

Client Name:	Social Security Number:	Account Number:
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Avantax Investment ServicesSM (Avantax) and your Financial Professional want to help you pursue your long-term financial objectives and ensure you know the relevant features and risks associated with the investment products that you may purchase. Structured Products are complicated financial instruments and we want to help you make informed decisions about your financial future. Before you purchase a Structured Product we want to make sure you understand the following information. If you do not understand this information you should not purchase these instruments. Prior to investing in Structured Products, you should have received and read the Guide to Investing in Structured Products and the Guide to Investing in Market Linked CD's as well as the preliminary prospectus and any related prospectus supplements.

- SUITABILITY** - Structured Products are not a suitable investment for all investors. In considering an investment in a particular Structured Product, you should consider your individual financial condition and risk tolerance, as well as the impact of that investment on your overall investment portfolio. You should not purchase a Structured Product if you are unable to bear the associated market risk and the potential loss of principal for principal-at-risk Structured Products.
- NOT A LIQUID INVESTMENT** - You should be willing to hold a Structured Product until the maturity date. Structured Products may or may not be listed on a securities exchange. Even if a Structured Product is listed, such listing will not necessarily ensure that a trading market for the Structured Product will develop, and information regarding independent market pricing for a Structured Product may be limited. Some Structured Products can be redeemed only on specified dates. Therefore, you may not be able to redeem your Structured Product on the exact date you may want or need your money to be available. In addition, certain Structured Products are subject to transfer restrictions. Please carefully read the preliminary prospectus for the Structured Product you are considering before investing in it.
- TERMS** - Structured Products may be principal-at-risk investments, fully principal protected investments or partially principal protected investments, subject to the issuer's ability to repay. For investments that are not fully principal protected, you may sustain a loss of principal up to the entire amount of your original investment subject to terms of the specific transaction. Structured Product transactions may entail capped returns, leverage features, call features, and other characteristics that differentiate them from their underlying reference asset or other market measure (e.g. common stock, equity index, commodity, commodity index, interest rate, currency or any combination thereof), as well as from other Structured Products. The terms of each transaction will be fully disclosed in the preliminary prospectus.
- OPPORTUNITY COST** - The yield that you will receive on a Structured Product, which could be negative, may be less than the return you could earn on other investments. Your yield may be less than the yield you would earn if you bought a standard senior non-callable debt security of the same issuer with the same maturity date. Your investment may not reflect the full opportunity cost to you when you take into account factors that affect the time value of money. Investments that are not fully principal protected do not guarantee the return of the full principal amount at maturity, and furthermore any principal protection is subject to the issuer's ability to repay. In addition, there are some Structured Products which pay no interest during the term.
- MARKET RISK** - You can lose money investing in Structured Products. Investing in Structured Products involves risks, including the potential loss of principal. The market value of the underlying securities, reference asset or other market measure will fluctuate in value. Past performance is not indicative of future results. There is no assurance that the return on the underlying reference asset or other market measure will be greater than zero. Unless the Structured Product pays periodic interest, no interest or return is earned or credited on the Structured Product for any purpose, including FDIC insurance, until the maturity date (or the call date if the product is called). Furthermore, any secondary market trading losses are not FDIC insured. The market value of a Structured Product may not correspond directly to increases or decreases in the underlying security or index. For example, a 10% increase in the underlying index may not relate to a 10% increase of the Structured Product. A Structured Product may cap the potential return on the underlying index at a percentage less than the actual return of that index.

Avantax Wealth ManagementSM is the holding company for the group of companies providing financial services under the Avantax name. Securities offered through Avantax Investment ServicesSM, Member FINRA, SIPC. Investment advisory services offered through Avantax Advisory ServicesSM. Not all products and services listed are offered by all firms. Products and services listed may only be offered by properly licensed individuals. 3200 Olympus Blvd, Dallas, TX 75019 972-870-6000

6. **EARLY REDEMPTION** - If a particular Structured Product is redeemable prior to maturity and you chose to redeem that Structured Product prior to maturity, you may lose money. Only fully principal protected Structured Products held to the maturity date (or the call date for callable Structured Products) will receive a return of the full principal amount, subject to the issuers ability to repay.
7. **TAX TREATMENT** - You should consult with your tax advisor about your own tax situation. The tax treatment of many Structured Products is potentially complex and may be uncertain. In addition, the tax treatment of an investment in many Structured Products may differ from the tax treatment of other traditional investments. The timing and character of income payments, as well as amounts received upon sale, exchange, redemption or at maturity may differ from the timing and character of equivalent payments on more conventional investments, including the reference asset or other market measure to which a Structured Product may be linked. Due to the complexities of tax-reporting requirements you should consult with your tax advisor or attorney prior to investing in Structured Products.
8. **CREDIT RISK** - Credit ratings are an assessment of an issuer's ability to pay its obligations. Real or anticipated changes in an issuer's credit ratings may affect the market value of a Structured Product of that issuer. However, because the return on a Structured Product is dependent upon factors in addition to the issuer's ability to pay its obligations under the Structured Product, an improvement in the issuer's credit ratings will not reduce the other investment risks related to the product.
9. **CALLABLE VS. NON-CALLABLE** - Some Structured Products allow the issuer to redeem or "call" the Structured Product at the issuers sole discretion. These Structured Products are termed "callable". On pre-determined dates, the issuer can choose to give you your money back (including accrued interest, if applicable) and cancel the Structured Product. Call features may be combined with other features. Typically the issuer will call your Structured Product when it is beneficial to the issuer to do so, such as if interest rates have declined below the rate payable on a Structured Product and the issuer can issue debt at a lower rate. If called, your Structured Product will be redeemed at the call price and you may not realize the same return as you would have had the Structured Product not been called or if it had been called at a later date. In addition, if a Structured Product is called, you may not be able to reinvest your money at the same rate as was payable on the Structured Product that was called. This risk is termed "reinvestment risk". A callable Structured Product is only callable by the issuer; you will not have the right to "put" the Structured Product to the issuer. Non-callable Structured Products cannot be called by the issuer prior to maturity.
10. **SALES CHARGES** - If purchased in a retail brokerage account, Avantax and your Financial Professional will receive a commission from the sale of a Structured Product. If purchased in a fee based advisory account, Avantax Advisory ServicesSM and your Financial Professional will receive an ongoing advisory fee, pursuant to the advisory contract you signed, based on the amount of assets in the product.
11. **FDIC INSURANCE** - FDIC Insurance is applicable only to Structured Products issued in the form of bank-issued Certificates of Deposit (CDs). Other types of Structured Products are NOT insured by the FDIC. The deposit amount of a Market Linked CD is insured by the Federal Deposit Insurance Corporation (FDIC) up to applicable limits. There is no maximum limit on the amount that may be invested in Market Linked CDs, but the FDIC deposit insurance only covers Market Linked CDs up to the insurance limit, including the aggregate of the deposit amount and any interest that has been finally determined, through the date of the insured bank's closing. The FDIC standard maximum deposit insurance amount (the "MDIA") is \$250,000 per depositor per FDIC-insured institution. The MDIA refers to all deposits held by a depositor in the same account ownership category at a single FDIC insured institution. Please consider this when evaluating specific CDs.

By signing below, you acknowledge that you have read and understand the disclosures on page 1 and page 2 and have received and will read the Guide to Investing in Structured Products/ Guide to Investing in Market Linked CD's/ Preliminary Prospectus/ and the Red Herring for all Structured Products being purchased before investing.

Client Name:		Client Signature:	Date:
Client Name:		Client Signature:	Date:
Financial Professional Name:	FP #:	Financial Professional Signature:	Date:

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