



May 1, 2018

Dear Client:

I am very excited to inform you that we will be joining forces with Financial Engines to create a firm with greater capabilities than ever, so we can provide you with more and better services than ever before!

Financial Engines, one of America's leading independent investment advisors, was co-founded in 1996 by Nobel Prize-winning economist William F. Sharpe. It specializes in 401(k) advice for the workplace — at last count, more than 10 million people working at 700 of America's leading employers have access to their services. So, you might already be familiar with Financial Engines!

Philosophically, our two firms are very similar. Financial Engines and Edelman Financial Services both act in a fiduciary capacity, serving each client's best interests, and we have a common view on investment management and financial planning strategies and methodologies. Thus, by joining forces, we'll be able to deploy the best skills and abilities from each other. The combination is expected to be finalized later this year and until then, we will continue to operate independently.

While executives from both firms will lead the combined company, it's important to note the continuity of Edelman Financial's leadership. Jean and I will still be involved as we have been for 30 years. Ryan Parker, our firm's chief executive officer since 2016, will continue in a key leadership role. And the entire Edelman executive team shares our excitement and is completely committed to maintaining unwavering focus on you and all our clients.

Your advisor will continue to be your financial planner, so from that perspective, nothing will change. Our goal has always been to provide you with the best possible advice and service for your personal finances, and this news means we expect that we'll be able to serve you better than ever for years to come!

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

Regards!

Two handwritten signatures in black ink. The first signature is a stylized "RE" for Ric Edelman. The second signature is more fluid and appears to be another name, possibly "Ed" or "Edelman".

Ric Edelman  
Founder and Executive Chairman



#### Disclosure

Ric Edelman is an Investment Advisor Representative who offers advisory services through Edelman Financial Services, LLC, a Registered Investment Advisor. He is also a Registered Representative and Registered Principal of, and offers securities through, EF Legacy Securities, LLC, an affiliated broker/dealer, member FINRA/SIPC. Life, long-term disability, long-term care or other nonvariable insurance products offered through EFS and Edelman Insurance Services LLC in California, license no. OG00750. Variable insurance products offered through EFLS and EF Legacy Insurance Agency LLC in California, license no. OL01472.