



NCM Client Notification

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Recently you received an addendum to your Financial Advisory Agreement. Since then, we have received inquiries from clients asking what the items listed on the addendum are replacing from the original agreements.

In answer to this question, please note most of the services listed on the addendum have not changed.

The most significant change, however, is your original agreement listed specific items such as the Quarterly Market Review Dinners, NCM Review Publications and Quarterly Portfolio Reports. We have replaced these items with a more general description of "Additional educational materials, publications, and/or webinars as we deem appropriate."

This change allows us to be more flexible in the educational resources we provide to our clients.

Please feel free to contact us if you have any questions.

Northern Capital Management, Inc.

Investment Committee