



## Additional Compensation

At Latitude Advisors, LLC, ("Latitude"), we strive to provide to you objective investment advice to assist you in achieving your goals. There are inherent in any recommendations, however, the potential for conflicts of interest. This conflict can come from the compensation our advisors may receive on advisory services, or it may come from the compensation that Latitude may receive from third party providers as a result of your purchase of advisory or retirement plan services. It is important for you to understand these conflicts of interest so you may make an informed decision to permit Latitude to serve your investment needs. We will describe some of the compensation factors that may affect your advisor's recommendations or Latitude's decision as to the services that we offer. Should you have any questions about this information, please contact your Latitude advisor.

We have entered into solicitor agreements with third-party investment advisers (i.e., "MMs"). Due to these arrangements we will recommend and refer clients to certain MMs for investment advisory services. We receive a portion of the advisory fee you pay directly to these MMs for our solicitor services. The advisory fee you pay to the MMs is established and payable in accordance with the Disclosure Brochure provided by each MM to whom you are referred. These fees may or may not be negotiable. Our compensation may differ depending upon the individual agreement we have with the particular MM. As such, a conflict of interest may arise where our firm or our Associated Persons may have a financial incentive to recommend certain MMs with whom we have more favorable compensation arrangements over certain other MMs or advisory programs offered by MMs with whom we have less favorable (or no) compensation arrangements in place. Advisory fees generally range from .50-2% of the assets under management.

We have entered into a revenue sharing arrangement with Fidelity Brokerage Services, LLC ("Fidelity") and GWN Securities, Inc. ("GWN"). Fidelity collects and disburses 40% of the 12b-1 compensation or platform fee that is payable to us in connection with eligible mutual fund transactions and assets maintained in accounts held by Fidelity on behalf of Latitude Advisors. As paying agent, Fidelity will disburse the payments from the respective fund company to GWN. These payments will be credited to a principal and/or Associated Person of Latitude Advisors as additional compensation.

We receive economic benefits from a non-client for providing investment advice or other advisory services to you. Through our participation in certain programs or use of a custodian we are entitled to receive economic benefits. As part of our fiduciary duty, we endeavor at all times to put the interests of our clients first. Clients should be aware, however, that the receipt of economic benefits by our firm from a non-client in and of themselves creates a potential conflict of interest and may influence our choice in providing services to your account. This arrangement does not cause our clients to pay any additional transaction fees beyond those that are traditionally charged by our firm and/or other service providers.