



Marketing support

Variable annuities, fixed annuities,
and insurance products

Osaic FS, Inc. (“Osaic FS”) offers clients access to a broad selection of variable annuities, fixed annuities, and insurance products (collectively, “insurance products”), including proprietary insurance products offered by Osaic FS's affiliate, The Lincoln National Life Insurance Company. Many of the annuity and insurance companies (collectively with their affiliates, “insurance companies”) whose insurance products are available through Osaic FS directly compensate Osaic FS for marketing their insurance products. Osaic FS's receipt of this compensation presents a conflict of interest for Osaic FS given Osaic FS's financial incentive to offer the insurance companies and insurance products that make these payments to Osaic FS and to recommend that you use insurance companies and insurance products that make the highest rate and amount of these payments to Osaic FS, rather than other available insurance companies and insurance products 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 insurance company and insurance product 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 purchasing any insurance products through Osaic FS.

Osaic FS's Direct Marketing Support Arrangements with Insurance Companies

Osaic FS receives additional compensation, sometimes called “marketing support,” directly from many insurance companies whose insurance products are available through Osaic FS, including, but not limited to, all third-party insurance companies that have variable annuities and/or fixed indexed annuities available through Osaic FS. Osaic FS limits the third-party variable annuities and fixed indexed annuities that are available through Osaic FS to those offered by insurance companies that make marketing support payments to Osaic FS. Insurance companies make these payments to Osaic FS out of their or their affiliates’ assets, not from the insurance product. These payments therefore will not appear as a fee or expense deducted from your account, or as part of the mortality and expense fees for your insurance products. The method, timing, rate, and amount of these marketing support payments vary by insurance company and insurance product, but marketing support payments typically are paid using one or more of the following methodologies: payment of a percentage of the premium paid in connection with each sale and/or payment of an annual fee based on a percentage of total Osaic FS client assets held with the insurance company. Payment rates and amounts vary by insurance company, but insurance companies generally pay Osaic FS up to 0.25% of the premium paid in connection with each sale and/or up to 0.05% annually of total Osaic FS client assets held with the insurance company. Accordingly, the payments Osaic FS receives will increase with the amount of Osaic FS client assets placed with the insurance company.

These marketing support payments subsidize the cost of educational programs and marketing activities that are designed to help facilitate the utilization of these insurance companies’ insurance products and make our financial professionals more knowledgeable about their insurance products. In addition, these payments allow these insurance companies’ representatives to attend and participate in Osaic FS conferences where financial professionals are present, one-on-one marketing meetings, and due diligence presentations.

The insurance companies with which Osaic FS has 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 FS does not receive marketing support payments in connection with new sales of these insurance companies' insurance products; however, Osaic FS 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 FS that do not pay Osaic FS any marketing support payments and therefore are generally less expensive for you than insurance products that do make such payments to Osaic FS.

The marketing support payments that Osaic FS receives from the above insurance companies 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 offer the insurance companies and insurance products that make these payments to Osaic FS and to recommend that you use the insurance companies and insurance products that make such payments to Osaic FS, rather than other available insurance companies and insurance products that do not make such payments to Osaic FS. In addition, Osaic FS has a financial incentive to offer the insurance companies and insurance products that make the highest rate and amount of marketing support payments to Osaic FS 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 Osaic FS. Further, certain insurance companies make marketing support payments to Osaic FS only in connection with certain insurance products (and not others that are available), and certain insurance companies pay Osaic FS more or less marketing support depending on the particular insurance product used. Given these facts, Osaic FS has 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 Osaic FS, rather than other available insurance products that generate relatively lower or no marketing support payments to Osaic FS. Moreover, because Osaic FS limits the third-party variable annuities and fixed indexed annuities that are available through Osaic FS to those offered by third-party insurance companies that make marketing support payments to Osaic FS, Osaic FS and its financial professionals cannot recommend variable annuities or fixed indexed annuities from third-party insurance companies that do not make these payments to Osaic FS 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 Osaic FS and its financial professionals given their financial incentive to recommend the variable annuities and fixed indexed annuities that are available through Osaic FS's platform. Osaic FS addresses these conflicts of interest by: (i) disclosing them to you; (ii) not sharing any of these marketing support payments with the Osaic FS financial professionals that recommend insurance companies and insurance products for your account; 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 Insurance Companies

In addition to the marketing support payments that Osaic FS 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 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 insurance companies 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 insurance companies 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 insurance company. 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 insurance company, 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. 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 FS financial professional or Osaic FS 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 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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