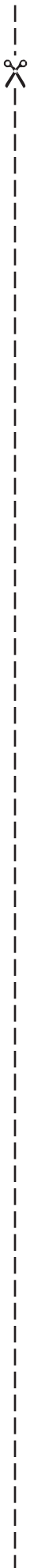




INVESTOR INFORMA





Trusted Contact Authorization

By signing this form, I authorize Avantax to contact the individual(s) identified below as my Trusted Contact(s) in the event of a situation described below regarding the above named account I have with Avantax.

If Avantax has questions or concerns about my health (capacity and well-being, etc.) or welfare (financial exploitation), or is unable to contact me, it may:

-

Important Information Regarding Your Account

Avantax Investment ServicesSM (AIS)

Bond funds have unique risks

Some cash sweep programs

\$250,001 or more but less than \$500,000	2.75%
\$500,001 or more but less than \$1 million	2.00%
\$1 million or more	0.00%

Even if you don't invest the minimum amount necessary to reach a breakpoint threshold, there are several ways to take advantage of reduced sales charges. Commonly offered by most brokerage firms and mutual fund companies, these opportunities are called Rights of Accumulation and Letters of Intent. While some fund families consider only class A shares when

Even though you won't pay a front-end sales load for class B shares, the higher annual fees will diminish investment returns over time. Because of the CDSC, you should probably not choose this share class if you intend to sell your shares within a relatively short period. And remember, purchasers of class B shares aren't usually eligible for breakpoints. If you intend to invest in class B shares, you should consult with your financial professional to determine whether an investment in class A shares might make more sense due to the availability of breakpoints or other sales charge discounts. It is also important to know that AIS and your financial professional receive compensation on the purchase of class B shares even if you did not pay an up-front sales load, and, depending on a number of factors, this compensation may be greater than what we would have received had you purchased class A shares.

Class C Shares

For class C shares, mutual fund companies typically charge a constant load structure throughout the life of the fund investment. If you purchase class C shares, you may or may not pay a front-end sales charge. The CDSC associated with class C shares tends to be relatively small (generally 1%, for example), and it generally expires within a year. However, class C shares usually impose higher annual fund-operating expenses. These fees continue as long as you hold your shares. Since higher expenses will reduce investment performance, it may be more expensive to own A

Risks

Mutual funds are generally actively managed. Fund managers may purchase or sell securities in the fund portfolio to take advantage of changing market conditions. It is possible for a mutual fund to hold securities, even though their market value and dividend yields may have changed.

A mutual fund carries the same investment risks as the securities held within the mutual fund. Securities in a fund portfolio may depreciate, and the fund may not achieve its intended objective. In addition, each mutual fund is subject to specific risks that vary depending on the fund's investment objectives and portfolio composition. Each type of mutual fund offers unique risks and characteristics. Please refer to each fund's prospectus for additional details.

No Fee Brokerage IRA

Based on certain criteria, an IRA registration is available on the NFS platform (for brokerage and advisory accounts) with no annual IRA fee charged to the client. There are, however, conflicts of interest for assets on the NFS platform that are not applicable to assets held in direct accounts.

AIS earns revenue from the assets on the NFS platform that it does not earn if the assets remain directly with a mutual fund sponsor. This "third-party compensation" or "revenue sharing" takes multiple forms, including: Receipt of margin interest; Mark-ups on certain fees paid by the client including ticket charges; Cash Sweep Program revenue; Transfer cost credits for IRA accounts; Annual compensation paid per account; and other compensation paid by NFS. Though this revenue is not shared with Financial Professionals, they present an incentive to Avantax to open accounts on the NFS brokerage platform instead of in a direct mutual fund account. Direct mutual fund accounts are less expensive to clients in certain situations.

For more complete details on these conflicts, refer to the Regulation Best Interest Disclosure document and the Schedule of Fees located at Avantax.com/disclosure-catalog. You may also ask your Financial Professional for printed copies.

Selecting What's Right for You

sponsors.

While training and education compensation is not related to individual transactions or assets held in client accounts, it is important to understand that due to the total number of product sponsors whose products are offered by AIS, it is not possible for all mutual fund companies to participate in a single meeting or event. Consequently, those product sponsors that participate in a training or educational meeting, seminar or other event gain an opportunity to build relationships with financial professionals that could lead to additional sales of the fund company's products.

Potential Conflicts of Interest Associated with Additional Compensation Arrangements

It is important for clients to understand that compensation received for networking services, revenue sharing, training and education, and other services varies from fund family to fund family, and even from fund to fund within a particular fund family. Accordingly, a potential conflict of interest exists where AIS receives more compensation from one fund family (or from one fund) than is received from other fund families (or from other funds).

AIS has adopted policies reasonably designed to control and limit these potential conflicts of interest. These include, but are not limited to, policies that:

- Require networking and revenue sharing agreements to be in writing and prohibit agreements or provisions that call for AIS to provide preferential marketing and promotional treatment to a fund family as a condition of paying or receiving networking or revenue sharing fees.
- Prohibit the sharing of any portion of networking or revenue-sharing fees with financial professionals.
- Require the mutual fund distributor or financial professional to directly compensate AIS for revenue sharing by wire transfer or check and prohibit funds and their portfolio managers from directing investment portfolio trades to AIS as indirect compensation for revenue-sharing.
- Require reimbursement payments for general educational and training expenses and for expenses associated with conducting individual branch office training and education activities to be recorded and approved.
- Limit the annual dollar value of gifts or other non-cash items that mutual fund companies and their financial professionals can provide to financial professionals.

Additionally, to help increase transparency concerning these compensation relationships, those fund families that pay AIS networking, and/or revenue sharing compensation are listed in the table below. In addition to those companies identified in the table, it is important for you to understand that nearly every fund that is sold by AIS provides some degree of educational, training or other non-cash compensation to AIS and financial professionals. If you attend training or educational meetings with your financial professional and a representative of a mutual fund or other investment is in attendance, you should assume that the company has paid or reimbursed AIS for part of the total costs of the meeting or event. AIS offers a wide variety of fund families for financial professionals to sell or recommend, including investments that do not compensate AIS for one or all the services above.

The payment of revenue-sharing or any other compensation is not a prerequisite for an investment to be made available through AIS. However, AIS, in its discretion, reserves the right to limit access by our registered financial professionals to mutual fund companies that do not adequately support the firm's sales efforts or meet other criteria.

Mutual Fund / ETF Sponsors	

Contact Us

For general questions regarding this Privacy Policy, please contact Avantax at:

By Email:

AvantaxPrivacyPolicy@avantax.com

By Postal Mail:

3200 Olympus Blvd., Suite
100 Attn: Risk Management

By completing and submitting this Opt-Out Form, I am instructing Avantax Wealth Management® (“Avantax”) to not allow my Avantax Financial Professional to retain my Personal Information if they terminate their relationship with Avantax or share my Personal Information with any new firm they may join.

Mail-In Opt-Out Form To:

Avantax Operations Department
PO Box 142829
Irving, TX 75014-2829

Your election to opt-out will not be recognized if you do not complete all of the information below.

Please print legibly.

Name: _____

Address: _____

City State Zip Code: _____

Last Four Digits of Your Account Number(s): _____

Avantax Financial Professional Name: _____

Investments & Insurance Products:

Not Insured by the FDIC or Any Federal Government Agency

Not Deposits of or Guaranteed by the Bank or

Business Continuity Plan Summary

Avantax Wealth Management, Inc. d/b/a Avantax Wealth Management®, an Avantax, Inc. company and its financial services affiliates, i.e., Avantax Investment Services, Inc., Avantax Advisory Services, Inc., Avantax Insurance Services, Inc. and Avantax Insurance Agency