



VIA REGULAR U.S. MAIL

Dear Valued Client,

As previously shared, Commonwealth Equity Services, LLC d/b/a Commonwealth Financial Network ("Commonwealth") is transferring its wealth management business (the "Conversion") to LPL Financial LLC ("LPL") on November 14, 2026.

Our records indicate that you are the owner of an account at Commonwealth that is enrolled in cash management services. Following the Conversion, such services will be facilitated through LPL's relationship with UMB Bank, n.a. and its affiliates. Cash management services received through LPL are referred to herein as "LPL Cash Management." You are receiving this notice to outline key elements and dates related to the transition to LPL Cash Management. For eligible accounts, cash management services you currently receive through Commonwealth will transition to LPL automatically. **No action is required on your part, unless you do not wish to have access to LPL Cash Management.** Otherwise, you will need to contact your financial advisor to remove this feature prior to conversion.

By continuing your enrollment in LPL Cash Management, you hereby represent, warrant, covenant, and agree as follows:

- You have received, read, and understand and agree to the terms for LPL Cash Management set forth in the LPL Cash Management Account Disclosure Booklet available on <https://go.lpl.com/CMAbooklet> and the OnlineDirect User Guide available on <https://go.lpl.com/IOD-Terms>.
- You understand which services will be provided for your account as part of LPL Cash Management.
- You understand that issuance of the Visa Platinum Check Card is subject to certain approvals, terms and conditions, including approvals by third parties, including UMB Bank, n.a.
- You understand that, unless otherwise determined in consultation with the financial advisor servicing your account, all account holders on the account, all authorized individuals/trustees listed on the supplemental documentation applicable to entity accounts (including trust accounts) will have the right to use LPL Cash Management with respect to the account.
- If the account is an IRA account, you understand the income tax withholding provisions applicable to IRA distributions with respect to: (1) federal income tax; and (2) state income tax in the state where you are considered a resident for income tax purposes and elect under this agreement not to have either federal or state tax withheld from withdrawals made by writing checks.

You understand that if you are a resident of Connecticut, Michigan, or Minnesota, you must have Form CT-W4P, or Form MI W4-P, or Form W-4MNP, as applicable, on file with LPL (the "Form"). Without the applicable Form on file, check writing authorization will not be established. In addition, due to tax withholding requirements for lump sum distributions, you understand that if you are a resident of the District of Columbia, you will not be permitted to write a check for the entire balance of the account.

Please note the following important dates:

- If you wish to enroll an additional advisory account into cash management, you must do so by **October 21, 2026** to have the cash management services for that account transition automatically to LPL Cash Management.



- If you wish to enroll an additional brokerage account into cash management, you must do so by **October 23, 2026** to have the cash management services for that account transition automatically to LPL Cash Management.
- You will be able to enroll any additional eligible accounts into LPL Cash Management starting **November 16, 2026**.

Automated Clearing House (ACH) Transactions

LPL Cash Management will support Automated Clearing House (ACH) transactions, allowing electronic deposits to and withdrawals from your account without requiring checkwriting services, subject to the terms and conditions contained in the cardholder agreement that is delivered to you in the same envelope as your new debit card.

Beginning November 16, 2026, please use the following:

Routing Number (ABA): 101218856

Account Number Format: 630076 followed immediately by your LPL account number

Checkwriting Services

Please note the following important dates:

- **November 13, 2026:** Last day to write checks using your current checkbook.
- **November 16, 2026:** New checkbooks will be mailed to the primary address on file. You may request they be shipped to an alternate address by contacting your financial advisor. Delivery is expected within 5 to 7 business days at no cost to you. You may begin requesting additional checkbooks through your financial advisor.
- **November 17, 2026:** Your new checkbook may be used beginning on this date. **Note:** Any checks written on or prior to November 16, 2026, will continue to be honored and processed through December 14, 2026.

Debit Card Services

If you have used your current debit card within the past 24 months you will automatically receive a new debit card on or around November 13, 2026, via overnight delivery at no cost to you. Your use of that debit card is subject to the terms and conditions contained in the cardholder agreement that is delivered to you in the same envelope as your new debit card. Please note that cards will only be issued to account owners and not third parties.

Please note the following important dates:

- **November 13, 2026:** Last day to use your current debit card.
- **November 16, 2026:** You may begin requesting new or additional debit cards. For more information, please contact your financial advisor.
- **November 17, 2026:** First day to use your new debit card. You may also begin updating recurring payments or subscriptions linked to your debit card with your new card information.

Bill Pay Services

During the week of November 16, 2026:

- Bill Pay login credentials will be delivered and services will become available.

Waltham office | 275 Wyman Street, Suite 400, Waltham, MA 02451-1200

San Diego office | 600 West Broadway, Suite 3200, San Diego, CA 92101-3398

Commonwealth Financial Network®, Member FINRA/SIPC | commonwealth.com



- Existing Bill Pay information will transfer automatically, including payees, recurring payments, e-bill information, and payment history.
- If you are not currently enrolled in Bill Pay, you may request it by contacting your financial advisor.

We thank you for your continued trust and confidence in Commonwealth, and on behalf of LPL, we look forward to a long and prosperous relationship. If you have any questions or concerns regarding this notice, please contact your financial advisor.

Sincerely,

Commonwealth Financial Network®