

Important Information: Account Confirmation Letters

Effective May 2006, at intervals no greater than 36 months, we are required to send you written confirmation of the information we have recorded for your account to ensure it is accurate.

- If your account was opened prior to May 1, 2003, you should have already received an account confirmation letter from us.
- If your account was opened after May 1, 2003, you will receive an account confirmation letter from us within 3 years of the date you opened your account.
- If you have multiple accounts with our firm, you will receive a separate letter for each account.

We also send account confirmation letters when the following events occur:

- After the opening of a new account.
- When changes are made to an account's investment objectives.

If a name or address change has been made to your account record, we will send you a letter to confirm the accuracy of the name or address change.

When you receive an account confirmation letter from us, we encourage you to review the information noted on the letter, make changes as needed and return it to us at the address noted on the letter. This will help ensure your information is received by the appropriate department and updated in a timely manner. If there are no changes to your account information, no action is needed and you may keep the letter for your reference.