

Dear Clients,

As you know, your brokerage accounts managed by TD Capital are custodied at Fidelity Investments. Fidelity is continuing its transformation to paperless processing across all functions. Beginning June 1, New Accounts, Asset Transfers, and Money Movement that require a client's signature will now be solely supported via an eSignature experience.

This new system will allow for the faster processing time of account set-ups, asset transfers, and all money movement. It will also eliminate the need for physical signatures on most authorization forms – allowing you to sign from your smart phone or computer. In addition to a faster and more convenient process, the Fidelity eSignature experience utilizes a two-factor authentication process that will provide for enhanced security of your personal information.

In order to utilize this new function we need an accurate email address and cell phone number on file at Fidelity for each client. Please respond to this email with the email address and cell phone number you would like to have on file, or feel free to reach out directly to Peggy Campbell (pcampbell@tdcmllc.com) or Molly Morrow (mmorrow@tdcmllc.com) to provide this information.

We appreciate your patience as we work through this new system and welcome any questions or concerns you might have. Please feel free to contact us if you would like to discuss in more detail.