

CUSTOMER ADDRESS PROCEDURES

KCD has established and follows the procedures detailed below for various address matters with clients. These matters will pertain to records on file at KCD and also at our clearing firm, Hilltop Securities (HTS).

KCD does not send address change and special request information to individual financial institutions (mutual fund companies, variable companies etc.). We will make changes at HTS.

Address Establishment

When we receive a KCD New Account Form for a new customer, we must have the client's resident street address for AML and customer identification purposes.

Customers with Two Addresses

If a new customer wishes to have his mail sent to a Post Office Box address, list both the P.O. Box and the **required resident street address** on the KCD New Account Form, with a note that the customer prefers the P.O. Box. KCD and HTS can use a P.O. Box for mailings but we cannot control what address individual companies use.

Address Changes

When a customer moves and has a new mailing address, they must complete the Address Change Request Form or a KCD New Account Form. The form must be signed by all authorized parties who are registered on the account. We will notify HTS if the customer has brokerage accounts. KCD is required to send a confirmation letter to the customer AT THEIR OLD ADDRESS.

Request to Hold Customer Mail

Customers may contact their local Post Office to request that mail be held. HTS will make permanent address changes at the client's request, but they will not automatically make seasonal changes. The client must request EACH seasonal address change before it takes place; keep in mind that there may be a delay in the printing of the statement and the actual mail date.

Temporary Address Changes

If a customer requests mail sent to a secondary address such as a vacation house, they must submit an Address Change Request Form at the start date and again at the end date. Once more keep in mind that though we give the address change to HTS on the date we receive it, a delay may occur between the printing date and actual mail date.