

November 5, 2018



Dear Client,

This past summer, we joined forces with Financial Engines, the nation's largest investment firm serving employer 401(k) plans<sup>1</sup>. Financial Engines handles more than 770 employer plans, including about 145 of the Fortune 500. All told, more than 10 million workers across the country have access to the services of Financial Engines.

And so, as of Nov. 1, our new name is *Edelman Financial Engines*. Combined, we manage more than \$200 billion for 1.1 million clients, with 325 financial planners serving 83,000 households from 180 planning centers nationwide.

You can be sure that your advisor will continue taking care of your needs without interruption. If you have questions, please reach out to your advisor.

Regards!

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

Ric Edelman  
Founder and Chairman, Financial Education and Client Experience

P.S. We've updated our federal disclosure statement, called Form ADV, to reflect the combined companies. And we've updated our Wrap Fee Brochure and our Privacy Notice, too. All three are enclosed and are available at [EdelmanFinancialEngines.com](http://EdelmanFinancialEngines.com).

P.P.S. Your custodian has been informed that your investment advisory agreement has moved from Edelman Financial Services LLC to Financial Engines Advisors L.L.C. You had previously signed a Limited Power of Attorney allowing us to execute trades on your behalf in your custodian account(s). We'll consider this your acknowledgement that Financial Engines Advisors L.L.C. is now authorized to act on your behalf and that all authorizations and designations you'd previously given Edelman Financial Services LLC will now apply to Financial Engines Advisors L.L.C. No action is needed on your part. If you have any questions or if you don't want to authorize Financial Engines on your custodian account(s), please contact your advisor.

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<sup>1</sup> For independence methodology and ranking, see InvestmentNews Center (<http://data.investmentnews.com/ria/>).