



April 18, 2024

We're writing with a friendly heads-up about the company that supports L&M's business operations. That company, Securities America, is combining into their parent company and taking on a new name – they are now called Osaic Wealth Inc. (as in “mosaic.”) **Because of the name change, you'll receive a disclosure in the mail in the next few weeks. This requires no action on your part.**

You'll notice this will change nothing at all here at L&M (no changes to your investments, fees, advisor, etc.), and you may see the name “Osaic Wealth Inc” on an occasional document or communication. For our part, we'll have a few new systems and processes that are strictly our responsibility and will not create any change at all for you. We also anticipate at some point in not-too-distant future that we will change this affiliation: there are lots of companies that do the back-office functions that Osaic Wealth Inc does, and we're constantly doing diligence to find the very best of them.

As always, please do not hesitate to contact us if you have any questions.

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