IMPORTANT NOTICE - PLEASE CONTACT US TO DISCUSS RECENT ACCOUNT ACTIVITY

You're receiving the enclosed statement because of recent activity in the specified account(s), which were carried by Merrill Lynch, Pierce, Fenner & Smith Incorporated as part of a partnership with another brokerage firm. That partnership is no longer in effect.

Please call us at the phone number included on the enclosed statement to discuss the recent activity in the account(s).

- If the recent activity was a credit of cash or other assets to the account(s), you'll be given information about the credit and asked how you would like to receive those assets.
- If the recent activity was a charge to the account(s), you'll be given information about the charge and options for satisfying it.



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