PRODUCT DISCLOSURES

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Investors should consider the investment objectives, risks, charges, and expenses before investing in any security. The prospectus contains this and other information. Please contact your account executive for a copy of the prospectus. Please read the prospectus carefully before investing.

Equities and Options

Before buying, investors should consider whether the investment is suitable for themselves and their portfolio. Additionally, investors should consider any recent market or company news. Stocks can be volatile and entail risk, and individual stocks may not be suitable for an investor.

Options carry a high level of risk and are not suitable for all investors. Certain requirements must be met to trade options through International Assets Advisory LLC. Please read the Options Disclosure Document before considering any option transaction

Mutual Funds

There are risks involved when investing in Mutual Funds, including possible loss of principal. In addition to the normal risks associated with equity investing, investments in smaller companies typically exhibit higher volatility, and when these products replicate indexes weighted in smaller capitalization stocks they share the same risk/return attributes of those stocks and of those indexes. Investors should consider the investment objectives, risks, charges, and expenses before investing. The prospectus contains this and other information.

UITs

UITs are fixed and not actively managed. The market value of units will fluctuate, and when sold, may be worth less than the original cost, potentially resulting in a loss. The value of each unit will fluctuate with the underlying securities. Investing in securities denominated in currencies other than the US Dollar involves certain considerations comprising both risk and opportunity not typically associated with investing in US securities. Risks also include political and government restrictions which might adversely affect the payment or receipt of payment of income on foreign securities, fluctuations in foreign securities, exchange rates, limited liquidity, lack of public information and the risk of price volatility. Please consult a tax professional regarding the tax consequences.

Exchange Traded Funds

Exchange-traded funds (ETFs) are an increasingly popular class of index funds that trade like stocks. They can be bought or sold throughout the market day, and offer portfolio exposure to the world's leading indexes.

Exchange traded funds are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost.

Foreign Securities and Currency

Investing in securities denominated in currencies other than the US Dollar involves certain considerations comprising both risk and opportunity not typically associated with investing in US securities. Risks also include political and government restrictions which might adversely affect the payment or receipt of payment of income on foreign securities, fluctuations in foreign securities, exchange rates, limited liquidity, lack of public information and the risk of price volatility. Please consult a tax professional regarding the tax consequences.

Fixed Income Products/Bonds and Municipal Bonds

Fixed-income investments are subject to various risks, including changes in interest rates, credit quality, market valuations, liquidity, prepayments, corporate events, tax ramifications, and other factors. Please discuss these and other factors with your account executive before investing in these products. Bonds are subject to changes in interest rates, risk of defaults by the issuer, and the loss of purchasing power due to inflation.

While such a strategy does not guarantee a profit or against loss, a diversified portfolio can minimize these risks because the risk is distributed over a variety of investments. In a well-balanced investment portfolio, some holdings may be negatively affected by market changes, while others may have a positive reaction, thus balancing the portfolio. Virtually all investments have some degree of risk. When investing in bonds, it's important to remember that an investment's return is linked to its risk

Risks common to most all bonds include:

- Credit Risk – financial risk that the issuer will not be able to repay the principal upon maturity as promised
- Call Risk – longer-term bonds are usually callable. The bonds may be called before the maturity date if interest rates decrease
- Market Risk – if the bond must be sold before the maturity date, the bond may be worth more or less than the face value depending on interest rate movements.
- Inflation Risk – recognizes the value of assets or of income will be eroded as inflation shrinks the value of a country's currency.
- Liquidity Risk – some securities are very hard to sell if there is a thin trading market or if the bond is relatively unknown.

Annuities

Variable annuities are sold by prospectus only. Before purchasing an annuity, you should carefully consider its investment objectives and all the risks, charges and expenses associated with the annuity and its investment options. For this and other information, call your financial advisor at 407.254.1500 for a free prospectus. Please read the prospectus carefully before you invest or send money.

A variable annuity's value will fluctuate depending upon the underlying investment, and investor’s units, when redeemed, may be worth more or less than the original amount invested.

REITs

REITs are generally long-term, illiquid investment that is not suitable for all investors. Share redemption is limited, and there currently is no active trading market for shares. REIT’s are subject to various risks such as real estate market conditions including demand, which can increase the purchase price of properties we intend to acquire, and the product's fees and expenses will impact total performance. There is no guarantee that REIT’s will meet their stated investment objectives.