



Dear Client:

As you know, we evaluate your investments in the Edelman Managed Asset Program® on an ongoing basis.

So, we are pleased to tell you that we have broadened the already extensive diversification of your portfolio by replacing our current Natural Resources ETF offerings with a new Natural Resources ETF sponsored by State Street Global Advisors. In the next several days, you will be receiving confirmation of these transactions from your custodian. There is no action required on your part.

For additional information about the new ETF, read the [press release](#).

We do not take investment changes lightly or make them frequently; thus you can be certain that we regard these changes to be both important and in your best interest.

As with any other transaction, there may be a tax consequence for taxable accounts. If so, you will receive detailed tax information as usual for you to share with your tax preparer. (There is no tax implication for IRAs or other tax-deferred accounts.)

These improvements are the result of our ongoing work on your behalf. We will continue to monitor your investment portfolio, looking for opportunities to reduce investment risk and increase your return.

As always, please feel free to contact your Edelman advisor if you have any questions.

Regards,

A handwritten signature in black ink, appearing to read "Ric Edelman". The signature is stylized and cursive.

Ric Edelman  
Chairman and CEO

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Ric Edelman, Chairman and CEO of Edelman Financial Services LLC, a Registered Investment Advisor, is an Investment Advisor Representative who offers advisory services through EFS and is a Registered Principal of and offers securities through SMH. Advisory Services offered through Edelman Financial Services LLC. Securities offered through Sanders Morris Harris LLC, an affiliated broker/dealer, member FINRA/SIPC.

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