

Third Party Payments Disclosure

Introduction

At G. A. Repple & Company, we are dedicated to transparency and clear communication with our clients. This disclosure outlines how G. A. Repple & Company, along with its affiliated entities and financial advisors, is compensated, and where to find more detailed information regarding the accounts and investments available to you.

Various sources of compensation may be familiar to you as they may directly relate to your account type or investments. Other forms of compensation may be less familiar since they do not directly affect the amount you pay. We encourage you to review the overview below to learn more about the different types of compensation G. A. Repple & Company may receive.

Please take the time to read the information in our disclosures, Form ADV Part 2A Brochure. Wrap Fee Brochures, prospectuses, account agreements as well as any other relevant documents you receive and don't hesitate to reach out to your financial advisor if you have any questions.

Services Related to Mutual Funds

G. A. Repple & Company receives compensation from the companies that sponsor, manage, and/or promote the sale of certain mutual funds recommended by our financial advisors. These payments from mutual fund companies help offset various expenses including marketing efforts, educating financial advisors, and providing necessary client services such as service requests, account statements and tax reporting. Below is an overview of the types of compensation G. A. Repple & Company may receive regarding the services provided.

Education & Marketing Support Fees

Compensation from mutual fund companies may include revenue sharing fees and 12b-1 fees, which may not be detailed in either a mutual fund's prospectus or Statement of Additional Information. The fees vary by mutual fund company and are based on the percentage of average daily net asset value of the mutual funds owned by G. A. Repple & Company clients, along with the dollar value of mutual fund purchases.

Certain open-end mutual funds may also assess distribution fees through 12b-1 fees or administrative service fees, which are calculated as part of the fund's operating expenses and disclosed in the fund prospectus. If G. A. Repple & Company receives these trails on advisory fee-eligible mutual funds, they are credited to the respective client accounts.

Sub-Accounting, Shareholder Servicing & Administrative Fees

G. A. Repple & Company may receive compensation from mutual funds and/or their affiliates for providing sub-accounting, shareholder servicing, and administrative services. This includes processing dividend payments, record-keeping, responding to client inquiries, and executing purchase and redemption orders.

Mutual Fund Transaction Fees

If mutual fund companies do not pay networking and service fees, a purchase transaction fee may be imposed, applicable only to certain advisory accounts. In certain circumstances it may be more beneficial to the client not to pay a transaction fee. A conversation based on your needs and goals with your financial professional should be conducted to determine which program fits for you.

Mutual Funds No Transaction Fee Program (NTF)

Under our No Transaction Fee program, G. A. Repple & Company does not charge transaction fees for certain mutual fund purchases in specific advisory accounts. Instead, participating mutual fund companies agree to pay G. A. Repple & Company an additional fee based on the assets held. This creates a conflict of interest. In certain circumstances it may be more beneficial to the client to pay a transaction fee. A conversation based on your needs and goals with your financial professional should be conducted to determine which program fits for you.

General Promotional Activities

Mutual fund and insurance company representatives often educate G. A. Repple & Company financial advisors about their products. In compliance with applicable regulations, these representatives may cover costs for educational programs, seminars, due diligence meetings, and other events that promote their products.

Wrap Fee Account Program Management Fees Paid to Investment Managers

The management fees paid to investment managers with whom G. A. Repple & Company contracts may vary based on negotiated rates. While the recommendation of investment managers is not contingent upon these fees, there may be an incentive to recommend managers with lower fees.

Annuity Fees

G. A. Repple & Company offers a variety of annuity products and receives compensation in the form of commissions from insurance companies upon the purchase of these contracts and additional

contributions. An additional portion may come from servicing and marketing expenses associated with these annuities.

Alternative Investment Fees

Through G. A. Repple & Company, clients may access various alternative investments. Management fees charged by these investments can be higher than traditional investments, and both G. A. Repple & Company and the financial advisor may share in these management or incentive-based fees. Upfront and ongoing fees may also apply.

Unit Investment Trusts (UITs)

G. A. Repple & Company provides UITs, which involve fees from UIT sponsors to cover marketing and servicing expenses. UIT sponsors may also compensate G. A. Repple & Company for various support services provided.

Educational & Conference Events

In accordance with regulatory guidelines, G. A. Repple & Company may receive compensation for educational seminars organized for financial advisors, clients, and potential clients.

Referral Fees

G. A. Repple & Company or individual advisors may receive referral fees for directing business to affiliated or third-party firms.

Additional information regarding your advisory account can be found in your client agreement, prospectuses, and the ADV disclosure documentation provided at account opening. Copies are available from your financial advisor upon request, at no charge.