

**Standard Disclosure for
Business Cards, Stationery, and Fax Cover Sheets**

Stationery, business cards and fax cover sheets are retail communications, and must be submitted to the Compliance Department prior to use. Required disclosures and branch office address must be shown (your "Standard Disclosure"), using the format suitable for your business model. ***KSI and/or KAI business cards can be ordered through KSI's website by following these clicks:***

KSI InTouch 4.0 > Dashboard tab > Quick Links > KSI Stationery

Shown below is the format and Standard Disclosure that must be used by KSI Registered Representatives:

Registered with KSI Only, and not using a DBA:

Registered Representative Name is registered with and securities are offered through Kovack Securities Inc. Member FINRA/SIPC. **OSJ address and phone number.**

Please note: OSJ supervisors must show KSI's main address, and not the OSJ address.

Registered with KSI and KAI and not using a DBA:

Registered Representative/Investment Advisor Name is registered with and securities are offered through Kovack Securities, Inc. Member FINRA/SIPC. **OSJ address and phone number.** Advisory services offered through Kovack Advisors, Inc.

Please note: OSJ Supervisors must show KSI's main address, and not the OSJ address.

Registered with KSI only, and using a DBA:

Registered Representative Name is registered with and securities are offered through Kovack Securities, Inc. Member FINRA/SIPC. **List OSJ address and phone number.** **DBA Name** is not affiliated with Kovack Securities, Inc. An example is shown below



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Registered with KSI and KAI, and using a DBA:

Registered Representative/Investment Advisor Name is registered with and offers securities through Kovack Securities, Inc. Member FINRA/SIPC. **List OSJ address and phone number.** Advisory services offered through Kovack Advisors, Inc. **DBA Name** is not affiliated with Kovack Securities, Inc. or Kovack Advisors, Inc.

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Black Marlin Financial Services, Inc.	123 Main Street Jacksonville, FL 32073
John Jacob <i>Financial Advisor</i>	p: 904.555.2658 f: 904.555.3878 John@blackmarlin.com
<small>John Jacob is registered with and offers securities through Kovack Securities, Inc. Member FINRA/SIPC. 6451 N. Federal Highway, Suite 1201, Ft. Lauderdale, FL 33308 (954) 782-4771. Advisory Services offered through Kovack Advisors, Inc. Black Marlin Financial Services, Inc. is not affiliated with Kovack Securities, Inc. or Kovack Advisors, Inc.</small>	

Registered with KSI and an Independent RIA:

Registered Representative Name is registered with and securities are offered through Kovack Securities, Inc. Member FINRA/SIPC. **OSJ address and phone number.** Advisory services offered through **Independent RIA's Name.** **Independent RIA's Name** is not affiliated with Kovack Securities, Inc. or Kovack Advisors, Inc.

Argent Investment Management, LLC	734 Wilshire Blvd. Los Angeles, CA 90001
Thomas Argent <i>Investment Consultant</i>	p: 310.825.2658 f: 310.825.2678 targent@argentinvest.com
<small>Thomas Argent is registered with and securities offered through Kovack Securities, Inc. Member FINRA/SIPC. 6451 N. Federal Highway, Suite 1201, Ft. Lauderdale, FL 33308 (954) 782-4771. Advisory Services offered through Argent Investment Management, LLC. Argent Investment Management, LLC is not affiliated with Kovack Securities, Inc. or Kovack Advisors, Inc.</small>	

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EMAIL DISCLOSURES

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The information contained in this report or information provided does not purport to be a complete description of the securities, markets, or developments referred to in this material. The information has been obtained from sources considered reliable, but we do not guarantee that the foregoing material is accurate or complete. Expressions of opinion are as of this date and are subject to change without notice. This information is not intended as a solicitation of an offer to buy or sell any security referred herein. Past performance may not be indicative of future result. No buy or sell orders may be given using email; please call the telephone number shown above to contact your Registered Representative. **Registered Representative Name** is registered with and securities are offered through Kovack Securities, Inc. Member FINRA/SIPC. **List OSJ address and phone number.**

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Registered with KSI and Independent RIA

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Registered Branch Address

The Registered Branch Address must appear on the document; the placement of the address will differ with the document type.

DBA Disclosures

As shown above, **DBA Name** is not affiliated with Kovack Securities, Inc./Kovack Advisors, Inc. (as applicable) must be shown.

DBA names will not use the word "Investments", "Security", "Securities", or any other word that might imply that they are a broker dealer.

Non-Registered Assistant Email Disclosure

The email disclosure for non-registered personnel is briefer, since securities licenses are not held by these individuals. The following disclosure must be used:

This email message is intended for the sole use of the addressee and may contain confidential information. If you are not the intended recipient or otherwise authorized to view such information, you are hereby notified that viewing such information, as well as any disclosure, copying, distribution or use of any of the information contained in or attached therein is strictly prohibited. If you received this email in error, please reply to the sender and delete the original message. We may retain and reproduce any email for federal, state, or other regulatory agencies as required by applicable law. Email transmissions cannot be guaranteed to be secure or error-free as information could be intercepted, corrupted, lost, destroyed, arrive late, incomplete, or contain viruses. If your communication contains sensitive information (including but not limited to Social Security number, driver's license number, state issued identification card number, financial account number, credit or debit card number), please use secure mail only.

VOICEMAIL DISCLOSURES

The Registered Representative must mention Kovack Securities, and may not use the abbreviation "KSI" in its place. In addition, the message must indicate that no orders are to be left on their voicemail system as they will not be executed. For example, the following voicemail may be used:

"You have reached the office of John Astor, Financial Advisor with Black Marlin Financial Services, Inc., with securities offered through Kovack Securities. I'm not available at this time, but will return your call at my earliest opportunity. Please do not leave any securities orders on your voicemail, as they will not be executed."

This voicemail message should be placed on all telephone lines used to communicate with clients: for example, your office line and your cell phone, if clients call you on your cell.