

Marketing Support Disclosure: Additional Compensation from Product Sponsors

The following is a general description of revenue sharing payments that we receive in connection with sales of certain mutual funds, annuities and other products, as explained below. Packerland Brokerage Services, Inc. (Packerland) is providing this information to you for use in evaluating investment options available through Packerland's Representatives. This notice may be changed periodically, and the most recent version will be posted on the Packerland website at:

www.packerlandbrokerage.com/disclosures

We offer a full array of mutual funds, variable insurance products, real estate investment trusts ("REITs"), 529 College Savings Plans ("529 Plans"), unit investment trusts ("UITs"), among other products, which are sponsored by various companies (collectively the "Investment Products"). In offering these products, we conduct due diligence in an attempt to identify Investment Products that may meet your investment objectives and to determine whether the companies offering the Investment Products (the "Sponsor") otherwise meet our requirements.

Upon approving an Investment Product, we enter into a selling agreement with the Sponsor to enable our Representatives to offer the product to clients like you. The Sponsors of these Investment Products pay us in the form of commissions, sales charges and/or service charges, pursuant to our agreement with them (collectively "Standard Commissions"). Standard Commissions are shared with Representatives based upon the Packerland payout grid. This payout grid is NOT weighted to pay higher amounts for packaged products (like mutual funds, annuities and REITs) over individual stocks and bonds and is NOT weighted to pay higher percentages of the Standard Commissions to Representatives who generate more revenue for the Firm. The payout grid is the same for all Representatives and is not affected by product sold.

Packerland receives Standard Commissions from product Sponsors based on sales, as described in the prospectuses of the applicable products. In addition, Packerland receives from certain product Sponsors, with whom we have entered into a Marketing Agreement, additional compensation based on sales or a fixed amount as well as expense reimbursements ("Additional Compensation"). These payments are paid to Packerland out of the revenues of the sponsoring investment company or insurance company and are NOT paid out of client fund assets. We utilize this Additional Compensation to offset the costs associated with running Packerland, including due diligence costs, paying for certain education and training conferences, presentations, meetings, and events for our Representatives, marketing, and as general revenue.

The product sponsors who provide this Additional Compensation are considered Packerland's "Participating Sponsors." Our Participating Sponsors have been chosen for their ability to provide consistent long-term performance and a history of offering products that meet the financial needs of our investors. This Additional Compensation is not received by our Registered Representatives but instead comes to Packerland itself. Additional Compensation accounts for less than 1% of Packerland's total compensation.

Packerland currently offers choices from over 250 mutual fund and insurance companies to help serve your financial needs. Packerland does not advertise any of these companies on its website, nor does it promote the use of or show bias towards any specific company with which it has a selling agreement. Packerland offers no proprietary products. Before we offer any independent mutual fund or insurance product, we review and evaluate the product and the product sponsor. Our evaluation is based on several factors including the number and variety of investments offered, track record, the financial stability of the sponsoring company and advanced training ability.

In the normal course of doing business, both Packerland and our Registered Representatives receive compensation for the sale of securities, including mutual funds and insurance (primarily variable products with limited fixed products included). This compensation is typically in the form of commissions and servicing fees (referred to as 12b-1 fees) as described in the product prospectus. Should the investor also choose an investment advisory asset management service, both Packerland and the Registered Representative will share in the investment advisory fee paid by the investor.

As of January, 2012 the following mutual fund and insurance product companies are currently Packerland Participating Sponsors: Genworth Financial, Jackson National, Wells REIT, Securian, Nationwide Financial, Lincoln Financial, Allianz Life, John Hancock, Inland Securities, Minnesota Life, and Midland National Life. The Participating Sponsor's additional compensation ranged from \$1000 to \$67,000 in 2011. In return for these payments, Packerland's Participating Sponsors have greater access to our Registered Representatives to provide training and other educational presentations and product information so that they can better serve investors. Various companies with whom we have entered into a selling agreement also attend our annual Fall Conference and in return receive similar access to our Registered Representatives regardless of whether or not we have an active marketing agreement with them. This greater access could lead our Registered Representatives to focus on these sponsors when recommending products to our clients instead of products from non-sponsors that have normal access.

Rev. 10/2012