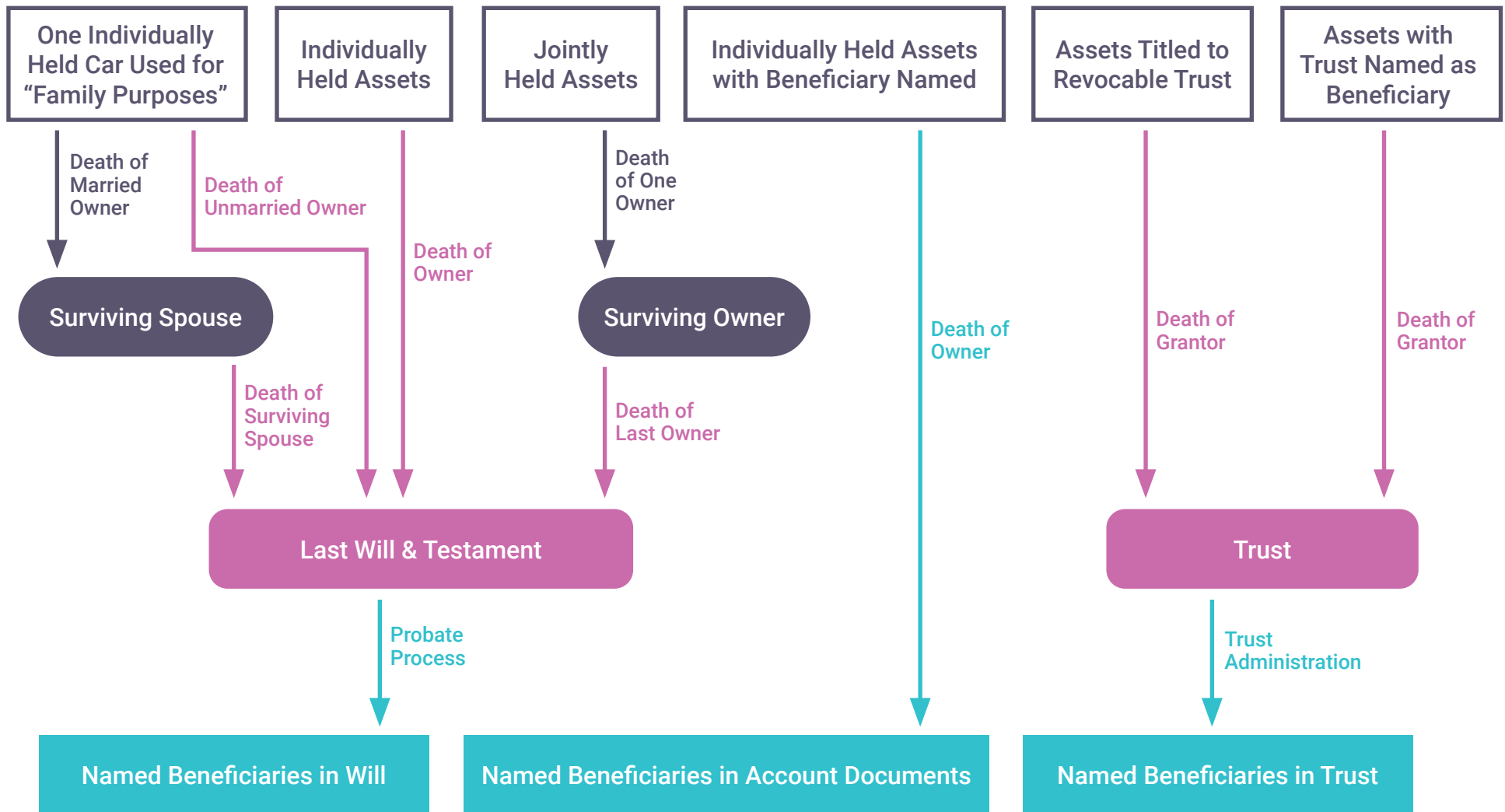


How Assets Pass At Death



IMPORTANT: You must verify the correctness of existing beneficiary designations. Assets with beneficiary designations will pass directly to the beneficiaries, regardless of the terms of a will or Trust. Similarly, assets held jointly will pass to the survivor on the first death, even if your intent was to create the account for convenience alone. If you have any questions, please do not hesitate to reach out. We are happy to help you confirm that your assets will pass as you intend.