



Marketing support

Mutual fund products and accounts

Osaic FS, Inc. (“Osaic FS”) offers clients access to a broad selection of mutual funds from various mutual fund families as well as mutual fund accounts from various third-party sponsors. Many of the mutual fund families and third-party sponsors whose mutual funds and mutual fund accounts are available through Osaic FS directly compensate Osaic FS for marketing their mutual funds and mutual fund accounts. Additionally, Osaic FS receives various revenue streams from its custodian and clearing firm, National Financial Services LLC (“NFS”), including, but not limited to, a share of certain revenues NFS receives from mutual fund families that are available through NFS’s no transaction fee (“NTF”) and transaction fee (“TF”) mutual fund programs. Osaic FS’s receipt of this compensation presents a conflict of interest for Osaic FS given Osaic FS’s financial incentive to make the mutual fund families, mutual funds, and mutual fund accounts that make these payments to Osaic FS available on Osaic FS’s investment platform and to recommend that you use mutual fund families, mutual funds, and mutual fund accounts that make the highest rate and amount of these payments to Osaic FS, rather than other available mutual fund families, mutual funds, and mutual fund accounts that make relatively lower or no payments to Osaic FS. Osaic FS is providing you with this marketing support disclosure so that you are informed about our various conflicts of interest associated with our mutual fund family, mutual fund, and mutual fund account offerings and recommendations. We encourage you to contact us or your Osaic FS financial professional with any questions you may have regarding these arrangements, and Osaic FS’s related conflicts of interest, before investing in any mutual funds or mutual fund accounts through Osaic FS.

Osaic FS’s Direct Marketing Support Arrangements with Mutual Fund Families and Third-Party Sponsors

Osaic FS receives additional compensation, sometimes called “marketing support,” directly from many mutual fund families and third-party sponsors whose mutual funds and mutual fund accounts are available through Osaic FS. Mutual fund families and third-party sponsors make these payments to Osaic FS out of their or their affiliates’ assets, not from the assets of any mutual fund or mutual fund account available through Osaic FS. Therefore, these marketing support payments will not appear as a fee or expense deducted from your account, or as an item in the expense table disclosure for any mutual fund available on Osaic FS’s investment platform. The method, timing, rate, and amount of these marketing support payments vary by mutual fund family, third-party sponsor, mutual fund, share class, asset class, investment strategy, and account, but marketing support payments typically are paid using one or more of the following methodologies: payment of a percentage of each sale; payment of an annual fee based on a percentage of total Osaic FS client assets held with the mutual fund family or third-party sponsor; and/or payment of a flat annual fee. Payment rates and amounts vary by mutual fund family and third-party sponsor, but mutual fund families and third-party sponsors generally pay Osaic FS: up to 0.20% of the gross amount of each sale; up to 0.15% annually of total Osaic FS client assets held with the mutual fund family or third-party sponsor; and/or flat annual fees that do not exceed \$300,000 annually. Accordingly, with respect to arrangements where payments are based on a percentage of each sale or total Osaic FS client assets held with the mutual fund family or third-party sponsor, the payments Osaic FS receives will increase with the amount of client assets placed with the mutual fund family or third-party sponsor.

These marketing support payments subsidize the cost of educational programs and marketing activities that are designed to help facilitate the utilization of these mutual fund families' and third-party sponsors' mutual funds and mutual fund accounts and to make our financial professionals more knowledgeable about their mutual funds and mutual fund accounts. In addition, these payments allow these mutual fund families' and third-party sponsors' representatives to attend and participate in Osaic FS conferences where financial professionals are present, one-on-one marketing meetings, and due diligence presentations.

The mutual fund families and third-party sponsors with which Osaic FS has direct marketing support arrangements are:

Aberdeen	Columbia Threadneedle	LoCorr Funds
Alger Funds	Delaware Funds	Lord, Abbett & Co.
Alliance Bernstein	Eventide Asset Management	MFS Funds
American Beacon	Federated Hermes	Nuveen
American Century	Fidelity Advisor Funds	PIMCO
American Funds	Franklin Templeton	Russell Investments
Amundi Pioneer	FS Investments	Sammons Financial*
Aristotle Funds	Goldman Sachs	Stadion Money Management
BlackRock Funds	Hartford Funds	Thrivent Funds
Calamos Funds	JP Morgan Funds	Victory Capital Management

* Osaic FS receives marketing support payments from Sammons Financial based on total Osaic FS client assets in the LiveWell Mutual Fund Individual Retirement Account offerings.

You should be aware that there are mutual fund families, mutual funds, share classes, asset classes, investment strategies, and mutual fund accounts available through Osaic FS that do not pay Osaic FS any marketing support payments and therefore are generally less expensive for you than mutual fund families, mutual funds, share classes, asset classes, investment strategies, and mutual fund accounts that do make such payments to Osaic FS.

The marketing support payments that Osaic FS receives from the above mutual fund families and third-party sponsors create financial incentives for Osaic FS that result in conflicts of interest for Osaic FS. In particular, Osaic FS has a conflict of interest given its financial incentive to make the mutual fund families, mutual funds, share classes, asset classes, investment strategies, and mutual fund accounts that make marketing support payments to Osaic FS available on Osaic FS's investment platform and to recommend that you use mutual fund families, mutual funds, share classes, asset classes, investment strategies, and mutual fund accounts that make such payments to Osaic FS, rather than other available mutual fund families, mutual funds, share classes, asset classes, investment strategies, and mutual fund accounts that do not make such payments to Osaic FS. In addition, Osaic FS has a conflict of interest given its financial incentive to include the mutual fund families, mutual funds, share classes, asset classes, investment strategies, and mutual fund accounts that make the highest rate and amount of marketing support payments to Osaic FS on Osaic FS's investment platform and to recommend that you use those mutual fund families, mutual funds, share classes, asset classes, investment strategies, and mutual fund accounts, rather than other available mutual fund families, mutual funds, share classes, asset classes, investment strategies, and mutual fund accounts that make relatively lower or no marketing support payments to Osaic FS.

Additionally, certain mutual fund families and third-party sponsors make marketing support payments to Osaic FS only in connection with certain mutual funds, share classes, asset classes, investment strategies, and mutual fund accounts (and not others that are available), and certain mutual fund families and third-party sponsors pay Osaic FS more or less marketing support depending on the particular mutual fund, share class, asset class, investment strategy, or mutual fund account used. Given these facts, Osaic FS has a conflict of interest given its financial incentive to recommend that you use the mutual funds, share classes, asset classes, investment strategies, and mutual fund accounts that generate the highest rate and amount of marketing support payments to Osaic FS, rather than other available mutual funds, share classes, assets classes, investment strategies, and mutual fund accounts that generate relatively lower or no marketing support payments to Osaic FS. Osaic FS addresses these conflicts of interest by: (i) disclosing them to you; (ii) not sharing any marketing support payments with the Osaic FS financial professionals that recommend mutual fund families, mutual funds, share classes, asset classes, investment strategies, or mutual fund accounts for you; and (iii) supervising Osaic FS financial professionals' recommendations to evaluate whether they are suitable for you and in your best interest.

Other Marketing Support from Mutual Fund Families and Third-Party Sponsors

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

Osaic FS's Arrangements with its Custodian and Clearing Firm, NFS

Osaic FS's custodian and clearing firm, NFS, offers an NTF mutual fund program that includes a broad selection of NTF mutual funds. Participating mutual fund families pay NFS a fee to have their NTF mutual funds included in NFS's NTF mutual fund program, and NFS shares a portion of these fees with Osaic FS.

Osaic FS receives up to 0.25% annually of total Osaic FS client assets invested in NTF mutual funds participating in NFS's NTF mutual fund program through commission-based brokerage accounts held with NFS. NFS also offers a TF mutual fund program. Participating mutual fund families pay NFS a fee to have their TF mutual funds included in NFS's TF mutual fund program, and NFS also shares a portion of these fees with Osaic FS. Osaic FS receives up to \$3.00 per position per year for each Osaic FS client position in a TF mutual fund participating in NFS's TF mutual fund program held through a commission-based brokerage account with NFS. Osaic FS does not, however, receive from NFS any of the payments referenced in this paragraph in connection with NTF or TF mutual funds that are held in Osaic FS clients' investment advisory accounts.

You should be aware that there are mutual funds and share classes available on our investment platform that do not make these revenue sharing payments to us (e.g., Fidelity mutual funds and mutual funds participating in NFS's NTF managed account program) and therefore are generally less expensive for you to purchase and hold than mutual funds and share classes that do generate such revenue sharing payments to us.

Osaic FS's receipt of these revenue sharing payments from NFS presents a conflict of interest for Osaic FS given Osaic FS's financial incentive to recommend that you invest through commission-based accounts at NFS where Osaic FS receives these revenue sharing payments, rather than fee-based investment advisory accounts at NFS where Osaic FS does not receive these revenue sharing payments. Additionally, our receipt of these revenue sharing payments from NFS presents a conflict of interest for us given our financial incentive to recommend that you purchase and hold NTF mutual funds and TF mutual funds that generate these revenue sharing payments to us in your commission-based brokerage accounts with NFS, rather than other available NTF mutual funds, TF mutual funds, and other securities and investment products that do not generate these revenue sharing payments to us (e.g., Fidelity mutual funds) or that generate comparatively lower revenue sharing payments to us. Further, our receipt of these revenue sharing payments from NFS presents a conflict of interest for us given our financial incentive to utilize NFS as our custodian and clearing firm, rather than other available custodian and clearing firms who would pay us relatively lower or no revenue sharing. Osaic FS addresses these conflicts of interest by: (i) disclosing them to you; (ii) not sharing any of these revenue sharing payments with the Osaic FS financial professionals that recommend account types, mutual funds, and share classes for your account; and (iii) supervising Osaic FS financial professionals' recommendations to evaluate whether they are suitable for you and in your best interest.

You should carefully consider the investment objectives, risks, costs, and expenses of a mutual fund and particular share class before investing. This and other important information is available in each mutual fund's prospectus, which is available from your Osaic FS financial professional or Osaic FS upon request. Please read the applicable mutual fund's and share class's prospectus carefully before investing. Investing in mutual funds entails material risks and clients could lose all or a portion of their investment.

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

Securities and investment advisory services are offered through Osaic FS, Inc., broker-dealer, registered investment adviser, and member of FINRA and SIPC. Osaic FS, Inc. is separately owned and other entities and/or marketing names, products, or services referenced here are independent.

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