

SS&C PLATFORM UPDATE FOR YOUR RETIREMENT PLAN ACCOUNTS - PARTICIPANT FAQs

Updated: 3/15/2022

Fiduciary Trust Company of New Hampshire (FTC) is the custodian of your retirement plan accounts. On **April 23, 2022**, the record-keeper SS&C will be updating platforms. We do not anticipate any changes or interruptions to service. We have prepared this document to assist you in navigating the new platform answering some of your questions, and providing essential contacts. If you have additional questions, please reach out to your financial professional for assistance.

Starting **April 25, 2022**, instead of using FAN Web, you can access your account at:
<https://ftcplanaccess.com/participant>.

Why am I receiving this notice?

Waddell & Reed Financial, Inc., Macquarie Financial Holdings Pty Ltd and LPL Holdings, Inc. (“LPL Holdings”) agreed to a transaction, pursuant to which LPL Holdings acquired WRI and its wealth management business. LPL Holdings is the parent company of LPL Financial LLC (“LPL”).

We want to provide you with important information about any changes and experiences with your Ivy fund retirement plan accounts with currently held at Ivy.

As part of the transaction, retirement plan accounts affiliated with Waddell & Reed at the time of the transaction and currently held at Ivy, will be transferred to SS&C’s platform.

What is Fiduciary Trust Company (FTC)?

Fiduciary Trust Company of New Hampshire or FTC is a trust company chartered in the State of New Hampshire whose business primarily consists of custodial oversight for Institutional Retirement Plans. FTC does not provide investment recommendations, act as a fiduciary, offer loans, accept deposits, or offer FDIC insured products. As a business practice, FTC delegates to its affiliate, LPL Financial LLC (LPL), and other third-parties, the authority to carry out various essential duties of a retirement custodian on its behalf, while retaining formal responsibility as the designated custodian. FTC exercises its responsibility through a series of diligent oversight processes.

Whom should I contact for specific account/plan questions after conversion on April 23?

As always, we recommend you continue utilizing your financial professional as the main point of contact for your account(s). If you are unable to reach your financial professional or need additional services, you may use the contacts below.

Processing participant or payroll maintenance, distributions, exchanges, etc.	Email: FTC@dstsystems.com Fax: 816-218-0421 Phone: 877-500-9590 follow prompts
Plan level updates: including adding funds, exchanges, and plan maintenance.	Email: FTCconversionservices@dstsystems.com Fax: 816-218-0487

Fund-specific account-related question.	Please see the prospectus of visit www.ivyinvestments.com for specific investment questions. If you require assistance for a specific fund held in your account contact response@ivyinvestments.com
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Where do I send checks and forms?

Starting April 25, send all checks and forms using the processes below. Checks must be made payable to FTC, the Custodian. Any check received after **May 9**, not payable to FTC, will be returned.

Checks Payable to FTC starting April 25. Last day to direct USPS mail to Ivy April 19	Regular Mail: – FTC PO Box 219638 Kansas City, MO 64121-9638	Overnight <i>(must include Suite number)</i> FTC 430 W 7 th Street Suite 219638 Kansas City, MO 64105-1407
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What happens if an ACH, checks, or forms are received after April 25 using the old processes?

They will be honored until May 6. Beginning May 9, anything sent using the old processes will be marked not in good order. Your financial professional will receive a phone call informing them the item is not in good order and have the opportunity to correct. Please note this may cause a delay in processing.

What is happening with Ivy Funds?

The Ivy Funds were rebranded as Delaware Ivy Funds, and are part of the Delaware Funds by Macquarie family of funds. These funds will continue to be investment options offered by the plan.

What changes will I see in my statements?

A confirmation statement will be mailed out on or around April 25, 2022, from the prior recordkeeping system. The closing transaction will also be represented on your second quarter statement delivered by Delaware Ivy funds. In addition, you will receive an SS&C statement reflecting the new balance transferred from the prior record keeper into your new SS&C account. Going forward you will receive quarterly statements from SS&C.

How are the advisory retirement accounts rebalanced?

Once your plans have moved to the updated platform, any rebalancing will be initiated by the advisor of the account.

How do I log on to access my account information?

After conversion on April 25, you can access your account via: <https://ftcplanaccess.com/participant>. If you need help with your credentials, please contact SS&C Service Center at 877-500-9590.

Where do I go for copies of historical statements, tax documents or other records?

Historical documents can be found via online access at www.ivyinvestments.com or contacting shareholder services at 888-923-3355.

I don't have a financial advisor on my account, who do I contact?

Starting April 25, you can reach out to SS&C contact center at 877-500-9590 and follow the prompt. Participants can continue to reach out to your employer (plan sponsor) for questions.

What functionality will I have via the online portal?

The web portal will allow you to access beneficiary changes, investment changes, transfers, and rollovers, to name only a few self-service options. For a full list of functionality, review Exhibit A below.

Will I see new funds on the plan?

Goldman Sachs Financial Square Government Premier, GGPXX, money market will be available on post conversion

What processes will transfer over to the updated platform?

Processes	Carry over from WR	New set up required
Systematic Purchases (AIS)	AIS instructions will not carry over, but the investments will move over	Deposits will be automatically allocated based on current investment elections for your salary deferrals
Systematic Withdrawals	Yes	
Payroll Deductions	Yes, deferral instructions (\$) will be carried over	
ACH	Both plan and participant banking instructions will be converted if added before conversion	
Changes to allocation before April 19	Yes	

**Exhibit A
Participant Functionality**

Function	Description
Address Change	enables participants to maintain their address in the profile section of the website
Address Change Non-Employee	enables non-participants to maintain their address in the profile section of the website
Alert Preferences	enables participants to manage their alert settings
Available Withdrawal Amounts	displays amount available for a participant withdrawal by reason type offered by the plan
Beneficiary Information	displays beneficiary information on file for the participant
Beneficiary Missing Alert	enables a pop up window post login to inform participant beneficiaries are not on file
Beneficiary Update	enables participants to maintain their beneficiary information in the my profile section of the website
Change Pin	enables participants to change their password on the website

Function	Description
Change Security Profile	enables participants to change their challenge Q & A's used to self-service reset a forgotten password
Change User Id	enables participants to change their login ID used to access the website
Confirm Electronic Delivery	enables participants to confirm paperless delivery option when election is not participant initiated
Contribution Information	displays participant deferral amounts and last contribution information
Contribution Update	enables participants to maintain their contribution deferral rate and amount information *function unavailable for advisory accounts
Delete Pending History	enables participants to cancel current day web initiated financial transaction activity before today's market close
Display Rep Information	displays participant financial advisor of record on the landing page of the participant site
Elections	displays participant investment election information
Elections By Vehicle	enables participants to maintain their investment elections at a vehicle (across all money types) level
Electronic Delivery Opt Repeat	enables participants to reaffirm their paperless statement options
Enrollment	enables participants a guided interaction to enroll in the plan
Enrollment - Mobile	enables participants a quick (or easy) interaction to enroll in the plan on a mobile device
Enrollment - Streamline	enables participants a quick (or easy) interaction to enroll in the plan
Exchange	enables participants to process an interfund exchange
Investment Benchmarks	displays market benchmarks to participants while researching available investments offered by the plan
Mobile Application	enables access to the plan via the mobile application
Model Portfolio - Personal	enables participants to invest in an asset allocation model strategy chosen by the participant
Model Portfolio - Plan	enables participants to invest in an asset allocation model strategy defined by the plan
Online Statements	displays an electronic copy of participant statements
Participant Bank Instructions	enables participants to maintain bank account information used for ACH purposes
Plan Information Detail	displays plan provisions to the participant
Portfolio Holdings	displays participant account balances by investment vehicle, contribution type, or asset class
Rebalance	enables participants to realign assets in their portfolio
Req Withdrawal Electronic	enables participants to request a withdrawals using the website SIMPLE *function only for SEP/SIMPLE
Request Part Activity Summary	enables participants to generate a balances report for a custom time period
Research Investments	displays a list of investments offered by the plan (old function)
Retirement Planner - Mastry Pt	enables participants access to a retirement goal planning tool (new function)
Transaction History	displays participant account activity

Function	Description
Transaction History - Download	enables participants to download their account activity
Transaction History - Pending	displays pending participant transactions
Withdrawal Modeling	enables participants to model a withdrawal based on plan rules
Withdrawal Proceeds Ach	enables participants to receive withdrawal proceeds via ACH