

Referral Disclosure

Sorrento Pacific Financial, LLC (“SPF”) is a broker-dealer and investment adviser that provides *non-deposit* investment products and services through SPF financial professionals both on and off the premises of banks. Non-deposit investments include stocks, bonds, mutual funds, annuities, and other investments that require registration as a brokerage firm or investment advisor. Per an agreement between SPF and each bank investment program, SPF compensates the bank for the use of its facilities, marketing services, office supplies, and also for client referrals. Below is some important information for you to understand about this arrangement.

- Typically, the bank is not an investment client of SPF which varies per bank.
- In all cases, the bank is not affiliated with SPF meaning the bank is a separate legal entity.
- The bank is compensated by SPF if a client establishes an investment advisory account with SPF or engages SPF for financial planning services.
 - The amount of compensation varies per bank. Some factors that impact the compensation include (i) whether the financial professional is an employee of the bank or SPF, and (ii) the management structure of investment services. The bank may receive 0%-40% net of fees and expenses of the investment advisory fee or financial planning fee that clients pay to SPF. The bank will receive this fee for as long as you maintain an investment advisory relationship with SPF.
 - **This referral arrangement does not result in any increase in the fees or commissions you pay to SPF.**
- The bank has a conflict of interest as defined by the SEC because it has a financial incentive to recommend that clients establish an investment advisory relationship with SPF.
- The bank is not authorized to provide investment advice on behalf of SPF.