

# Best Interest Client Disclosure Guide Addendum

## *Wealth Protection Strategist*

---

### Key Investment Services



Investment products are offered through Key Investment Services LLC (KIS), member FINRA/SIPC and SEC-registered investment advisor. Insurance products are offered through KeyCorp Insurance Agency USA, Inc. (KIA). KIS and KIA are affiliated with KeyBank National Association (KeyBank).

Investment and insurance products made available through KIS and KIA are:

NOT FDIC INSURED • NOT BANK GUARANTEED • MAY LOSE VALUE • NOT A DEPOSIT • NOT INSURED BY ANY FEDERAL OR STATE GOVERNMENT AGENCY

KIS, KIA and KeyBank are separate entities, and when you buy or sell securities and insurance products you are doing business with KIS and/or KIA, and not KeyBank.

You have received a copy of the **KIS Best Interest Client Disclosure Guide**. If you deal with a Wealth Protection Strategist (“WPS”) you are working with an employee of KeyBank who has certain licenses allowing them to recommend and sell securities and insurance to you through KIS and its affiliates (collectively KIS).

As a matter of policy KIS limits the securities product recommendations of the WPS to certain variable life and variable universal life insurance products.

Your WPS will receive a full commission ranging from 18% to 20% of the commission paid to KIS on the products they sell.

KIS mitigates these conflicts by having KIS’s Central Supervision Group review all recommendations to ensure they are in the client’s best interests.

## **For more information**

Should you have any questions concerning this matter please feel free to go to [www.key.com/kisregbi](http://www.key.com/kisregbi), or contact your WPS or the KIS Client Service Center at 1-888-547-2968.

