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Acknowledgement of our Fiduciary Responsibility for IRA and Retirement Plan Accounts

UnionBanc Investment Services (UBIS) acknowledges that when we provide you with investment advice, as defined by the Internal Revenue Code or Employee Retirement Income Security Act, for your IRA or Retirement Plan account, we are investment advice fiduciaries under those laws.

When providing this investment advice to your IRAs or Retirement Plan accounts, we work under Prohibited Transaction Exemption 2020-02, which requires that we:

- Meet a professional standard of care when providing investment recommendations
- Follow policies and procedures to ensure we give advice in your best interest, not putting our interest ahead of yours
- Charge no more than is reasonable for our services
- Give you non-misleading information about conflicts of interest, fees, and investments

For more information, please review *Form CRS and Guide to Brokerage Services* at www.unionbank.com/learn/personal/investing/terms.

If you have any questions about this letter, please contact your Financial Advisor. Thank you for placing your trust in UnionBanc Investment Services.

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