

COMPENSATION AND CONFLICT OF INTEREST DISCLOSURE

July 1, 2024

This disclosure provides information about the business practices, compensation and conflicts of interest related to the brokerage business of Heim, Young & Associates, DBA MA Brokerage Solutions (referred to as “we,” “us,” or MABS). Additional information about Heim, Young & Associates, Inc. and its financial professionals is available on FINRA’s website at [BrokerCheck](#).

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ITEM 1: INTRODUCTION

MA Brokerage Solutions¹ is a broker-dealer registered with the Securities and Exchange Commission (SEC) and member of the Financial Industry Regulatory Authority (FINRA). As a broker-dealer, MA Brokerage Solutions transacts business in various types of securities, including mutual funds, 529 plans, exchange-traded funds (ETFs), stocks, bonds, variable annuities, real estate investment trusts (REITs) and other investment products. MA Brokerage Solutions is also an introducing broker with National Financial Services, LLC. In addition, MA Brokerage Solutions is qualified to sell insurance products and annuities in certain registered states.

MA Brokerage Solutions has registered representatives and sometimes referred to as “financial professionals,” who can offer brokerage services, insurance products, or investment advisory services², depending on their licenses. You should ask your financial professional about what capacity they are acting or will be acting on your behalf; as a broker-dealer registered representative, an insurance agent, or as investment advisor. Unless stated otherwise, your financial professional is acting in the capacity, brokerage, or insurance, required by the account type for which the respective transaction takes place. While this disclosure discusses essential information regarding financial professionals who act primarily as registered representatives and insurance agents of MA Brokerage Solutions, more information regarding our affiliate Mercer Global Advisor, LLC can be found at [merceraadvisors.com](#). For more information about MA Brokerage Solutions and the services our financial professionals provide, please see MA Brokerage Solutions’ Firm Brochure and Form CRS³ ([Customer Relationship Summary](#)).

¹ MA Brokerage Solutions is a brand name for securities and brokerage services provided by Heim, Young & Associates Inc., Heim, Young & Associates, Inc. is an SEC and FINRA registered broker-dealer, and a wholly owned subsidiary of Mercer Advisors, Inc.

² Some registered representatives are also dually licensed to offer investment advisory services with our affiliate RIA, Mercer Global Advisors Inc.

³ If you are viewing a hard copy of this disclosure, the Disclosure website is [www.heimyoung.com](#). This disclosure focuses largely on our brokerage & insurance business.

Standards of Care

Under SEC's Regulation Best Interest, Federal and State Insurance Regulations and Department of Labor Regulations, we and our financial professionals are required to act in the best interest of a retail customer at the time we make a recommendation to that retail customer of a securities transaction, investment strategy involving securities, or a recommendation of an account, without placing our interests ahead of the retail customer's interest. MA Brokerage Solutions offers guidance to you, informed by industry experience and knowledge, regarding the investments or insurance products that are best suited to help you meet your financial goals. In providing this guidance, whether with respect to brokerage or insurance products or services, we are obligated to act in your best interest. Like all financial services providers, MA Brokerage Solutions and its financial professionals have conflicts of interest when acting in a brokerage capacity. MA Brokerage Solutions is compensated directly by customers and indirectly from the investments or purchases made by customers.

When customers pay us, we typically are paid an upfront commission or sales load at the time of the investment transaction and in some cases a deferred sales charge. If we are paid an upfront commission, it means that we are paid more the more transactions a customer makes. When we are paid indirectly from the investments made by customers, we receive ongoing compensation, typically called a "trail"⁴ payment, for as long as a customer holds an investment. The amount we receive varies depending on the investment a customer makes. The compensation described in this disclosure represents the maximum gain or profit we receive on an investment before subtraction of our expenses. MA Brokerage Solutions and its financial professionals are also compensated indirectly when purchases are made by customers for various types of insurance products. MA Brokerage solutions may receive compensation at the time of the purchase and on an ongoing basis if a customer holds a product or policy.

Please also note that not all the conflicts described in this disclosure apply to a particular financial professional, the financial professional's services or all the products we sell. The types and amounts of compensation we receive change over time. You should ask your financial professional if you have any questions about compensation, costs, fees, or conflicts of interest.

ITEM 2: COMMISSIONS, FEES, AND OTHER TYPES OF SALES COMPENSATION

Commissions and Sales Charges

MA Brokerage Solutions receives upfront commissions⁵ when it executes transactions that result in the purchase or sale of a security. A commission, which also may be called a sales load or a sales charge, is typically paid at the time of the sale and can reduce the amount available to invest or can be charged directly against an investment. Commissions are often based on the amount of assets invested. MA Brokerage Solutions receives the sales charge or commission. Our registered representatives do not receive compensation in the form of commission and are compensated solely through base compensation and bonus incentives. These bonus payments are not based on any form of sales incentives or production requirements. In some cases, a portion of the sales charge or commission is retained by the investment's sponsor. Commissions vary from product to product, which creates an incentive to sell a higher commission security rather than a lower commission security. The maximum and typical commissions for common investment products are listed below. For more information about other commissions that apply to a particular transaction, please refer to the applicable investment's prospectus or other offering document.

- ***Equities and Other Exchange Traded Securities.*** The maximum commission charged by MA Brokerage Solutions in an agency capacity on an exchange traded security transaction, such as an equity, ETF, exchange traded note (ETN) or closed-end fund (CEF), is a flat \$35.00 fee.

⁴ Regulatory definition of "Trail"

⁵ For many investment products, sales charges are incurred when you purchase and not when you sell, although some products have early withdrawal penalties or other restrictions that serve a similar purpose as sales charges. Traditional brokerage securities, such as stocks and bonds can have fees and charges when you purchase and when you sell.

- **Mutual Funds and 529 plans.** The maximum commission or sales charge is typically 5.75%. Mutual funds (including mutual funds inside 529 plans) offer various share classes. The sales charge varies depending on the share class purchased. The most common share classes are A shares and C shares. In general, A shares have a higher upfront commission with less ongoing or “trail” compensation (see discussion of trail compensation below), while C shares have no upfront commission but have a higher trail (up to 1% of assets annually). In addition, certain fund family C share offerings can convert to A share class over time. The share class that is in your best interest depends on how long you intend to stay invested in the mutual fund and future liquidity needs. If you are a long-term investor, A shares are most likely the best choice. Notably, A shares typically carry discounts at certain asset levels known as breakpoints. MA Brokerage Solutions charges a flat \$25.00 fee for non-NTF mutual fund transactions.
- **Variable, Fixed & Index Annuities.** The maximum upfront commission paid for new sales of annuities is typically 7%, but varies depending on the time purchased, and type of annuity, such as fixed, fixed index, traditional and investment-only variable annuities. Unlike mutual funds, the entire commission for variable annuities is built into the price of the product (see the prospectus; typically, the commission is paid for by the product’s mortality and expense charge and, at times, early withdrawal charges) and thus nothing is deducted in a lump sum at the time of the investment.
- **Unit Investment Trusts (UITs).** MA Brokerage Solutions charges a flat \$35.00 fee for UIT transactions.
- **Life Insurance.** For variable life policies, the commission generally ranges up to 100% for first year commissionable premiums, and for renewals is typically 15% or less depending upon the insurance contract selected and state law. These amounts vary by product and are paid to MA Brokerage Solutions.

Direct Fees and Charges

If you hold an account at National Financial Services, LLC. (NFS), NFS charges various fees directly to your account such as fees for transaction processing, account transfers, account closing and retirement and non-retirement account maintenance. For direct fees that apply per transaction, MA Brokerage Solutions receives more fees the more transactions that result from a financial professional’s recommendation. These direct fees and charges are set out in the account agreement and are not shared with financial professionals and are not charged by MA Brokerage Solutions if you hold an account directly with a product sponsor rather than with MA Brokerage Solutions.

ITEM 3: THIRD PARTY COMPENSATION

MA Brokerage Solutions and financial professionals receives certain types of compensation from investment product sponsors and other third parties in connection with investments that MA Brokerage Solutions customers make in securities such as mutual funds, 529 plans, annuities, and alternative investments.

Third Party Compensation-Trail Compensation

MA Brokerage Solutions and its financial professionals receive ongoing compensation from certain investment products such as mutual funds, 529 plans, annuities, and alternative investments. This compensation (commonly known as trails or Rule 12b-1 fees) is typically paid from the assets of the investment product under a distribution or servicing arrangement with the investment sponsor and is calculated as an annual percentage of assets invested by MA Brokerage Solutions customers. The more assets you invest in the product, the more we will be paid in these fees. Therefore, we have an incentive to encourage you to increase the size of your investment. The amount of trails received varies from product to product. This creates an incentive to recommend a product that pays a higher trail rather than a lower trail. We also have an incentive to recommend a product that pays trails (regardless

of amount) rather than products that do not pay trails. For more information about trail compensation received with respect to a particular investment, please refer to the prospectus or offering document for the investment.

- **Mutual Funds and 529 plans.** The ongoing payment depends on the class of shares but is typically between 0.25% and 1% of assets annually.
- **Annuities.** MA Brokerage Solutions receives a trail payment from an annuity issuer for the sale and servicing of a policy. The amount and timing of trail payments vary depending on the agreement between MA Brokerage Solutions and the issuer, and the type of policy purchased. The maximum trail payment for annuities is typically 1.5% and varies depending on the type of annuity.

Life Insurance

MA Brokerage Solutions receives compensation from issuers of life insurance⁶ (universal, variable universal, whole life, and term) and other insurance contracts that are available to brokerage customers, such as long-term care insurance and disability insurance. The compensation includes commissions and trails. MA Brokerage Solutions receives commissions up to 100% of the first-year commissionable premiums. MA Brokerage Solutions may also receive a residual commission in a range up to 15% of subsequent premiums, if any. The amount of commission varies depending on the issuer, coverage, and the premium amount. MA Brokerage Solutions does not receive additional compensation from insurance companies related to sales goals or preferencing certain product types. MA Brokerage Solutions does not compensate its financial professionals through commission of insurance products.

Annuities

MA Brokerage Solutions gets paid when you purchase an annuity. When you make additional premium payments into your policy, we will receive additional compensation. While you do not pay this commission directly, the insurer factors this commission into the product's fees and costs charged to you. Compensation (i.e., commissions, fees) paid to MA Brokerage Solutions varies by the type of specific investment you select. Different investments will pay us higher or lower compensation depending on the type of investment we recommend. For example, investing in an annuity will usually pay a higher commission than purchasing an individual equity or bond. The investments that result in higher compensation to us could also have higher ongoing operating expenses incurred by you while you own the product. Our recommendation must be based upon what is in your best interest depending on your current stated investment profile and objectives. Certain investments with similar features are offered by multiple product sponsors and compensation can vary by product sponsor.

MA Brokerage Solutions receives compensation from the placement of variable annuities called a commission. The insurance company that issues your variable annuity contract recoups the marketing and distribution expenses, including commissions, over time from your annuity contract expenses. Commission schedules and amounts vary by insurance company and annuity product. How MA Brokerage Solutions earns compensation when you purchase a variable annuity depends on the type of annuity you elect to purchase and the insurance company issuing the annuity. You should also be aware that different share classes of variable annuities will usually have different associated ongoing expenses, surrender periods and charges. Our broker-dealer may receive more or less initial and ongoing compensation depending on the variable annuity share class you elect. MA Brokerage Solutions does not provide cash or non-cash compensation incentives to registered representatives for recommending certain variable annuities or share classes nor, do we receive promotional payments or non-cash payments from insurance companies that promote and issue the variable annuities.

Bonus Payments from Investment Sponsors

Certain insurance companies offer financial professionals bonus payments, oftentimes called persistency or retention bonuses, based on the amount of customer assets that the financial professional has placed in the insurance company's products. MA Brokerage Solutions does not participate in these bonus programs.

Non-Cash Compensation

MA Brokerage Solutions, and its employees and financial professionals may receive non-cash compensation from investment sponsors. Compensation includes such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings, customer workshops or events, or marketing or advertising initiatives, including services for identifying prospective customers. Investment sponsors also pay or reimburse MA Brokerage Solutions and/or its financial professionals, for the costs associated with education or training events attended by MA Brokerage Solutions employees and financial professionals and for MA Brokerage Solutions sponsored conferences and events.

Third Party Compensation Retained by MA Brokerage Solutions

Revenue Sharing Cash Sweep

MA Brokerage Solutions offers a Bank Deposit Sweep Program (BDSP) that provides its clients the opportunity to earn income on available cash balances held in your National Financial Services (NFS) accounts. The program is a core account investment vehicle option, which, if either selected by default or affirmatively elected will be used to hold your cash balance while awaiting reinvestment. The cash balance will be automatically deposited "swept" into interest-bearing FDIC insurance eligible program deposit accounts. For additional information on the BDSP program please ask your registered representative for the program brochure that contains additional important information, and disclosures. MA Brokerage Solutions also allows additional interest-bearing Fidelity Money Market selections for uninvested cash in your NFS Accounts.

MA Brokerage Solutions receives compensation for both options, which can be variable among the selections up to 50 basis points. The yields in these two options may be lower than other options available to you if held directly with a bank or other depository institution. Clients should compare the terms, interest rates, and other investment features before investing.

Margin

For accounts held at National Financial Services, LLC, clients can purchase securities or borrow funds on credit, using the securities in the account as collateral; this is known as margin borrowing. When you borrow funds on margin, NFS extends a line of credit to you and charges interest on the margin balance, some of which is shared with MA Brokerage Solutions.

ITEM 4: PRODUCT COSTS AND RELATED CONFLICTS

Financial professionals provide recommendations with respect to a broad range of investment products, including stocks, bonds, ETF's, mutual funds, annuities, and alternative investments. Each type of investment product carries unique risks, and many investment products charge fees and costs that are separate from and in addition to the commissions and fees that MA Brokerage Solutions and financial professionals receive. You can learn more about these risks and the fees and costs charged by an investment product by reviewing the investment product's prospectus, offering memorandum, or other disclosure documents.

Set out below is the typical range of expenses of the various investment products we sell. In most cases, these expenses are in addition to the commissions and fees that MA Brokerage Solutions receives for its brokerage services.

- **ETFs.** The expense ratios range from 0.03% to 4.60%, with an average expense ratio of around 0.65%.
- **Mutual Funds.** Expense ratios can vary based on the type of mutual fund purchased. The average expense ratio for actively managed funds is 0.5% to 1.0%, for passive index mutual funds the average is 0.2%.
- **529 plans.** Expense ratios for the 529 plans will vary based on the plan offered in your state but can range from as low as 0.0% to 1.75%.
- **Annuities.** The typical range of annual expenses associated with annuities is 0.60% to 5.00% dependent upon the combination of options selected by the investor including type of annuity (variable annuities have a mortality and expense fee whereas fixed index annuities do not), optional riders elected (living and/or death benefits) and investment options where applicable (subaccounts or models for variable annuities).
- **Alternative Investments.** The typical range of annual expenses, excluding any commissions or dealer manager fees, is 0.80% to 6.00% which may include management fees, acquisition fees, disposition fees, performance participation fees, organization and offering fees, acquired fund fees and expenses, or interest payments on borrowed funds.
- **UITs.** Typical annual operating expenses for UITs range from 0.20% to 4.00%. Equity UITs usually comprise the low end of the range while UITs whose trust consist of a basket of CEFs typically comprise the high end of the range.

Share Class and Fund Selection

MA Brokerage Solutions offers various share classes of mutual funds and 529 plans. As an example, certain mutual fund share classes, often referred to as Class A shares, charge an upfront sales charge and an ongoing trail. For other mutual fund share classes, often titled Class C shares, there is no upfront sale charge paid, however, there is an ongoing trail payment and a contingent deferred sales charge to the investor if there is a redemption within a certain period after purchase. Depending on the length of the holding period for the mutual fund or 529 plan, and other factors, one share class may be less expensive to the investor than another, and MA Brokerage Solutions and the financial professional may earn more or less in compensation for one share class than another. Because of their characteristics and sales load structure, mutual funds generally are longer term investments. Frequent purchases and sales of mutual funds can result in significant sales charges unless the transactions are limited to exchanges among mutual funds offered by a sponsor that permits exchanges without additional sales charges. MA Brokerage Solutions maintains policies and procedures that are designed to detect and prevent excessive mutual fund switching, but you should monitor your account and discuss with your financial professional any frequent mutual fund purchases and sales.

Some share classes or funds we offer do not charge or pay to us an upfront sales charge and pay us ongoing trails of 0.25% or less annually (“no-load funds”). We may be compensated in other ways by sponsors of no-load funds, such as through revenue sharing payments. Because of the limited compensation from no-load funds, we have an incentive to limit the availability of no-load funds we offer and to recommend you invest in funds that impose sales charges and trails.

MA Brokerage Solutions also offers various mutual funds and ETFs, some of which have similar or identical investment strategies but differing fee structures. For example, a mutual fund that is designed to track an index of securities, such as the S&P 500 Index, may have higher or different types of fees than an ETF that is designed to track the same index. Whether a fund or ETF is more expensive than another fund or ETF with a similar or identical investment strategy may depend on factors such as length of holding, size of the initial investment and other factors. MA Brokerage Solutions and a financial professional may earn more compensation for one fund or ETF than another, giving MA Brokerage Solutions and the financial professional an incentive to recommend the product that pays more compensation to us.

ITEM 5: CUSTOMER REFERRALS, OTHER COMPENSATION AND OTHER CONFLICTS

Payment for Referrals

MA Brokerage Solutions does not pay professionals, such as attorneys or accountants, for referrals.

Margin

MA Brokerage Solutions offers customers the ability to purchase securities on credit, also known as margin purchases. When a customer purchases securities on margin, MA Brokerage Solutions clearing firm, National Financial Services, LLC, extends a line of credit to the customer and charges interest on the margin balance. MA Brokerage Solutions has a financial incentive to encourage margin borrowing because MA Brokerage Solutions earns compensation in the form of interest, transaction charges and other fees on investments made with borrowed amounts. That financial incentive creates a conflict of interest insofar as MA Brokerage Solutions benefit from your decision to borrow and incur the various fees and interest described above. If contemplating use of margin, please consult the MA Brokerage Solutions Margin Agreement and related disclosures for additional details.

Error Correction

If a customer holds an account at MA Brokerage Solutions and a trade error caused by MA Brokerage Solutions occurs in the account, we will cancel the trade and remove the resulting monetary loss to a customer from the account. If a trade correction is required because of a customer (e.g., if a customer does not make full payment for purchases or fails to deliver negotiable securities for liquidations before trade settlement), MA Brokerage Solutions will cancel the trade and any resulting monetary loss will be borne by the customer. In the case of a trade that requires a correction and that resulted in a monetary gain to the customer, such gain may be removed from the account and may result in a financial benefit to MA Brokerage Solutions.

Rollovers and Transfers

If a customer decides to transfer assets out of a retirement plan, such as a 401(k) plan, and into an individual retirement account (IRA) (a process called a “rollover”), we have a financial incentive to recommend that a customer invests those assets with MA Brokerage Solutions, because we will be paid on those assets, for example through commissions and fees. A customer should be aware that such fees and commissions can be higher than those the customer pays through the plan, and there can be custodial and other maintenance fees. As securities held in a retirement plan generally cannot be transferred “in kind” to a new account (typically this would be an IRA or Roth IRA), commissions charged on transactions in the IRA will be in addition to commissions and sales charges previously paid on transactions in the plan. For non-retirement assets, there may be similar commissions, fees and expenses that are higher at MA Brokerage solutions than at the prior provider. The Firm has implemented processes intended to address the conflicts of interests discussed in this disclosure and in disclosures that you will be provided at the time of the sale.

If your financial professional makes a recommendation that you move assets from an IRA at another financial institution to MA Brokerage Solutions, he or she is required to consider, based on the information you provide, whether you will be giving up certain investment-related benefits at the other financial institution, such as the effects of breakpoints, rights of accumulation, current fee structure and index annuity caps, and has determined that the recommendation is in your best interest for these reasons:

- Greater services and/or other benefits offered
- Wider availability of investments and products
- The costs associated with the MA Brokerage Solutions IRA are justified by these services and benefits.

Notwithstanding whether a recommendation has been made, you understand and agree that with respect to any assets you decide to transfer/roll over from a qualified plan or move from an IRA at another financial institution now or in the future, you must:

- Evaluate the investment and non-investment considerations important to you in making the decision
- Review and understand the fees and costs associated with a MA Brokerage Solutions IRA
- Recognize that higher net fees (if applicable) will substantially reduce your investment returns and ultimate retirement assets
- Understand the conflicts of interest raised by the financial benefits to MA Brokerage Solutions Financial and its employees resulting from your decision to roll or transfer assets to a MA Brokerage Solutions IRA

Limitations on Investment Recommendations

MA Brokerage Solutions and financial professionals offer and recommend investment products only from investment sponsors with which MA Brokerage Solutions has entered into selling and distribution agreements. Other firms may offer products and services not available through MA Brokerage Solutions, or the same or similar investment products and services at lower cost. In addition, MA Brokerage Solutions may only offer certain products in a brokerage account, even though there is a version of the product that may be offered at a lower cost through other firms.

The scope of products and services offered by certain financial professionals may also be more limited than what is available through other financial professionals. A financial professional's ability to offer individual products and services depends on the financial professional's licensing, training, or branch office policy restrictions. For example, a financial professional maintaining a Series 6, Series 63 and Life Insurance Agent license is limited to providing investment company securities, such as mutual funds and UITs and variable annuity contracts. A financial professional maintaining a Series 7, Series 63 and Life Insurance Agent license can provide solutions including all securities available for sale by a Series 6 representative as well as individual stocks, bonds, and alternative investments, among others. As another example, a financial professional may only be licensed to provide brokerage services and not insurance services.

You should ask your financial professional about the securities or services your financial professional is licensed or qualified to sell, and your professional's ability to service investments that you transfer to MA Brokerage Solutions from another firm. You should also review the licenses held by your financial professional by visiting the FINRA [BrokerCheck](#) system.

ITEM 6: FINANCIAL PROFESSIONAL COMPENSATION, FEES, AND RELATED CONFLICTS

MA Brokerage Solutions compensates financial professionals as employees. MA Brokerage Solutions does not compensate these employees based on factors such as assets held under our broker-dealer, trailing compensation, and the sale of brokerage products or insurance products. Described below are the compensation and other benefits that our financial professionals receive from MA Brokerage Solutions.

Other Benefits- Incentive Based Compensation

Financial professionals are eligible to receive other benefits such as incentive compensation that is based on overall job performance and performance of the organization to key metrics. These metrics are not based on revenues of MA Brokerage Solutions nor the placement of certain product types. Performance metrics of the organization may change over time related specific strategic initiatives of the organization and overall client service goals.

Financial Professional's Outside Business Activities

Financial professionals are permitted to engage in certain MA Brokerage Solutions-approved business activities other than the provision of brokerage services through MA Brokerage Solutions. Some financial professionals are dually licensed with our affiliate RIA as registered investment advisors and some financial professionals may also hold insurance licenses and can recommend a variety of insurance products. In those circumstances, the financial professional would be subject to the policies and procedures of the affiliate related to investment advisor services and would have different conflicts of interest than when acting on behalf of MA Brokerage Solutions. A financial professional who acts as an investment advisor may earn incentive-based compensation, through the affiliate and may have an incentive to recommend you investment advisory services away from MA Brokerage Solutions. If you engage with a financial professional for services separate from MA Brokerage Solutions, you may wish to discuss with your financial professional any questions you have about the compensation they receive from the engagement. Additional information about your financial professionals outside business activities is available on FINRA's website at [BrokerCheck](#).

ITEM 7: OTHER FINANCIAL INDUSTRY AFFILIATIONS

MA Brokerage Solutions is affiliated with other financial services companies. MA Brokerage Solutions and Mercer Global Advisors, Inc. are affiliate companies. MA Brokerage Solutions is also a wholly owned subsidiary of Mercer Advisors, Inc.

Please consult the Disclosures page on MA Brokerage Solutions' website for the current information about MA Brokerage Solutions' brokerage compensation and related conflicts of interest. MA Brokerage Solutions posts changes to this disclosure on its website www.heimyoung.com as necessary to reflect any changes. MA Brokerage Solutions may not notify you when these changes are made, so you should consult the website to learn about any changes that have been made. If you are unable to access the website or require paper copies of any documents referenced here, please contact a financial professional.