

COMPENSATION DISCLOSURE

Fintegra may receive compensation from some of the product companies that are available to our Account Executives. These payments include commissions (sometimes referred to as loads) and trailing commissions (including 12b-1 payments).

Some of these product companies also participate in activities that are designed to help facilitate the distribution of their products, such as marketing activities and sales-force education programs. In return for assistance in facilitating these activities, Fintegra receives additional compensation from some product companies. None of these additional payments are paid to any Account Executive who sells the applicable products.

Payments received in connection with product companies that support our marketing activities, sales force education and training efforts are members of a program referred to as Fintegra's Sponsorship Program.

Sponsorship Program Participants

The product companies that participate in Fintegra's Sponsorship Program are listed below:

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- American Funds
 - Behringer Harvard
 - First American Funds
 - Hartford/PLANCO
 - MassMutual
 - RBC Insurance
 - Pacific Life
 - Principal Financial Group
 - Transamerica Capital
 - Wells Real Estate Funds

More Information

Information about a product company's investment fees and expenses may be found in the fee table located in the product's prospectus. Also, the product's statement of additional information contains important information that you may wish to read.