

Disclosure to Qualified Plans

LifeMark Securities Corp. (LifeMark) is a broker/dealer registered with the SEC and FINRA and is a member of SIPC. It has dealer agreements with various institutions which permit it to sell to qualified plans funding instruments, typically mutual funds or subaccounts of variable annuities. LifeMark may fall within the U.S. Department of Labor's definition of a Covered Service Provider a (CSP) under regulations applicable to Section 408(b)(2) of ERISA.

Description of Services

LifeMark, through its registered representatives, is a purveyor of brokerages services to business entities which sponsor and maintain, or are considering sponsoring and maintaining qualified retirement or pension plans. While providing information to our customers, and subsequently servicing our customers, LifeMark representatives may present plan design options, explain the investment vehicles available to the plan, assist in filling out paperwork, and provide general guidance in selecting investment options.

LifeMark does not manage any plan's portfolios, provide investment advice to the plan's fiduciaries or provide recordkeeping services. Neither LifeMark nor its registered representatives act as a trustee to the plan or as a custodian of plan assets. LifeMark is not an ERISA fiduciary to any plan to which it provides services.

Direct Compensation

LifeMark does not receive direct compensation from any plan.

Indirect Compensation

As broker of record, LifeMark receives indirect dealer compensation which is strictly limited to a portion of the fees charged by the plan's Investment provider as described in the prospectus which is provided for each mutual fund or annuity included in the plan. This indirect compensation includes a portion of all sales charges, and any ongoing fees as described in the relevant prospectus. Other than the indirect compensation previously described, LifeMark's selling agreements with investment providers do not provide for any other indirect compensation, including any "soft dollar" compensation. If LifeMark becomes aware of any indirect compensation paid to it by an investment provider, LifeMark will disclose that compensation to the plan's fiduciary.

If you have any questions regarding the compensation arrangements disclosed in the prospectus, please contact the Home Office of LifeMark (585) 424-5672 and ask for the Compliance Department.