The Outsourced Insurance Desk for 1,200+ RIAs

As the leading, independent platform for advisory insurance solutions, we've made it our mission to provide valuable retirement solutions that are simple to use, easy to understand, and delivered with outstanding service.

Not insurance licensed? Not a problem.

With Simplicity OID, you can transfer client risks to an insurance company and transfer your firm's transactional risks to our firm and our wholly-owned broker-dealer, RetireOne Investment Services, LLC. You don't need an insurance license to work with us. Our agency and experts are licensed in all 50 states, so we handle the application, suitability requirements and ongoing servicing as agent of record.

Simplicity OID Programs

Annuity Transition – Transition old brokerage annuities to your fee-based practice to protect them from being poached as house accounts. Simplicity OID is assigned agent of record to help bring these held-away annuity assets in-house. We then service and monitor them for ongoing 1035 exchange opportunities.

Annuity Rescue – Potential to save your clients in annual fees and increase your AUM by exchanging existing annuities for today's next-gen, fee-based advisory solutions. Simplicity OID provides suitability reviews that aim to lower costs, remove unnecessary riders, or add additional benefits.

Protected Accumulation – Protect client investments from market risk with advisory fixed index annuities, registered index-linked annuities, and multiyear guaranteed annuities. These solutions are designed for the way RIAs do business: fee-based, billable, and easily connected to your desktop.

Insurance – Create efficiency and enhance your offerings via Simplicity OID's offerings, including life insurance, LTC, and disability insurance, allowing you to receive best-in-class solutions for your clients. Offerings with life insurance, LTC, and disability insurance…allowing you to receive best-in-class solutions and outcomes for your client.

Platform highlights

» **Reg BI-compliant multi-carrier platform**

Access 50+ advisory solutions on our curated fiduciary insurance + annuity marketplace from top rated insurance companies.

» **Independent**

Partner with us for unbiased guidance and support with no upfront commission advisory solutions.

» **Transparent** low cost solutions offer enhanced client value and transparency in their design and pricing.

» **Tools, Technology + Data Connectivity**

Compare solutions and measure their impacts on client portfolios with our tools. Our data connections also allow you to view client annuity assets in your portfolio software through DST, DTCC or directly on our Advisor Portal.

» **No additional cost**

Partner with us and receive expert, integrated advice in insurance planning...all on one platform insurance planning.

» **Billable**

Most advisory solutions on the platform are fully billable under the IRS private letter ruling of 2019.[4]

Servicing RIAs since 2011

Simplicity OID was founded in 2011 by former Schwab Chief Legal Counsel David Stone and former Schwab CTO Scott Strait. Our leadership team includes veteran executives who share the vision of building a retirement income and savings platform focused exclusively on independent RIAs. Today, we partner with more than 1,200 advisors managing $2 billion+ in AUA for 11,000+ client accounts.

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