

A Summary of Your Advisory Relationship with Plante Moran Insurance Agency Services, LLC

Plante Moran Insurance Agency Services, LLC (“PMIA”) is registered with the SEC as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA). Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?	PMIA offers brokerage services to retail investors. These services are limited to the sale of variable annuities and variable life insurance products. We may introduce you to insurance companies and recommend that you purchase a variable annuity contract or variable life insurance policy. Variable products are considered to be securities because they include investment options in their sub-accounts. We do not monitor your sub-account investments.	Conversation Starters <ul style="list-style-type: none">• Given my financial situation, should I choose a brokerage service? Why or why not?• How will you choose investments to recommend to me?• What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?
What fees will I pay?	You will pay a commission when you purchase a variable annuity or variable insurance product. You also may pay ongoing fees related to variable securities. The amount of the commission and fees, and the timing of your payment, varies depending on the specific product purchased and is detailed in the disclosure documents provided with the products. Generally there are no trade costs when you buy or sell units held within variable annuity or variable life insurance sub-accounts. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.	Conversation Starter <ul style="list-style-type: none">• Help me understand how these fees and costs might affect my investment. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

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<p>What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?</p>	<p><i>When we provide you with a recommendation, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide to you. Here are some examples to help you understand what this means: we may receive commission from insurance companies or a share of revenue that those companies receive from you.</i></p>	<p>Conversation Starter</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?
<p>How do your financial professionals make money?</p>	<p>PMIA receives transaction-based compensation in the form of referral fees from another registered broker-dealer, with which PMIA's registered personnel are licensed and through which all securities transactions are effected, including the sale of variable insurance contracts. Registered representatives are paid a salary, and may receive a performance bonus, rather than securities transaction or securities-based commissions.</p>	
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No</p>	<p>Conversation Starter</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>For additional information about our brokerage services and to request a copy of the relationship summary, please visit our website at: https://www.plantemoran.com/how-we-can-help/services/wealth-management/insurance or contact us at (248) 223-3312.</p>	<p>Conversation starter</p> <ul style="list-style-type: none"> • Who is my primary contact person? Is he or she a representative of an investment advisor or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?