



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

The marketing support payments that Osaic FA receives from the above TAMP sponsors create financial incentives for Osaic FA that result in conflicts of interest for Osaic FA. In particular, Osaic FA has a conflict of interest given its financial incentive to offer the TAMPs that make marketing support payments to Osaic FA and to recommend that you use TAMPs that make such payments to Osaic FA rather than other available TAMPs that do not make such payments to Osaic FA. In addition, Osaic FA has a financial incentive to offer the TAMPs that make the highest rate and amount of marketing support payments to Osaic FA and to recommend that you utilize those TAMPs, rather than other available TAMPs that make relatively lower or no marketing support payments to Osaic FA. Additionally, certain TAMP sponsors pay Osaic FA more or less depending on the particular asset class or investment strategy utilized. Given this fact, Osaic FA has a conflict of interest given its financial incentive to recommend that you use TAMPs, asset classes, and investment strategies that generate the highest rate and amount of marketing support payments to Osaic FA rather than other available TAMPs, asset classes, and investment strategies that generate relatively lower or no marketing support payments to Osaic FA. Osaic FA addresses these conflicts of interest by: (i) disclosing them to you; (ii) not sharing any marketing support payments with the financial professionals that recommend TAMP sponsors, TAMPs, asset classes, or investment strategies for your account; and (iii) requiring that there be a review of your account at account opening and periodically to determine whether it is suitable and in your best interest in light of your investment objectives, financial circumstances, and other characteristics.

### ***Other Marketing Support from TAMP Sponsors***

In addition to the marketing support payments that Osaic FA receives through the formal marketing support arrangements described above, TAMP sponsors, 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 TAMP sponsors 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 TAMP sponsors 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 TAMP sponsor. 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 TAMP sponsor, 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. TAMP sponsors must also provide documents or other information to evidence compliance with these policies upon request.

***You should carefully consider the investment objectives, risks, costs, and expenses of a particular TAMP before investing. Read Osaic FA's and the applicable TAMP sponsor's Form ADV, Part 2A and the other information provided by Osaic FA and the TAMP sponsor you select carefully before investing. Investing through TAMPs entails material risks and clients could lose all or a portion of their investment.***

*For additional information on Osaic FA's various compensation arrangements and related conflicts of interest, please see Osaic FA's Form CRS and Forms ADV, Part 2A, as applicable, which are available at [www.lfa-sagemark.com](http://www.lfa-sagemark.com) under My accounts—Disclosures.*