for the last two years
- List of client assets
- Current production breakdown.