Broker-Dealer Supplement to Form CRS

June 30, 2020

IMPORTANT CLIENT INFORMATION

This Important Client Information document provides disclosure related to clients' relationships with us, including information on conflicts of interests, costs and fees, and other investment-related information. Form CRS, which is summary in nature and limited in substance and size by the Securities and Exchange Commission ("SEC"); and are subject to the more complete terms and conditions of our brokerage or investment advisory agreements and disclosures (including Form ADV Part 2, as applicable when we act as an investment adviser, which is available at IAPD site https://adviserinfo.sec.gov/ document amends and replaces in its entirety previous "Important Investor Information" disclosures you have received. We may amend this document from time to time, and you will be bound by the amended disclosures if you elect to continue receiving our services after delivery of the amended disclosures. Updated copies of this document are available at www.secureplanning.com/content/secure-planning-disclosures. If you would prefer to receive a paper copy of the information referenced in website links throughout this document, please contact your financial advisor or Secure Planning, LLC. Client Services (contact information for Client Services is located on the final page of this document). We encourage you to read the contents of this document and reach out to your professional if you have any questions.

SECTION I—SECURE PLANNING, LLC.

STANDARD OF CONDUCT—REGULATION BEST INTEREST

Under the SEC's Regulation Best Interest, each U.S.- registered Secure Planning, LLC. Broker-dealer entity and its associated persons (including your financial professional) are required to act in the best interest of a retail client (such as a natural person using our services primarily for personal, family, or household purposes) at the time they recommend any securities transaction or investment strategy involving securities (including account-type recommendations). The requirement under Regulation Best Interest that we act in the best interest of the retail client is limited to when we make a recommendation of a security or investment strategy involving securities to a retail client. Neither Regulation Best Interest nor any best interest obligation extends to any other dealings or services we provide, including, without limitation, how we market securities and services, execute trades, the fees that we charge, or our duty to deal fairly with retail clients.

You should understand that, as a broker-dealer, we have conflicts of interest when we make a recommendation of a securities transaction or investment strategy involving securities, including that we are compensated based on the sale of securities to you, and what we recommend.

When Regulation Best Interest applies, a financial professional may be required to disclose additional information specific to them, such as material limitations on the securities or investment strategies involving securities that they may recommend, differences in their investment approach from ours generally, and any conflicts of interest that may be unique to them. If that is the case, then your financial professional will disclose such additional information to you orally or in writing before or at the time they make the recommendation to which that additional information relates.

CAPACITY

Broker-Dealer

As a limited broker-dealer, we do not have custody of clients' funds. All business is direct with the chosen mutual fund sponsor. Checks are made payable to the mutual fund company, and we submit the application and check using overnight services with tracking capabilities. Our primary service is buying and selling securities for your account at your direction. Through associates and financial professional, we can offer recommendations to buy, sell, or hold securities, but you make the final investment decisions.

We DO NOT provide custodial services, including maintaining custody of funds and securities accounts, and performing related receipt and delivery of funds and securities. Certain limitations on the custodial services may apply, for example, depending on the type and issuer of the security.

Investment Adviser

For information regarding our advisory practices and accounts, please visit https://adviserinfo.sec.gov/for the Form ADV.

Financial Professionals

We generically refer to all financial professionals who make recommendations or provide investment advice on our behalf of our Registered Investment Advisor as "financial advisors" or "advisors" infirm communications, including, among other things, our website (www.secureplanning.com), account forms, account statements, trade confirmations, disclosures, and letters. Your financial professional may also use a professional title or designation that does not include the term "advisor," such as "financial professional," "financial consultant," or a similar title. Regardless of your financial professional's title, all recommendations regarding your brokerage account will be made in a broker-dealer capacity, and all investment advice regarding your advisory account will be made in an investment advisory capacity. When your financial professional makes a recommendation or provides investment advice to you, your financial professional will make clear, orally, or in writing, for which account the recommendation or investment advice is being made. When referring to investment advisory activities of a financial professional, we sometimes refer to them as an "investment adviser representative" or "investment adviser," each as defined in the Investment Advisers Act of 1940.

CONFLICTS OF INTEREST

This document highlights key conflicts of interest related to brokerage accounts. Generally, through our associated persons or our affiliates, we engage in investing, advisory, investment management. .We have relationships with many clients, which may include parties whose interests are not aligned with other clients' interests, or whose interests may even be averse to other clients' interests. We may represent or have previously provided, may be currently providing, or may provide in the future Services to companies or clients from which conflicting interests or duties may arise. Except as otherwise required by applicable law, we may perform such services without any obligation to notify other clients of any such engagement or to disclose information that we have obtained or may obtain about such companies or clients.

OUR AFFILIATED ENTITIES

Secure Planning, LLC. is a financial services company providing services to individuals, small businesses, and non-profits. Additional information is available at www.secureplanning.com and SEC's website www.adviserinfo.sec.gov.All the entities listed below are wholly owned subsidiaries, directly or indirectly, of SPL.

Broker-Dealers and Investment Advisers **Secure Planning, LLC.** is a dually registered full-service broker-dealer and investment adviser that employs financial professionals, employees, and registered representatives of SPL, and investment adviser representatives of SPL. As such, their compensation generally includes transaction-based commissions and advisory fees, as further described in this document, and summarized in the Form CRS. Additional information regarding SPL and its financial professionals may be found on FINRA's website at https://brokercheck.finra.org/ and the SEC's website at www.adviserinfo.sec.gov.

Secure Planning, LLC. Insurance - is a general insurance agency, which is licensed to sell certain insurance and annuity products. Through the financial professionals of its broker-dealer affiliates, SPL provides product and marketing support for a broad range of insurance products, fixed and variable annuities, life insurance, disability insurance, and long- term care coverage.

SECTION II—ACCOUNT TYPES AND SCOPE OF SERVICES

BROKERAGE ACCOUNTS

In a brokerage account, your financial professional can offer recommendations to buy, sell, or hold securities, but you make the final investment decisions. Information regarding the differences between broker-dealers and investment advisers, as well as their respective service offerings, is summarized in the Form CRS.

Requirements to Open a Brokerage Account

We retain the authority, in our discretion, to decline to open or maintain an account or service, and to refuse to accept or act upon any order or instruction. Without limiting the scope of the preceding sentence, for prospects and clients who reside outside of the U.S., are incorporated/formed outside of the U.S., or have other significant connections to countries outside of the U.S., we may at our discretion (i) decline to open or continue an account or service, (ii) require a minimum account or relationship amount to open or continue an account or service, (iii) require additional information or documentation as a condition of providing an account or service, or (iv) otherwise restrict the accounts, products, or services that we will provide.

Retirement Accounts

When providing brokerage services, we act solely in the capacity of a registered broker-dealer, and not as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

ADVISORY ACCOUNTS

Information regarding our advisory business practices and accounts is summarized in the Form CRS and more fully described in the Form ADV (the "Advisory Disclosure Documents"). A copy of these disclosure documents is available from your financial advisor and can be located at https://adviserinfo.sec.gov/

ACCOUNT MONITORING

In an investment advisory account or relationship, we conduct ongoing monitoring of advisory accounts tailored to the advisory relationship with the client and type of advisory account, except for certain periodic or point-in-time investment advice, such as financial planning. In contrast, in a brokerage account or relationship, we are neither required nor agree to provide account monitoring services. Although individual financial advisors may voluntarily consider holdings in your brokerage account or brokerage relationship for purposes of determining whether to provide any recommendations to you, this does not constitute an account monitoring service for that brokerage account or relationship. This distinction between a brokerage account or relationship from an advisory account or relationship is important, and you should consider this distinction, among other factors such as the payment of commissions versus asset-based fees or the availability of discretionary advice, when deciding what kind of account or relationship to have with us.

INVESTMENT APPROACH FOR BROKER DEALER ACCOUNTS

We support your advisor's use of a disciplined process for developing investment recommendations to achieve your financial objectives. Your advisor will seek to understand your objectives through clear communication with you about your financial situation, as well as your unique needs and preferences, prior investment experience, risk tolerance, and other important information about you. In making a recommendation, your advisor will evaluate a range of potential investment products and financial services. We provide a variety of resources to assist your advisor in evaluating the costs, risks, rewards, and other characteristics of investment options. Your advisor may recommend a comprehensive strategy or may address a component of your financial objectives, based on the information you provide. Periodically reviewing and refreshing your investment strategy with your advisor is essential to ensuring your investment portfolio remains appropriately diversified and aligned with your risk tolerance and objectives. With that in mind, please notify your advisor of any changes to your financial or personal circumstances.

SECTION III—COMPENSATION, COSTS, AND FEES

COSTS AND FEES

In a brokerage account, you will incur transaction charges when you buy or sell securities, including commissions; markups and markdowns (analogous to commissions in a principal transaction); upfront or ongoing fees that you pay to a mutual fund or another product issuer, a portion of which is paid to us in connection with your transaction; and handling and processing fees on securities transactions.

Depending upon your account and relationship, you may also incur periodic account maintenance or Individual Retirement Account ("IRA") custodial fees, as well as processing, service, and account fees upon certain events or occurrences. You will incur interest charges if you borrow on margin or through a securities-based loan in any of your accounts. Certain investments, such as mutual funds, have embedded fees that are generally paid by you to the companies that sponsor, manage, or promote the investment.

You will pay costs and fees whether you make or lose money on your investments. Costs and fees will reduce any amount of money you make on your investments over time. Please make sure you understand what costs and fees you are paying. You have the option to purchase almost all investment products that we recommend through other broker-dealers, and it may cost you to do so.

BROKERAGE COMMISSIONS

Commissions, Generally

Certain charges are levied on the purchase and sale of securities in brokerage accounts. These charges, commonly referred to as "commissions," are imposed by us for providing brokerage services, including trade execution and handling. Generally, commissions are calculated based on the principal purchase or sale amount involved and vary depending on product type, the quantity of securities purchased, and other factors. Specific fees are itemized on the periodic account statements for the period in which the charge was incurred and are included in the "Expense" summary section that appears on each account statement. Typically, a brokerage commission and other transaction fees are charged to clients by adding to the principal amount of a purchase or subtracting from the proceeds of a sale of a security, which is deducted from the client account.

Financial Professional Compensation

Financial Professional's a portion of the commissions that we receive. Financial Professional' compensation generally will increase as the volume of trades increases in a brokerage account. Please consider whether a fee-based advisory account may be beneficial if you anticipate frequent trading or whether paying an annual fee may be more costly than paying commissions in a brokerage account, such as if you plan to hold investments for longer periods of time, purchase and hold high-quality fixed income securities until maturity, or otherwise trade relatively infrequently.

ADVISORY FEES

Information regarding our advisory business practices, advisory accounts, and applicable fees is summarized in the Form CRS and more fully described in the Form ADV. A copy of these disclosure documents is available from your financial advisor, and can also be located at https://adviserinfo.sec.gov/

PRODUCT COSTS AND FEES

In addition to commissions, most products and services may have other associated costs and fees, as summarized below in These costs and fees are detailed in a product's relevant offering documentation.

CONFLICTS RELATED TO COMPENSATION

Compensation and Advisory Accounts. Generally, transaction charges differ from one product to another. You will incur greater total transaction charges when there are more trades in your account, which creates an incentive to encourage you to trade more often. Commissions and certain service and administrative fees earned by financial professionals or us may not apply if such products and services are purchased. You should review the *Advisory Fees* subsection above and the related links for additional information regarding advisory fees. Clients should carefully review the Form CRS, the above *Section II—Account Types and Scope of Services*, the client agreements, and the additional Asset Management Agreement when deciding whether a fee-based account or a brokerage account is a better fit.

Non-Cash Compensation

We may also receive various forms of non-cash compensation from product vendors who sell or issue mutual funds, annuities, and insurance. Among other things, we may receive payment of expenses related to training and educational efforts directed toward financial professionals, including participation in conferences organized or sponsored by us to provide generalized information not specific to any product. We may receive a fee from an individual issuer to sponsor the cost of a client event. We may also receive meals and entertainment of reasonable and customary value and gifts up to $100 per issuer or vendor per year.

OTHER COSTS AND FEES

Administrative Fees/Charges, Generally

Part of our commitment to providing you the professional guidance you need to meet your financial objectives is helping you to understand what you may be charged for services. Certain fees may not apply or may be discounted based on the type of account you have and the amount of assets in your accounts. Other fees only apply when the associated services are requested or when special processing is required. As a result, many fees listed below may not apply to your account.

The fees and charges noted in this section may not be comprehensive, and there may be different or additional fees or expenses depending on the products or services selected. Questions about fees can be directed to your financial advisor for further clarification.

Account Fees

Account Maintenance Fee/Annual Fee/ Custodial Fee/Trustee Fee: These fees can vary based on mutual fund custodian typical fee may range from $10.00 - $25.00 billed annually to the client's account.

This fee does not apply to the following types of accounts

- *Individual or Joint accounts*
- *Custodial*
- *529 plan accounts*
- *Trust accounts*
- *Guardianship and conservatorship accounts*
- *Fee-based managed and advisory accounts*

Complimentary Services

The following services are available to clients at no additional charge.

- Cost Basis Information
- Account Linking
  - Combined mailings
  - Potential fee discounts
- ACH Funds Transfers
- Direct Deposit
- Automated Required Minimum Distributions
- Dividend Reinvestment

SECTION IV—INVESTMENT PRODUCTS LIMITATION & RISK

OVERVIEW

We offer a wide range of investment products. Deciding which products and services to invest in can be complex. You need to work with your financial professional to evaluate whether the objectives, risks, costs, and other characteristics of a product or service are aligned with your individual needs and objectives.

Product Limitations, Generally

We do not offer all securities available to the market due to structure, size, and liquidity of the security or similar characteristics of the security or underlying investments. Additionally, we maintain due diligence processes to evaluate a mutual fund custodian financial history, the issuer's operational capabilities, and the products and sales literature offered by the issuer. The due diligence process is often tailored to the type of product or service offering.

Additional Information, Generally

Certain products have offering documents that are created by the issuer to provide additional information specific to that product, including specific conflicts of interest. These offering documents are often referred to as "prospectuses," "official statements," "offering circulars," or "offering memoranda." It is imperative that you read and understand a product's relevant offering documentation before deciding to invest in that product. Offering documents for products or services offered by our affiliates will contain additional information related to conflicts of interest specific to the affiliate relationship. You will also be subject to additional terms, conditions, and disclosures in additional agreements, documents, and other disclosures we send you from time to time.

UNDERSTANDING INVESTMENT RISKS

Investing is a serious business, which, while offering potentially positive returns over the long run, merits your attention to the associated risks, to the decision-making process, and to changes in your financial needs that may necessitate alterations to your investment approach.

While we will take reasonable care in developing and making recommendations to you, securities involve risk, and you may lose money. There is no guarantee that you will meet your investment goals, or that our recommended investment strategy will perform as anticipated. Please consult any available product offering documents for any security we recommend for a discussion of risks associated with the product. We can provide those documents to you, or help you find them.

Securities investments, including mutual funds, are not insured by the federal government against market loss. All investments contain some measure of risk, from the high risks attendant to investing in small, unproven companies to the risks of price fluctuations based on interest rate changes in investments issued by the U.S. Treasury, if sold prior to maturity. Furthermore, reasonable investment objectives can be hindered by factors outside of anyone's control. Among others, you face the following investment risks:

Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is created by external factors independent of a security's underlying circumstances. For example, political, economic, and social conditions may trigger market events.

Interest Rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Liquidity Risk: Liquidity is the ability to convert an investment into cash readily. Generally, standardized products with active trading markets are more liquid. For example, U.S. Treasury securities are highly liquid, while real estate properties are not.

Reinvestment Risk: The risk that future proceeds from investments will be reinvested at a potentially lower rate of return (interest rate). This primarily relates to fixed income securities.

Business Risk: These risks are associated with an industry or a specific company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk to profitability than an electric company, which generates its income from a steady stream of customers who buy electricity regardless of the economic environment.

Financial Risk: Excessive borrowing to finance a company's operations increases the risk of loss, as a company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy or a decline in the market value of a company's securities. Senior debt instruments (*e.g.,* secured bonds) generally have a higher priority of payment if an issuer's financial strength declines when compared with equity investments (*e.g.*, common stocks), and a company facing financial challenges generally must stop paying dividends to shareholders before interrupting interest payments to bondholders.

Correlation Risk: This is the risk that the actual correlation (a statistical measure of how two or more variables move in relation to each other) between two assets (or variables) will be different from the correlation that was assumed or expected. Differences between the actual and expected correlation may result in security being riskier than was anticipated.

Counterparty/Default Risk: This is the risk that a party to a contract will not live up to (or default on) its contractual obligations to the other party to the contract.

Valuation Risk: This is the risk that an asset is improperly valued in relation to what would be received upon its sale or redemption at maturity.

Inflation Risk: When inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the increasing rate of inflation.

Currency Risk: Foreign investments are subject to fluctuations in the value of the U.S. dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Tax Risk: This is the risk that tax laws may change and impact the underlying investment premise or profitability of an investment.

Cybersecurity Risk: Intentional cybersecurity breaches include unauthorized access to systems, networks, or devices (such as through "hacking" activity); infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow, or otherwise disrupt operations, business processes, or website access or functionality. Also, unintentional incidents can occur, such as the inadvertent release of confidential information. A cybersecurity breach could result in the loss or theft of client data or funds, the inability to access electronic systems ("denial of services"), loss or theft of proprietary information or corporate data, physical damage to a computer or network system, or costs associated with system repairs. Such incidents could cause an investment fund, the advisor, a manager, or other service providers to incur regulatory penalties, reputational damage, additional compliance costs, or financial loss.

Technology Risk: Digital and network technologies are critical to conducting business, and we maintain substantial computerized data relating to client account activities. These technologies include those owned or managed by us as well as those owned or managed by others, such as financial intermediaries, pricing vendors, transfer agents, and other service providers. Technology systems may fail to operate properly or become disabled because of events or circumstances beyond our control or the control of our service providers. Technology failures, including those arising from the use of third-party service providers or client usage of systems to access accounts, could have a material adverse effect on our business or our clients and could result in, among other things, financial loss, reputational damage, regulatory penalties, or the inability to conduct business.

SECTION V-INVESTMENT PRODUCTS & SERVICES

MUTUAL FUNDS

Product Description

A mutual fund is a collection of securities owned by a group of investors and managed by a professional investment adviser. A mutual fund pools investors' money to invest in a specific asset class or classes by investing in individual or a combination of several underlying securities including, but not limited to, stocks, bonds, money market funds, options, and currencies. Most mutual funds have an objective, such as immediate income, income, and growth, or long-term growth.

Features and Characteristics

- Professional management.
- Potential diversification.
- Daily pricing and redemption.
- Low minimum investment amounts.
- Generally, lower management-related expenses when compared to other forms of professionally advised investments.

Risks

- May lose value based upon market movements in individual securities within the portfolio.
- Concentration within a particular asset class, security type, industry sector, or geographic region

Costs and Fees Paid by Clients

Costs and fees vary between mutual fund products—it is imperative that you review the relevant mutual fund prospectus for a detailed description of charges you will incur.

Ongoing Costs

- Management and operational fees.
- "12b-1" or "Shareholder Servicing" fees.

Sales Charges

A Shares: Front-end sales charge/commission based on the initial investment, which may be discounted for numerous reasons, including larger investments, subsequent investments, or investments in other mutual funds within the same family.

B Shares: Back-end sales charges/commission assessed on an annual basis, based on the initial investment, and potentially additional charges, known as a Contingent Deferred Sales Charge (CDSC) if sold in a short period of time. After a holding period, B shares usually convert to A-shares. New purchases of B shares are generally not permitted.

C Shares: Annual sales fee/commission charged over the life of an investment, based on the initial investment amount. Frequently impose a CDSC if you sell within a short period, usually one year. Many C shares convert to A shares after a period, at which point the annual charges end. Conversion occurs within the period specified by the fund company's policy or our policy, whichever is shorter.

Other Share Classes: Some shareholders may qualify to invest in share classes that are intended for specific types of investors, such as retirement plans. Additionally, share classes meant for fee-based or advisory account types can take several forms, such as Institutional or P shares, and do not generally contain sales loads or 12b- 1 fees.

Reducing Sales Charges

Breakpoints: Fund families often offer discounts on the sales charges for Class A shares based on the total amount you have invested with the fund family. Such discounts could significantly reduce, and in some cases eliminate, the sales charge that clients pay. The level at which you qualify for the discount is the "breakpoint."

"Rights of Accumulation": These allow you to combine your existing investments in a fund family with your new purchases to reach a breakpoint.

Letters of Intent: You can take advantage of the rights of accumulation from the time you make your initial share purchase by agreeing to invest a certain dollar amount over a specified period of time. However, if the amount stated for investment in the letter of intent is not invested, the mutual fund can retroactively charge you the higher sales charge amount.

Net Asset Value ("NAV") Transfers and Buybacks: After you redeem your fund shares, some fund families will allow you to "buy back" into certain funds within a certain time frame without a sales charge for Class A shares.

Switches: If you select funds that are part of a family of funds and purchase Class A shares in a commission-based account, then you can switch among the funds in the family without incurring additional sales charges.

Other discounts and fee waivers may apply based on certain criteria—please refer to the applicable prospectus or the mutual fund's statement of additional information.

Redemption Fees
Mutual funds are generally part of a longer-term investment strategy, and some mutual fund companies will impose a redemption fee (also called an exit fee, a market-timing fee, or a short-term trading fee) if shares are sold within a certain time period, as outlined in the prospectus.

Compensation

Secure Planning, LLC. & Financial Professional Compensation

- Portion of the commission/sales charge, which varies in amount by fund.
- Portion of 12b-1 or shareholder servicing fees, which vary in amount by fund.
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Secure Planning, LLC. Compensation

- Payments from certain mutual fund companies for education and marketing support services.
- Additional costs and fees may be paid to us as described in *Section III—Compensation, Costs, and Fees*.

Product Limitations

Funds available for purchase through us are generally limited to fund companies that we have an established selling agreement. All share classes offered by a fund company may not be available for purchase as they require different selling agreements.

Please refer to the *Product Limitations, Generally* subsection above.

Additional Information

Prospectus: Before investing in any mutual fund, we encourage you to read the relevant prospectus, which is available from the fund company and your financial professional, and to review the investment manager's experience, qualifications, tenure, and track record.

Mutual Funds vs. ETFs: There are a variety of ways to invest in the market, and many products offer the same or similar strategies and investments but are structured or packaged in different ways. One example is exchange-traded funds ("ETFs"), which share many characteristics with mutual funds but have some important differences. Both are suitable options if you are looking for low minimum investment amounts. ETFs offer slightly more price variation—you can buy or sell as the price changes throughout the day, whereas mutual fund prices are held constant for an entire day. Mutual funds generally have more active management, whereas ETFs are usually passive and designed to track the market index. There are other relevant factors to consider when choosing an investment, such as liquidity and specific product costs. You should speak with your financial advisor about which options may be best for you.

No FDIC Insurance: While money market mutual funds are often considered cash alternatives and are traditionally lower-risk products, they are not insured by the FDIC. If cash were held at a registered bank entity, you could receive the additional protection of FDIC insurance.

ANNUITIES AND INSURANCE PRODUCTS

Product Description

An annuity is a financial product that offers an income stream. There are two basic types of annuities: deferred and immediate. With a deferred annuity, your money is invested for some time until you are ready to begin taking withdrawals, typically in retirement. If you opt for an **immediate annuity**, you begin to receive payments soon after you make your initial investment. For example, you might consider purchasing an immediate annuity as you approach retirement age. The deferred annuity accumulates money while the immediate annuity pays out. Deferred annuities can also be converted into immediate annuities when the owner wants to start collecting payments. Annuities offer tax-deferred capital accumulation coupled with various insurance options.

Common Types of Annuities Offered at Secure Planning, LLC.

Immediate Annuity: Purchased with a single payment and distributes a specified income stream that usually begins immediately.

Fixed Annuity: Provides a fixed rate of return for a specified period of time and generally designed to provide guaranteed, level payments for a specified period of the annuitant's lifetime on a tax-advantaged basis.

Fixed Index Annuity: This is a type of fixed annuity with its rate of return tied to a well-known index such as the S&P 500. Returns are typically capped by either a fixed amount or a specific percentage determined by the insurance company. These caps and percentages can change at the end of each term.

Variable Annuity: Combines the characteristics of mutual funds, the insurance features of annuity products, and the benefits of tax deferral with low investment amounts in comparison to other products. A variable annuity may be invested in a variety of professionally managed investment sub-accounts similar to mutual funds. Insurance features, such as a minimum death benefit or single or dual lifetime income benefits, may also be available.

Features and Characteristics
Varies based on the insurance product. Please see the above descriptions and the relevant insurance contracts for additional information.

Risks
- Insurance and annuities products are not deposits or obligations of any bank or depository institution, are not guaranteed by us, are not insured by the FDIC or any other government agency, and are subject to investment risks, including the possible loss in value.
- Like most investment products, variable annuity contracts fluctuate in value and are subject to market risk, including the potential for loss due to market declines.

Costs and Fees Paid by Clients
- Costs and fees vary between insurance products. It is imperative that you review the relevant insurance contract for a detailed description of the charges you will incur.
- Riders are insurance provisions that provide benefits or modify the terms of the insurance policy. Examples include living benefit and enhanced death benefit riders for certain annuity products. These benefits have additional costs, as described in the applicable rider.

Ongoing Costs
Annual fee charged by the insurance company.

Contingent Deferred Sales Charges
Sometimes called a "surrender charge" or "surrender fee." Depending on the product, and as more fully described in the applicable insurance or annuity contract, you may pay a contingent deferred sales charge if you cancel during the surrender charge period.

Compensation
Secure Planning, LLC. & Financial Professional Compensation Total compensation for annuity contracts (commissions and trails, as described below) is based on the contract value, which has an average seven-year contract lifecycle. Total compensation may be higher if the contract is held beyond that period. Actual commissions received vary by the insurance company, the type of product, the commission structure selected, and, in some cases, the amount of the investment. "Trails" are paid to us to cover annuity contract servicing expenses and are derived from the ongoing costs you pay to the insurance company.

Secure Planning, LLC. Compensation
We receive additional compensation from insurance companies in the form of sales and asset-based education and marketing support payments, which are not paid directly from the assets of your product. Actual amounts received vary.
Additional costs and fees may be paid to us, as described in *Section III—Compensation, Costs, and Fees*.

Product Limitations
Annuities available for purchase through us are generally limited to insurance companies that provide us with the compensation described above, with a few exceptions. Please refer to the *Product Limitations, Generally* subsection above.

Additional Information
Before investing in any variable annuity, we encourage you to read the relevant prospectus, which is available from the insurance company and your financial professional. For all other insurance products, we encourage you to review the insurance contract.

Withdrawals of taxable amounts are subject to income tax and, if made prior to age 59½, may be subject to a 10% federal tax penalty. Annual fees for annuity contracts are often higher than those associated with mutual funds that have similar objectives. That is because the company must pay for the higher commissions and insurance benefits associated with annuities. Therefore, you should compare the cost structures of both annuities and mutual funds in conjunction with your individual tax considerations before investing. If you select a variable annuity, it is a good idea to select one with a variety of investment options to avoid incurring a surrender charge if you change your investment objectives over time.

SECTION VI—OTHER IMPORTANT INFORMATION

ACCOUNT PROTECTION
Coverage Summary
What is SIPC?
Covered Investments: Registered securities and cash.

Available Coverage: Generally, it protects SEC-registered securities to a maximum of $500,000, including $250,000 coverage for claims for cash.

SIPC
Secure Planning, LLC. is a member of the Securities Investor Protection Corporation (SIPC). SIPC provides coverage, as set forth above, in the unlikely event that we fail financially. Money market fund shares are not considered cash for this purpose; they are securities. An explanatory brochure is available upon request at www.sipc.org or by calling 202.371.8300. SIPC asset protection limits apply, in the aggregate, to all securities accounts that you hold with us in a capacity. SIPC coverage does not insure against the loss

of your investment. SIPC coverage does not ensure the quality of investments, protect against a decline or fluctuations in the value of your investment, or cover securities not held by us.

FINANCIAL ADVISOR CERTIFICATIONS AND PROFESSIONAL DESIGNATIONS

The ability to provide financial advice and conduct sales activities in the securities and insurance industries requires registration with a regulatory body. Conversely, professional designations are generally administered by an issuing organization (independent from us) that determines the criteria needed to earn the designation. Some designations involve rigorous standards to obtain and maintain the designation, allow investors to verify the status of individuals claiming to hold that designation, and a few even have a formal disciplinary process. Other designations may have less rigorous requirements. If your financial advisor holds out a designation, you should discuss with your financial advisor the meaning of such designation. For additional information, please visit www.finra.org/investors/professional-designations. We are not bound by the standards of any such organizations, and your relationship with us is governed by the terms of the applicable client agreements you have entered into with us and by the standards of conduct of regulatory and self-regulatory organizations with jurisdiction over us.

BUSINESS CONTINUITY

We have established a Business Continuity Department comprised of a dedicated team of professionals who oversee our business continuity, crisis management, and disaster recovery strategies. Our continuity plans employ an all-hazards approach, including baseline requirements and procedures to address incidents of varying scope. They are designed to allow for the continued operation of critical business functions, including the ability to provide clients with prompt access to their funds and securities. For additional information, please see the full Business Continuity Disclosure Statement, located at www.secureplanning.com/content/secure-planning-disclosures.

SECURE PLANNING, LLC. CONTACT INFORMATION

Please feel free to reach out to your financial professional with any further questions. We can be contacted at (603) 433-5515 our office hours are Monday through Friday, 8:30 a.m. to 5:00 p.m. E.T., at (603) 433-5515