

Attention: Retirement Account, NextGen 529 and Education Savings Account Holders

Your account statement is being converted to a quarterly cycle

Effective with this September month-end statement, your account statement will be converted to a quarterly delivery cycle. This is the last month that you'll receive an account statement with details for only one month. Going forward, your quarterly statement will include details related to your account activity and holdings for a three month period and your next statement for the period ending December 2015 will be delivered in early January 2016.

Clients who are eligible to receive a Required Minimum Distribution (RMD) notification on their statement will see this information on both the September 2015 and December 2015 statements. **Please note:** The RMD notification has appeared on all prior month's statements and will continue to be on all future quarterly statements.

If you have requested online delivery of your account statements via MyMerrill.com or merrilledge.com, you can continue to view, save or print your quarterly statements online.

If you have questions regarding this change, please contact your financial advisor.



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