Dear [Client Name],

We’re excited to announce some significant enhancements to the Client Asset Management (“CAM”) program available through Sorrento Pacific Financial, LLC. Recognizing the importance of your investments as part of your overall financial plan, we are continually striving to improve our capabilities. Today, we are delighted to share that the launch of our newly enhanced service offering will also include a *reduction* in the fee rate. Effective in October 2018, the advisory fee rate will be *reduced* for your CAM [insert type of CAM account] account.

You do not need to do anything as your account will be updated automatically to reflect the price reduction. You will see the result of the reduced fee rate in your next statement.

We assure you that our investment in CAM doesn’t stop here. Since helping you achieve your financial goals and objectives is among our very highest priorities, we are deeply committed to continually improving our investments services to you. I will be following up with you [Time Frame (ex. next week)] to share details and answer any of your questions about our enhanced capabilities. If you’d like to talk sooner, please give me a call at [phone number] to schedule an appointment.

Sincerely,

Your Financial Advisor Name, Approved Designation

Approved SPF Title

Sorrento Pacific Financial, LLC (member FINRA/SIPC) located at <Bank Name>

Phone Number

Fax Number

Non-deposit investment products and services are offered through Sorrento Pacific Financial, LLC (“SPF”), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through SPF: **are** **not FDIC or otherwise federally insured, are not a deposit or guarantee of the bank, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through SPF. The bank has contracted with SPF to make non-deposit investment products and services available to bank clients.

(Recommended Additional Disclosure)

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