INSPIRE ADVISORS

What We Handle For You

A complete look at the services behind every Inspire advisor

You became an advisor to serve people, not to run a back office. This guide shows exactly what Inspire carries on your behalf, line by line, so you can focus on your clients.

The accidental business owner

Most advisors never set out to run a business. They entered the profession to serve people, yet between client meetings sit compliance calendars, fee reconciliations, account servicing, and technology decisions. The back office quietly becomes a second full-time job, and every hour spent there is an hour not spent with a client. Inspire was built to carry that load, without asking you to give up your independence, your clients, or your fee income.

The foundation, then your choice

Every Inspire advisor gets the same operational foundation: compliance, billing, operations, and marketing review (detailed on the following pages). Then, account by account, you choose who manages the portfolio. It's not all-or-nothing: direct the accounts you want to keep, and hand us the rest.

Advisor-Directed

You manage the portfolio.

- For the accounts you keep
- You handle portfolio management: your models, your team, or another solution
- Basic account servicing
- Up to 90% payout via the production grid

Inspire-Managed

Our investment team manages it.

- For the accounts you delegate
- Portfolio management, trading, custody & monitoring, all handled
- Premium account servicing
- You keep 100% of your advisory fee, with no revenue share

Worried clients will see delegation as stepping back?

The opposite tends to be true. More affluent investors say a dedicated team at the advisor's firm is better suited to manage their portfolio (**40%**) than say their own individual advisor is (30%), and you keep the client relationship either way.

Source: Cerulli Associates, "Managed Accounts and the Battle Over Discretion," October 2023. Results reflect survey respondents and may not be representative of all investors.

A note on the cost: The cost of Inspire-Managed service (0.35%, 0.55%, or 0.70%, depending on the platform) is billed to the client account for professional portfolio management and is never deducted from your advisory fee. You keep 100% of what you charge. Inspire-Managed is powered by Inspire Investing's Turnkey Asset Management Program (TAMP), where an institutional-grade investment team manages the portfolios on your behalf.

INSIDE INSPIRE-MANAGED

Three platforms, one standard of care

When an account is on Inspire-Managed, you choose the platform that fits the client. Every platform is built on biblically responsible principles and managed by Inspire Investing's Investment Committee, a widely recognized leader in faith-based investing.

ETF Platform	Select Platform	Direct Indexing
0.35% Cost of TAMP services	**0.55%** Cost of TAMP services	**0.70%** Cost of TAMP services 0.55% Select platform + 0.15% Custom Indexing fee
ETF strategies. Risk-based, target-date, and active model lineups – plus fully custom models.	Individual stocks. Risk-based, active, sector, thematic, and asset-class models – plus custom models.	Built on Inspire Select equity model. Tax-smart transition of large legacy gains, daily automated tax-loss harvesting, after-tax "tax alpha" reporting –and more.

A low-cost place to start. Industry TAMP services are commonly cited between 0.45% and 2.5% of assets; Inspire's platforms begin at 0.35%. You do not pay for the TAMP out of your revenue; your clients pay for the professional investment management they receive.

Source: U.S. News & World Report, "What Is a TAMP and How to Choose One."

BY THE NUMBERS

Advisors who outsource see real results

11+	98%	79%	89%
hours saved per week by advisors who primarily use a TAMP	say they deliver better investment solutions	report higher personal income after outsourcing	report stronger client relationship

Source: AssetMark, The Impact of Outsourcing, 2024 (697 advisors surveyed with 8 Acre Perspective). Figures describe outsourcing advisors industry-wide; for financial professional use only.

THE FULL PICTURE

What's handled for you, line by line

Shared services are included for every affiliated advisor, on every account. The remaining services are handled by our team on Inspire-Managed accounts. Each line includes what it actually means for your practice.

✓ Handled by Inspire — You handle it on this account

Service	Advisor-Directed	Inspire-Managed
COMPLIANCE & ADMINISTRATION · Included for every affiliated advisor		
State Registration Management We keep your IAR and firm registrations current in every state you serve, and add new ones as you grow.	✓	✓
Annual Regulatory Filings We prepare and submit your state and federal filings, tracking every deadline so nothing is missed.	✓	✓
Marketing Material Review Every brochure, post, presentation, etc. is reviewed pre-approved against advertising rules before it goes out.	✓	✓
Social Media Archiving Your social media communications are archived automatically to meet retention requirements.	✓	✓
Website & Email Archiving Your web content and email are captured and retained without you lifting a finger.	✓	✓
Personal Transaction Review We monitor personal securities transactions to keep you on the right side of the code of ethics.	✓	✓
Annual Branch Audits & Supervision Routine audits and day-to-day supervision keep your compliance health strong year-round.	✓	✓
Client Dispute Management If a dispute ever arises, you have Errors & Omissions (E&O) coverage and legal access standing behind you.	✓	✓

Service	Advisor-Directed	Inspire-Managed
FEE BILLING MANAGEMENT · Included for every affiliated advisor		
Fee Schedule Maintenance We set up and maintain your individualized fee schedules so billing always matches what you charge.	✓	✓
Advisory Fee Collection Fees are calculated and collected directly from client accounts, so you're paid accurately and on time.	✓	✓
Household Billing & Breakpoints Households are billed correctly with breakpoints applied, so related accounts are always handled fairly.	✓	✓
Fee Reversals & Reimbursements When an adjustment is needed, we process reversals and reimbursements cleanly.	✓	✓
Advisory Fee Reconciliation We reconcile fees across every account each cycle, catching discrepancies before they reach your clients.	✓	✓
IAR Fee Statements After each cycle you receive a clear statement of fees collected by client, with full revenue transparency.	✓	✓
ACCOUNT SERVICES · Foundation for every advisor; custody handled on Inspire-Managed accounts		
New Account Processing We establish new accounts and process ACAT and non-ACAT transfers so each relationship starts organized.	✓	✓
Service Ticketing System A structured system tracks every service and trade request to completion, so nothing slips through.	✓	✓
Marketing Templates A library of compliance-reviewed, professionally designed materials you can adapt as your own.	✓	✓
Account Opening at Schwab (incl. NIGO) We open and fund Inspire-Managed accounts at Charles Schwab and resolve any not-in-good-order issues for you.	–	✓
Account Maintenance at Schwab Ongoing updates, modifications, and servicing at the custodian are handled on your behalf.	–	✓

Service	Advisor-Directed	Inspire-Managed
Money Movement & Alerts We process client-directed money movement and monitor account-level alerts at the custodian.	—	✓
Custodian Support (Charles Schwab) Our team is your direct liaison to Schwab for escalated issues and service needs.	—	✓
TECHNOLOGY & PORTFOLIO MANAGEMENT · Handled by our team on Inspire-Managed accounts		
Trading & Portfolio Management Our team executes trades and manages client portfolios on Inspire-Managed accounts, so the investment work leaves your plate.	—	✓
Trade Request Automation Trade requests are automated to improve speed and reduce manual error.	—	✓
DocuSign Assistance & Templates Full DocuSign support, including custom templates built for your practice.	—	✓
Orion Technology Support We're your first call for Orion (reporting, billing, and platform questions), the technology backbone of Inspire-Managed accounts, not a general help line.	—	✓
Monthly High-Cash Reporting We flag accounts holding unusually high cash so you can have proactive, timely client conversations.	—	✓
Funding Alerts When an account receives new funding, our team sends a timely alert so the assets are identified promptly and put to work without unnecessary delay.	—	✓

Aligned with your calling

Inspire Advisors exists to help Christian advisors serve with biblical integrity. Affiliating with Inspire means joining a firm whose mission aligns with your faith and your clients' values, no matter how you choose to manage each account.

Ready to explore what partnership looks like?

We'd love to connect, learn about your practice, and explore what partnering with Inspire Advisors looks like.

Let's talk: inspireadvisors.com | (877) 859-6383

Scan to schedule a call