



**COPPER  
FINANCIAL**

MEMBER FINRA/SIPC

9777 RIDGE DRIVE, SUITE 360, LENEXA, KS 66219 | (913) 905-3600 | (888) 695-3477

## Product Provider Compensation Disclosure

At Copper Financial ("CuFi") 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 CuFi, 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, CuFi could receive up to \$25. CuFi 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 CuFi. CuFi 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, CuFi could receive up to \$150. CuFi Representatives do not receive any part of these payments.

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



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## Strategic Partners

Allianz	SunAmerica	AXA Distributors, LLC	Calvert Funds
First Trust	Franklin Funds	Great American	Hartford Life
Jackson National Life Insurance	John Hancock	Lincoln Financial	Metlife Investors
MoKan Insurance	Nationwide	Oppenheimer Funds	Pacific Life
Prudential Financial	Putnam Funds	Riversource	Sammons
Target Insurance	Western & Southern	Western National Life	REIT's
Cole Capital	KBS Capital Markets	CD Funding	ING
Midland	Protective Life	Symetra Financial	American Realty Capital

## 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.