Product Provider

Compensation Disclosure

At CommunityAmerica Financial Solutions, LLC (“CAFS”) we receive compensation from all of the mutual fund families, insurance (fixed and variable products) providers and REITs that are available to our customers. These payments include commissions, trailing commissions and for certain product providers, payments made in connection with programs that support our marketing and sales-force education and training efforts (referred to here as "Strategic Partners"). These special relationships bring additional compensation to CAFS, which is used to supplement training, educational presentations and other support so that our representatives can ultimately work more effectively for you. We believe that these programs do not compromise the advice your representative provides to you. Your representative's compensation is the same regardless of whether or not the sale involves a Strategic Partner's product.

Strategic Partners

The payments made under Strategic Partners are calculated based upon gross sales or assets under management. Payments exclude assets held in fee-based programs at CFS. CFS may receive compensation of up to 0.25 percent (25 basis points) per purchase. For example, if you purchased $10,000 with a participating mutual fund family or insurance provider, CAFS could receive up to $25. CAFS Representatives do not receive any part of these payments.

REIT's

The payments made under Strategic Partners are calculated based upon gross sales. Payments exclude assets held in fee-based programs at CAFS. CAFS may receive compensation of up to 1.50 percent (150 basis points) per purchase. For example, if you purchased $10,000 with a participating mutual fund family or insurance provider, CAFS could receive up to $150. CAFS Representatives do not receive any part of these payments.

The product providers that participate in Strategic Partners are listed below.

Strategic Partners

Allianz

SunAmerica

AXA Distributors, LLC

Calvert Funds

CD Funding

First Trust

Franklin Funds

Great American

Hartford Life

ING

Jackson National Life Insurance

John Hancock

Lincoln Financial

Metlife Investors

Midland

MoKan Insurance

Nationwide

Oppenheimer Funds

Pacific Life

Protective Life

Prudential Financial

Putnam Funds

Riversource

Sammons

Symetra Financial

Target Insurance

Western & Southern

Western National Life

REIT's

American Realty Capital

Cole Capital

KBS Capital Markets

More Information

More information about a mutual fund's or REIT's fees and expenses may be found in the fee table located in the prospectus. Also, the statement of additional information contains important information that you may wish to read. Information about a variable insurance product's fees and expenses may be found in the fee table located in the variable insurance product's contract document.