

Understanding Potential Conflicts of Interest and Cost Sharing Relationships with Mutual Fund Providers

There are a number of mutual funds available for sale in the marketplace. To assist our clients in choosing the appropriate mutual funds to meet their needs, our Financial Consultants focus on a select group of mutual funds from some of the largest and most well known companies that provide a wide range of mutual fund products to CCO Investment Services Corp. (CCO) clients.

CCO has entered into agreements with certain mutual fund providers to share the cost of training and education of our Financial Consultants, conferences and meetings, seminars for current and prospective clients, internal wholesaling, distribution of sales and marketing materials, and for conducting due diligence on the mutual fund providers. The sharing of costs can take the form of compensation made by these mutual fund providers to CCO in amounts up to .1% on customer assets managed by the mutual fund providers, and up to .05% on the sales of mutual fund products to CCO clients. Mutual fund providers may also reimburse CCO for expense incurred, either directly or indirectly during training and educational conferences and seminars. These payments are not made directly by you. They are paid by the mutual fund providers or its affiliates. None of these payments is passed on to your CCO Financial Consultant, even though the funds may be used for some of the general activities and benefits to your Financial Consultant that are described above.

Below is a current list of mutual fund providers that may make compensation payments to CCO:

1. AllianceBernstein Investments, Inc.
2. Allianz Global Investors Distributors LLC
3. BlackRock Investments, Inc.
4. Dreyfus Service Corporation
5. Eaton Vance Distributors, Inc.
6. Federated Securities Corp.
7. Fidelity Distributors Corporation
8. Franklin Templeton Distributors, Inc.
9. Hartford Investment Financial Services Company, Inc.
10. Oppenheimer Funds Distributor, Inc.
11. Pacific Select Distributors, Inc.
12. Putnam Retail Management Limited Partnership
13. Transamerica Capital, Inc.

Securities and Investment Advisory Services offered through CCO Investment Services Corp. Member FINRA, SIPC. 53 State Street, MBS770, Boston, MA 02109. (800) 942-8300.
Insurance products offered through CCO Investment Services Corp. In Massachusetts, insurance is offered through Citizens Financial Services Insurance Agency.

In New York, insurance is offered through Citizens Insurance Agency of New York Inc.

CCO Investment Services Corp., Citizens Financial Services Insurance Agency and Citizens Insurance Agency of New York Inc. are affiliates of RBS Citizens, N.A and Citizens Bank of Pennsylvania

Securities and Insurance Products are: ● NOT FDIC INSURED ● NOT BANK GUARANTEED ● MAY LOSE VALUE ● NOT A DEPOSIT
● NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY