

IMPORTANT CONSUMER INFORMATION:

(1) A broker-dealer, investment adviser, BD agent or IA rep may only transact business in a particular state after licensure or satisfying qualifications requirements of that state, or only if they are excluded or exempted from the state's broker-dealer, investment adviser, BD agent or IA rep requirements, as the case may be; and

(2) Follow up, individualized responses to consumers in a particular state by broker-dealer, investment adviser, BD agent or IA rep that involve either the securities or the rendering of personalized investment advice for compensation, as the case may be, shall not be made without first complying with the state's broker-dealer, investment adviser, BD agent or IA rep requirements, or pursuant to an applicable state exemption or exclusion.

(3) For information concerning the licensure status or disciplinary history of a broker-dealer, investment adviser, BD agent or IA rep, a consumer should contact his or her state securities law administrator.

*We are licensed to sell Insurance Products in the following states:
Arkansas, Colorado, Florida, Georgia, Maryland, North Carolina, Ohio,
Pennsylvania, South Carolina, Tennessee, Texas, Virginia*

*We are registered to sell Securities in the following states:
Arkansas, California, Colorado, Florida, Georgia, Maryland, Massachusetts, Mississippi,
Missouri, Nebraska, North Carolina, Ohio, South Carolina, Tennessee, Texas, Virginia*