



Journey to One Infinex Programs New Disclosures

Effective Date: October 23, 2023

Important Note: When using a private label (DBA), be sure to bold the Osaic Institutions, Inc., and any abbreviation in the program's disclosure.

1) DISCLOSURE FOR PRIVATE LABEL TRADE NAME BANK PROGRAMS

Investment and insurance products and services are offered through **Osaic Institutions, Inc.**, Member FINRA/SIPC. [Private label name] is a trade name of the [insert bank name]. **Osaic Institutions** and [insert bank name] are not affiliated. Products and services made available through **Osaic Institutions** are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.

-OR-

Investment and insurance products and services are offered through **Osaic Institutions, Inc.**, Member FINRA/SIPC. [Private label name] is a trade name of [insert bank name]. **Osaic Institutions** and [insert bank name] are not affiliated.

Not Guaranteed by the Bank	Not FDIC Insured	Not a Deposit
Not Insured by Any Federal Government Agency	May Lose Value including Loss of Principal	

2) DISCLOSURE FOR NON-PRIVATE LABEL BANK PROGRAMS

Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. Osaic Institutions and the [insert bank name] are not affiliated. Products and services made available through Osaic Institutions are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.

-OR-



Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. Osaic Institutions and [insert bank name] are not affiliated.

Not Guaranteed by the Bank	Not FDIC Insured	Not a Deposit
Not Insured by Any Federal Government Agency	May Lose Value including Loss of Principal	

3) DISCLOSURE FOR PRIVATE LABEL TRADE NAME CREDIT UNION PROGRAMS

Investment and insurance products and services are offered through **Osaic Institutions, Inc.**, Member FINRA/SIPC. [Private label name] is a trade name of [insert credit union name]. **Osaic Institutions** and [insert credit union name] are not affiliated. Products and services made available through **Osaic Institutions** are not insured by the NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any credit union or credit union affiliate. These products are subject to investment risk, including the possible loss of value.

-OR-

Investment and insurance products and services are offered through **Osaic Institutions, Inc.**, Member FINRA/SIPC. [Private label name] is a trade name of [insert credit union name]. **Osaic Institutions** and [credit union name] are not affiliated.

Not Guaranteed by the Credit Union	Not NCUA Insured	Not a Deposit
Not Insured by Any Federal Government Agency	May Lose Value including Loss of Principal	

4) DISCLOSURE FOR NON-PRIVATE LABEL CREDIT UNION PROGRAMS

Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. Osaic Institutions and the [insert credit union name] are not affiliated. Products and services made available through Osaic Institutions are not insured by the NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any credit union or credit union affiliate. These products are subject to investment risk, including the possible loss of value.

-OR-

Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. Osaic Institutions and the [credit union name] are not affiliated.

Not Guaranteed by the Credit Union	Not NCUA Insured	Not a Deposit
Not Insured by Any Federal Government Agency	May Lose Value including Loss of Principal	



INDEPENDENT/FRANCHISE PROGRAMS

1) DISCLOSURE FOR NON-PRIVATE LABEL INDEPENDENT/FRANCHISE PROGRAMS

Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. Products and services made available through Osaic Institutions are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.

-OR-

Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC.

Not Guaranteed by the Bank	Not FDIC Insured	Not a Deposit
Not Insured by Any Federal Government Agency	May Lose Value including Loss of Principal	

2) DISCLOSURE FOR PRIVATE LABEL INDEPENDENT/FRANCHISE PROGRAMS

Investment and insurance products and services are offered through **Osaic Institutions, Inc.**, Member FINRA/SIPC. **Osaic Institutions** and the [insert program name] are not affiliated. Products and services made available through **Osaic Institutions** are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.

-OR-

Investment and insurance products and services are offered through **Osaic Institutions, Inc.**, Member FINRA/SIPC. **Osaic Institutions** and the [insert program name] are not affiliated.

Not Guaranteed by the Bank	Not FDIC Insured	Not a Deposit
Not Insured by Any Federal Government Agency	May Lose Value including Loss of Principal	