Exciting changes are coming soon to your 401(k) Plan!

We are pleased to announce exciting changes to the 401(k)—59 Wall St. Capital Accumulation Plan (the “401(k) Plan”). Beginning the week of April 8, 2013, the administrative services provider for the 401(k) Plan will change from Wells Fargo to Fidelity Investments.

We continually review our benefit programs to ensure that they meet the needs of our employees and are sustainable to the Firm. The Fidelity platform will offer improved online planning tools, customer service, communications, and education. You will have access to NetBenefits®, your online Fidelity account website, with account access available virtually anytime, 24/7.

In the coming weeks, you will receive important transition information, including key dates and details about the new tools and services at Fidelity. You will also receive notification when the transition is complete and the Fidelity platform is available.

Important Notice Regarding the Plan’s Transition to Fidelity
To ensure that all information is transferred accurately to Fidelity, there will be a period of time when you will be unable to make changes to or initiate transactions for your account. During this period, you will not be able to change your investments or contribution rates, initiate a loan, or request a withdrawal or distribution.

This time during which you will be unable to exercise your rights otherwise available under the 401(k) Plan is called a “blackout period.” The blackout period will begin at 4 p.m. Eastern time on March 22, 2013. However, you will be permitted to request a loan, withdrawal, or distribution or request an exchange (transfer) between investment options until 4 p.m. Eastern time on March 27, 2013. The blackout period is expected to end the week of April 8, 2013.

During this time, you can get information on the blackout period and determine whether the period has ended by visiting the transition website at https://401k.fidelity.com/public/content/401k/Transition/BBH or by calling HRdirect at 617-772-1500 (external) or 2-1500 (internal).

Whether or not you are planning to retire in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan. During the blackout period, you will be unable to direct or diversify the assets held in your 401(k) Plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all of your assets, income, and investments.

Next Steps
• Look for information and updates on the transition and the blackout period in the weeks ahead.
• Visit the transition website to learn about the transition to Fidelity: 
  https://401k.fidelity.com/public/content/401k/Transition/BBH
If you have any questions concerning this notice, you should contact HRdirect at 617-772-1500 (external) or 2-1500 (internal).

We are very excited about the changes ahead, and feel confident that you will be pleased with the new offerings available through the 401(k) Plan and Fidelity.

Sincerely,

Kathryn George
Partner