



For Immediate Release

Partners Advantage Appoints Ria Cruz to Direct Suitability and Compliance

Colton, CA (November 9, 2011) – Partners Advantage Insurance Services, LLC is pleased to announce the appointment of Ria T. Cruz as the Director of Suitability and Compliance. As of part of her responsibilities, Cruz will provide an added layer of suitability and compliance review as professionals submit their clients' applications. She will also interface with insurance companies and financial institutions on related issues. She will serve as an added resource for financial services professionals appointed through Partners Advantage who have questions on compliance and suitability issues.

Prior to joining Partners Advantage, Cruz worked at the National Planning Corporation where she worked in the field for the Office of Supervisory Jurisdiction (OSJ) to review and approve wrap accounts, fixed annuities, fixed index annuities, variable annuities, mutual funds and securities for suitability.

Her experience includes work at a professional money management firm and a global bank. Cruz worked for several of the largest independent broker-dealers in the country handling compliance and risk mitigation. In compliance, she spearheaded investigations, monitored firm communications, and facilitated research and dispute resolution of customer complaints. In addition, she has worked directly with top professionals in the field, helping build their practice through marketing, informational seminars and building rapport with new and existing clients.

"Annuity suitability and compliance have always been a very important focus for Partners Advantage," stated Brian D. Mann, Senior Vice President for Annuities and RIA Divisions at Partners Advantage. "The addition of Ria Cruz in this position will allow us to expand our focus in this important area."

She holds series 7, 66, 24, and 4 securities licenses and a life insurance license. Cruz also earned a bachelor's degree from Simon Fraser University.

About Partners Advantage Insurance Services

Partners Advantage Insurance Services, LLC, is an independent national insurance marketing organization with 80 associates located in offices across the country. The company is a one-stop brokerage shop for licensed agents and agencies throughout the United States who sell annuities, life insurance, and health insurance. Partners Advantage also offers specific expertise in the advanced case marketplace, RIA and broker-dealer services for registered representatives, top-tier technology, and unique lead and agency-building programs. Partners Advantage is open 12 hours each business day from 7 a.m. to 7 p.m. Central Time to serve producers and agencies throughout the country. For more information about Partners Advantage, visit their web site at www.partnersadvantage.com.

###