



# Revenue Sharing Disclosure Supplement

## Compensation FFS Receives from Product Sponsors

FFS receives additional payments from certain sponsors, including from sponsors of Fixed Annuities and Indexed Annuities, that are not tied to any particular customer purchases or additional investments, such as revenue sharing and marketing support payments. These payments are negotiated with each sponsor and vary from one sponsor to the next. This compensation is not shared with FFS' RRs. Not all sponsors pay FFS revenue sharing. Revenue sharing is individually negotiated with each sponsor and is typically based on current sales and assets under management.

## Revenue Sharing Formulas

Sponsor agreements with FFS are based on one of two formulas:

- Sales-Based:** This approach is based on the dollar value of an initial purchase and any subsequent contributions made to the contract. For example, the product partner may pay FFS up to 0.25% or 25 basis points for each dollar invested or used to purchase a product. Therefore, if an investor made a \$10,000 investment, the product partner would pay FFS \$25 for that transaction.
- Asset-Based:** This approach is based on the value of assets under management. For example, if a \$10,000 purchase of an investment was made, held for a year, and its value remained the same, FFS would be paid 0.07% by the product partner or 7.0 basis points. That would translate to a \$7.00 payment from the product partner to FFS for the \$10,000 investment in an account. For every subsequent year that \$10,000 investment was held in an FFS account, the product partner would make a \$7.00 payment to FFS, assuming no change in the value of your investment. Asset-based payments will increase or decrease from year to year with changes in the value of the related assets held by FFS clients.

Sponsor (Product)	FFS Revenue Sharing Formula (Sales/Assets)	2019 Rev Share
AXA/Equitable (Variable Annuity) <sup>[1]</sup>	.25bps - .30bps/.40bps - .50bps on sales depending on sliding scale/.03bps to .07bps on AUM, sliding scale	\$446,375
Athene (Indexed Annuity)	15bps on sales	\$95,994
Invesco Distributors (Mutual Fund) <sup>[2]</sup>	Compensation of 0.02% of the net asset value of all accounts	\$11,542
Total		\$553,911

<sup>[1]</sup> Excluding ERISA accounts; .40bps - .50bps on sales for Retirement Cornerstone 19 Series B; sliding scales will vary between products offered

<sup>[2]</sup> Excluding R5 and R6 shares the following funds Invesco Equally Weighted S&P Fund, Invesco Government Money Market Fund, Invesco S&P 500 Index Fund and Invesco Short Duration Inflation Protected Fund.

For additional information on a particular product partner's payment and compensation practices, please review the applicable prospectus, statement of additional information or offering statement.