

# Revenue Sharing Disclosure Supplement

## Compensation FFS Receives from Product Sponsors

Farmers Financial Solutions, LLC (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' Registered Representatives (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 sponsor 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 sponsor 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 sponsor or 7.0 basis points. That would translate to a \$7.00 payment from the product sponsor 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 sponsor 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 Customers.

SPONSOR (PRODUCT)	FFS REVENUE SHARING FORMULA (SALES/ASSETS)	2024 REV SHARE
Equitable (Variable Annuity) <sup>[1]</sup>	.30bps/.40bps - .50bps on sales depending on sliding scale/.03bps to .07bps on AUM, sliding scale	\$534,300
Athene (Indexed Annuity)	Sales-based 15bps FIA, RILA, 5bps FA.	\$70,927
Sammons	Sales-based 15bps on LiveWell FIA, Midland MYGA	\$12,495
Equitable Life	3% per annum Universal. 24%/28% per annum VUL. 1% per annum COIL	\$269,565
Pacific Life	Sales-based 10bps on FA, FIA. 20bps on RILA, VA, 25bps on IUL	\$52,854

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

## Event Sponsors

FFS holds educational conferences throughout the year for their RRs. These conferences provide RRs with information on products, sales materials, customer support services, industry trends, practice management and sales ideas. Product sponsors and platform providers are afforded sponsorship opportunities help offset the costs associated with FFS Sponsored events. These payments are made to FFS in lump sum amounts for reimbursements of the expenses associated with these events. In exchange for these payments, the sponsors typically have an opportunity to make a presentation to, and otherwise network with, FFS RRs and other personnel who are in attendance. Sponsorship packages range from \$10,000 to \$75,000 and are not directly tied to individual transactions or assets held in accounts. See the summary at the end of this document for a list of event sponsors.

2025 EVENT SPONSORS				
Athene	American Funds	Corebridge	Equitable (Annuities)	Equitable Life
MassMutual Ascend	Pacific Life	Protective Life	Sammons	CFP Board
Danko Education	Knopman Marks	PDC	STC	

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