



Your Annuity

- **Profectus Financial Partners (PFP)** - This is our company. We do not hold your assets nor manufacture any products. PFP's interest is to provide solutions in the best interest of our clients and is not restricted to any specific insurance or investment company.
- **The Bulfinch Group** – PFP is affiliated with The Bulfinch Group, which is a general agency of The Guardian.
- **Park Avenue Securities (PAS)** – A hybrid broker/dealer and RIA. All compliance functions and compensation to your advisor comes through Park Avenue Securities. Your annuity will be owned directly at the annuity carrier but will also show up as a "holding" in your Park Avenue Securities brokerage statement.
- **Pershing** - A division of Bank New York Mellon, Pershing is one of the industry's leading custodians. Given that your annuity is held directly with the annuity carrier, Pershing's role will be limited for your account.
- **Annuity Carriers** – PFP has access through Park Avenue Securities to a vetted list of top annuity carriers for our clients. The annuity chosen for you was selected with consideration to your goals and objectives, your risk tolerance, your time horizon, and your family situation.