

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

The marketing support payments that Osaic FA receives from the above Strategists 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 include the Strategists that make marketing support payments to Osaic FA in WealthLinc and Premier and to recommend that you use Strategists that make such payments to rather than other available Strategists that do not make marketing support payments to. In addition, as a financial incentive to include Strategists that make the highest rate and amount of marketing support payments to in WealthLinc and Premier and to recommend that you use those Strategists, rather than other available Strategists that make relatively lower or no marketing support payments to addresses these conflicts of interest by:

(i) disclosing them to you; (ii) not sharing any marketing support payments with the financial professionals that recommend Strategists and model portfolios for your account; (iii) not conditioning or calculating the marketing support provided by any Strategist on any sales, asset levels, or net flows of investments into the Strategist's model portfolios; and (iv) requiring that there be a review of your WealthLinc or Premier account and transactions at account opening and periodically to determine whether they are suitable and in your best interest in light of your investment objectives, financial circumstances, and other characteristics.

Other Marketing Support from Strategists

In addition to the marketing support payments that receives through the formal marketing support arrangements described above, Strategists, including, but not limited to, those that have formal marketing support arrangements with make flat dollar payments to from time to time. These payments are made for specific activities, including, but not limited to, exhibit booth space, presentation opportunities at meetings or similar events, attendance at conferences, educational events for financial professionals, and participation in other training and educational events. Some Strategists also reimburse 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 Strategists also provide and its financial professionals with nominal gifts and gratuities, including, but not limited to, merchandise bearing the brand or logo of the Strategist. For similar reasons as those noted above, these arrangements create financial incentives for that result in conflicts of interest for. addresses these conflicts of interest by adopting measures similar to those noted above and also by requiring every Strategist, whether or not providing marketing support to through a formal or informal arrangement, including their wholesalers, employees, and agents, to comply with non-cash compensation policies as they relate to additional payments and compensation, including, but not limited to, marketing support. Strategists 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 Strategist's model portfolios before investing. Please read applicable Form ADV, Part 2A and the other information provided by and the Strategist you select carefully before investing. Investing in model portfolios entails material risks and clients could lose all or a portion of their investment.

For additional information on various compensation arrangements and related conflicts of interest, please see Form CRS and applicable Forms ADV, Part 2A, which are available at www.lfa-sagemark.com under My accounts—Disclosures.