



## Insurance Agency Compensation

Insurance companies pay Cetera Investment Services LLC or its affiliated or controlled insurance agencies (collectively, the “Firm”) sales commissions when they sell fixed annuities, fixed index annuities and life insurance (“Insurance Products”), and part of those commissions go to the insurance agent who sold the Insurance Product to you. Although we make a wide variety of Insurance Products available, we concentrate our marketing and training efforts on Insurance Products issued by a number of select insurance companies (“Approved Product Companies”). Approved Product Companies have more opportunities to provide training and education to insurance agents, and attend or sponsor the Firm’s education and training meetings. Some Approved Product Companies pay the Firm amounts in addition to sales commissions to compensate the Firm for these enhanced marketing and training opportunities. The Approved Product Company payments generally consist of payments based on a percentage of total premiums paid to an Approved Product Company. Although these Approved Product Company payments are not paid to insurance agents, they benefit agents by allowing them to receive greater training and education, and may pose a financial incentive for us to promote Approved Product Company Insurance Products over other Insurance Products.

### **Below is the current list of Approved Product Companies:**

- Allianz Life Insurance Company of North America
- Allianz Life Insurance Company of New York
- AIG
- United States Life (American General's New York company)
- American National Insurance Company
- American National Life Insurance Company of New York
- AXA Equitable Life Insurance Company
- Columbus Life
- Forethought Life Insurance Company
- Genworth Life Insurance Company
- Genworth Life and Annuity Insurance Company
- Genworth Life Insurance Company of New York
- Great American
- Jackson National Life Insurance Company
- Jackson National Life Insurance Company of New York
- John Hancock Life Insurance Company USA
- John Hancock Life Insurance Company of New York
- Liberty Life of NY
- Lincoln National Life Insurance Company
- Lincoln Life and Annuity Company of New York
- Mass Mutual
- MetLife Investors USA Insurance Company
- First MetLife Investors Insurance Company
- Midland National Life Insurance Company
- Mutual of Omaha
- National Western Life Insurance Company
- Nationwide Life and Annuity Insurance Company
- Nationwide Life Insurance Company
- New York Life
- One America
- Pacific Life and Annuity Company



- Pacific Life Insurance Company
- Principal Life Insurance Company
- Principal National Life Insurance Company
- Protective Life and Annuity Insurance Company
- Protective Life Insurance Company
- Pruco Life Insurance Company
- Pruco Life Insurance Company of New Jersey
- Prudential Annuity Life Assurance
- Prudential Insurance Company of America
- Reliance Standard
- Sammons Retirement Solutions
- Security Life of Denver
- Standard Life Insurance Company
- State Life Insurance Company – a OneAmerica Company
- Symetra Life Insurance Company
- First Symetra National Life Insurance Company
- Transamerica Life Insurance Company (TLIC)
- Transamerica Financial Life Insurance Company (TFLIC)
- United Life Insurance Company
- United of Omaha Life Insurance Company
- Companion Life (United of Omaha's New York Company)
- Vantis Life Insurance Company
- Vantis Life Insurance Company of New York
- Voya
- Western Southern Financial Distributors

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