

The insurance companies with which we have direct marketing support arrangements are:

Allianz Life	Forethought Life Insurance*	Pacific Life
American National	Jackson National	Prudential Annuities
Athene	Lincoln National Life Insurance	RiverSource Life Insurance*
Corebridge Financial	MassMutual Ascend	Sammons Retirement Solutions
Eagle Life	Midland National Life Insurance	
Equitable Life	Nationwide Financial	

* Osaic FA does not receive marketing support payments in connection with new sales of these insurance companies' insurance products; however, Osaic FA receives marketing support payments from these insurance companies in connection with previously sold insurance products and subsequent deposits therein.

You should be aware that there are insurance products available through Osaic FA that do not pay Osaic FA any marketing support payments and therefore are generally less expensive for you than insurance products that do make such payments to Osaic FA.

The marketing support payments that we receive from the above insurance companies create financial incentives for us that result in conflicts of interest for us. In particular, we have a conflict of interest given its financial incentive to offer the insurance companies and insurance products that make these payments to us and to recommend that you use the insurance companies and insurance products that make such payments to us rather than other available insurance companies and insurance products that do not make such payments to us. In addition, we have a financial incentive to offer the insurance companies and insurance products that make the highest rate and amount of marketing support payments to us and to recommend that you use those insurance companies and insurance products, rather than other available insurance companies and insurance products that make relatively lower or no marketing support payments to us. Further, certain insurance companies make marketing support payments to us only in connection with certain insurance products (and not others that are available), and certain insurance companies pay us more or less marketing support depending on the particular insurance product used. Given these facts, we have a conflict of interest given its financial incentive to recommend that you use the specific insurance products that generate the highest rate and amount of marketing support payments to us rather than other available insurance products that generate relatively lower or no marketing support payments to us. Moreover, because we limit the third-party variable annuities and fixed indexed annuities that are available through us to those offered by third-party insurance companies that make marketing support payments to us and our financial professionals cannot recommend variable annuities or fixed indexed annuities from third-party insurance companies that do not make these payments to us and that could potentially cost you less overall and otherwise be suitable for you and in your best interest. This presents a conflict of interest for us and its financial professionals given their financial incentive to recommend the variable annuities and fixed indexed annuities that are available through our platform. We address these conflicts of interest by: (i) disclosing them to you; (ii) not sharing any of these marketing support payments with the us financial professionals that recommend insurance companies and insurance products for your account; and (iii) supervising Osaic FA financial professionals' recommendations to evaluate whether they are suitable for you and in your best interest.

Other Marketing Support from Insurance Companies

In addition to the marketing support payments that Osaic FA receives through the formal marketing support arrangements described above, insurance companies, including, but not limited to, those that have formal marketing support arrangements with Osaic FA, make flat dollar payments to Osaic FA from time to time. These payments are made for specific activities, including, but not limited to, exhibit booth space, presentation opportunities at Osaic FA meetings or similar events, attendance at conferences, educational events for Osaic FA financial professionals, and participation in other training and educational events. Some insurance companies also reimburse Osaic FA and, indirectly, its financial professionals for certain expenses in connection with due diligence meetings, training and educational events, seminars that offer educational opportunities for clients, and similar events. Some insurance companies also provide Osaic FA and its financial professionals with nominal gifts and gratuities, including, but not limited to, merchandise bearing the brand or logo of the insurance company. For similar reasons as those noted above, these arrangements create financial incentives for Osaic FA that result in conflicts of interest for Osaic FA. Osaic FA addresses these conflicts of interest by adopting measures similar to those noted above and also by requiring every insurance company, whether or not providing marketing support to Osaic FA through a formal or informal arrangement, including their wholesalers, employees, and agents, to comply with Osaic FA's non-cash compensation policies as they relate to additional payments and compensation, including, but not limited to, marketing support. Insurance companies must also provide documents or other information to evidence compliance with these policies upon request.

You should carefully consider the features, risks, costs, and expenses of an annuity or insurance product before purchasing. This and other important information is available in the prospectus (if applicable), policy or contract, and supporting materials for each annuity or insurance product. Where applicable, prospectuses are available from your Osaic FA financial professional or Osaic FA upon request. Please read applicable annuity's or insurance product's prospectus (if applicable), policy or contract, and supporting materials carefully before purchasing.

For additional information on Osaic FA's various compensation arrangements and related conflicts of interest, please see Osaic FA's Form CRS, Regulation Best Interest Disclosure Document, and Forms ADV, Part 2A, as applicable, which are available at www.lfa-sagemark.com under My accounts—Disclosures.