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< CITY, STATE, ZIP CODE >

January XX, 2018
Account Number: <XXX-XX1234>

IMPORTANT INFORMATION ABOUT YOUR PREMIERE SELECT[®] RETIREMENT PLAN ACCOUNT¹

Thank you for maintaining your Retirement Plan account with National Financial Services LLC (NFS) through your broker/dealer. NFS provides clearing and other related services for your Retirement Plan account. We would like to take this opportunity to notify you of account fee changes and your tax withholding options in regard to periodic distributions from your Retirement Plan.

Termination Fee Change

NFS is changing your Premiere Select Retirement Plan account termination fee described in the Retirement Account Customer Agreement. Effective April 1, 2018, the termination fee will increase from \$95.00 to \$125.00. The termination fee may be collected from your Retirement Plan account balance when you liquidate or terminate your account.

IRS 990-T UBTI Tax Return Filing Fee

Fidelity Management Trust Company (FMTCC), directed trustee of your Retirement Plan, may be required to file IRS Form 990-T on behalf of your Retirement Plan account in order to report Unrelated Business Taxable Income (UBTI) of \$1,000 or more on Master Limited Partnerships (MLP) and Limited Partnerships (LP) held in your account. IRS Form 990-T is required to be filed by April 15 each year, when applicable. If you do not hold MLPs or LPs in your account going forward, this filing would not be applicable to you. Beginning with the 2018 calendar year tax reporting, if a Form 990-T filing is required, a \$300 IRS 990-T UBTI Tax Return Filing fee will apply.

If you have any questions regarding your Retirement Plan account fees and expenses, please contact your investment representative.

Notice of Withholding – for Retirement Plan account owners taking periodic distributions

Federal Income Tax Withholding

For a rollover eligible distribution, 20% will be withheld for federal income tax, unless it is directly rolled over. You cannot elect out of 20% withholding for federal income tax. If taking a Required Minimum Distribution, a distribution of Substantially Equal Periodic Payments over ten or more years, or a distribution of after-tax contributions, the 20% withholding for federal income tax does not apply. However, if a distribution is not eligible to be rolled over, IRS regulations require us to withhold federal income tax at the rate of 10% for single withdrawals, or at a rate based on IRS wage tables for periodic withdrawals, unless you elect not to have withholding apply. Your election will remain in effect on periodic distributions taken from your account until revoked by you. You can change your withholding elections for future distributions at any time by contacting your investment representative.

State Income Tax Withholding

If federal income tax withholding is applied to your distribution, state income tax may also apply. Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the lists below. Your state of residence is determined by the legal address of record on your Premiere Select Retirement Plan account.

For residents of AK, FL, HI, NH, NV, SD, TN, TX, WA and WY: State income tax withholding is not available on your distributions.

For residents of AR, IA, KS, MA, NE, OK, VA and VT: If federal income tax withholding is applied to your distribution, state income tax will also apply.

For residents of CA, DE, GA, NC and OR: If federal income tax withholding is applied to your distribution, state income tax will also apply unless you elect not to have state income tax withheld.

For residents of DC: If you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld.

For residents of ME and MS: State income tax will apply regardless of whether or not federal income tax withholding is applied to your distribution, unless you elect not to have state income tax withheld.

For residents of MI: State income tax will apply regardless of whether or not federal income tax withholding is applied to your distribution. Please reference the MI W-4P Form for additional information about calculating the amount to withhold from your distribution. Tax withholding is not required if you meet certain Michigan requirements governing pension and retirement benefits.

For residents of SC: State income tax withholding is required if you have not provided a Tax ID number or if you have been notified of a name/Tax ID mismatch and have not resolved the issue.

For residents of all other states and residents of DC not taking a full distribution: You are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

Please contact your investment representative or your state taxing authority for more information or assistance. Whether or not you elect to have federal and/or state income tax withheld from your distribution(s), you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties which may apply. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. The information provided above is general in nature and should not be considered legal or tax advice. Consult with an attorney regarding your specific legal or tax situation.

National Financial Services LLC

¹ Includes Premiere Select Retirement Plan (PSRP) accounts and PSRP Beneficiary Distribution accounts.

Clearing, custody or other brokerage services may be provided by National Financial Services LLC, Member NYSE, SIPC.