July 26, 2024

# Re: Amendment to your existing ACCOUNT TYPE at SURVIVING FIN ORG NAME

Dear IRA OWNER NAME,

Your ACCOUNT TYPE is being amended due to the merger of MERGING FIN ORG NAME into SURVIVING FIN ORG NAME. The enclosed plan agreement and disclosure statement replace, in their entirety, all prior versions that may have previously governed your ACCOUNT TYPE with MERGING FIN ORG NAME and will now govern your ACCOUNT TYPE with SURVIVING FIN ORG NAME effective MERGER EFFECTIVE DATE.

Please review the updated documents and retain them for your records. Please note SURVIVING FIN ORG NAME will be acting as SURVIVING FIN ORG FIDUCIARY TYPE for your IRA, whereas MERGING FIN ORG NAME had been acting as MERGING FIN ORG FIDUCIARY TYPE. You must sign and return the **Amendment Acknowledgement**, accepting the provisions of the enclosed documents due to the merger of MERGING FIN ORG NAME into SURVIVING FIN ORG NAME by 45 DAYS AFTER DATE OF MAILING, or your ACCOUNT TYPE will be closed and distributed to you by check.

If you wish to appoint a different custodian/trustee, please provide us with written notice of the appointment and acceptance by the successor custodian/trustee *before* 45 DAYS AFTER DATE OF MAILING.

This amendment does not change your beneficiary designation on file, nor does it affect your underlying investment, only the account document language. However, please be aware that under the new plan documents, if no beneficiaries survive you or if you fail to designate beneficiaries during your lifetime, the account will be paid to your spouse. If no such legal spouse shall survive you, then the account will be paid to your estate. This provision is a change from the previous documents that governed your account. Please review the change in beneficiary default to see what effect, if any, this change may have on your legacy planning.

If you have questions regarding the enclosed documents, please call us at SURVIVING FIN ORG PHONE NUMBER. We are happy to help.

Thank you,

SURVIVING FIN ORG NAME

Enclosure(s): Amendment Acknowledgement

ACCOUNT TYPE Plan Agreement & Disclosure Statement

**ACCOUNT TYPE Amendment Acknowledgement**

I, , have received the amended Plan Agreement and Disclosure Statement for my ACCOUNT TYPE at SURVIVING FIN ORG NAME (formerly MERGING FIN ORG NAME) and accept the terms of the agreement.

**Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Please return signed and dated acknowledgment to:**