

## COMPLIANCE REQUIREMENTS FOR THE USE OF RISR

### **NLGROUP EMAIL**

All ESI registered representatives (RRs) and Investment Adviser Representatives (IARs) must use their nlgroupmail email address to activate their RISR account.

### **COPY LINK and APPROVED EMAIL**

ESI RRs and IARs users are permitted to choose the “Send Invite” option but must enter their nlgroupmail email address in the CC section.

ESI RRs and IARs users may choose the “Copy Link” option and send the link along with the information below to the client using your nlgroupmail email address and approved email signature. The below email is NLG Compliance-approved however, if you change it in any way, you must submit it through AdTrax, located on the agent portal under Compliance, for review and re-approval prior to use.

**NOTE:** Please be sure to check the Telemarketing and Email Solicitation page on the agent portal, under Compliance>>Advertising/Social Media>> Telemarketing and Email Solicitation for guidelines and requirements when sending marketing communications via email, including scrubbing all email lists.

I am inviting you to securely share information about *{your business or INSERT BUSINESS NAME}* to generate a valuation estimate and identify areas for growing and protecting your business.

You will be asked to securely share your **Profit & Loss** and **Balance Sheet** financial through one of these options:

**1. Link a QuickBooks Online Account**

The fastest way to share your financials. We do not store your log in information, and you can revoke access at any time.

**2. Upload recent tax returns**

Our secure document reader will scan your PDFs to identify important financial data. We do not read or store sensitive personal information.

**3. Manually entering financial information**

If you are not a QuickBooks Online user and do not want to upload tax documents, you can type your information into our financial statement form builder.

This will take approximately 10 minutes.

**Begin Date Sharing {INSERT LINK}**

Powered by 

I have partnered with RISR to estimate your valuation and identify areas for growing and protecting your business. RISR uses best-in-class security practices to keep your information safe.

[INSERT COMPLIANCE-APPROVED EMAIL SIGNATURE]

This is an advertisement. To be removed from future mailings, please enter your email address here: [www.nationallifegroup.com/unsub](http://www.nationallifegroup.com/unsub). TC7352780(0125)3

### **BUSINESS INSIGHTS REPORT DISCLAIMER PAGE**

The following text must be added by the FIELD LEADER to the report's Disclaimer section, which appears on the final page of each report printed under the DBA.

#### **ESI Disclosure**

Any RISR reports you will distribute to clients or prospects which include your DBA name and/or logo must include your ESI disclosures on them, as well as the following: RISR and [insert your DBA name] are independent of Equity Services, Inc.

Instructions: Type the following into the Prepared by: section for the front page:

The agent is a Registered Representative of Equity Services Inc.

Securities are offered solely by Equity Services Inc. Member, FINIRA/SIPC.

DBA/firm address, city, state, zip. Telephone xxx-1xxx-xxxx. RISR and DBA name are independent of Equity Services, Inc.

Equity Services, Inc. ("ESI") is not a party to this report and has not verified the information contained herein. ESI has not and will not receive any portion of a fee you have paid or will pay related to this report. TC73527680(0125)3

### **CHARGING A FEE FOR RISR BUSINESS INSIGHTS REPORT**

ESI RRs may not charge a fee for this report.

IARs **may not** charge a separate fee for this report, or the information contained therein, if it is provided in the context of a larger financial plan. However, if the service is provided separate of a financial plan, IARs **may** charge separately for this service so long as doing so falls within the parameters of an approved outside business activity. Outside business activities must be approved by ESI Compliance **prior** to engaging in the activity and may be subject to certain restrictions to ensure compliance with applicable securities rules and regulations. IARs are required to submit ESI's Outside Activity Disclosure (OBA) form ES0416(0516) Cat. No. 49269 for review and approval **prior** to engaging in the activity.

- Scenario 1: Advisor uses the tool to generate an analysis which they then present to the client as part of a comprehensive financial plan. Advisor charges for the plan; cannot charge a separate fee for the analysis (which was incorporated with the plan).
- Scenario 2: Advisor has an approved OBA through which they can provide business consultation and uses the tool to generate an analysis for the client. No financial plan involved. Advisor can charge a fee for the consultation.