



## REMINDER REGARDING ABANDONED PROPERTY LAWS

**What are abandoned property laws?** All states have laws that require EQ Shareowner Services to surrender property – such as your shares of ADR stock or any cash held in your ADR stock account – to the state government when it appears to be “abandoned” or “unclaimed” as defined under such state laws. It is not our decision that deems that your account is abandoned, it is the application of the state’s criteria – which we are required to do by law – that makes this determination.

**What does this mean to me?** Dividend reinvestment accounts or accounts enrolled in automatic direct deposit of dividends are particularly at risk for being deemed abandoned or unclaimed by the state government. When you do not sign a physical dividend check or otherwise initiate some type of personal contact with EQ Shareowner Services, some state laws will deem your account to be abandoned because the reinvestment of dividends or direct deposit of cash to your bank account can continue even after you are deceased.

### How can I prevent my account from appearing to be abandoned?

- Be sure to contact EQ Shareowner Services to update your mailing address whenever you move. Do not rely on the post office to forward your statements. Returned mail may be sufficient evidence for your state to deem that your account has been abandoned.
- If you ever receive a letter from EQ Shareowner Services or its affiliate, EQ Unify warning you that your account is at risk of being surrendered to your state government, ***take the warning seriously*** and follow the instructions outlined in the letter. You may always contact EQ Shareowner Services directly to verify the letter’s authenticity.
- If your statement contains a blue warning message that it has been more than 18 months since you have initiated personal contact with EQ Shareowner Services, please follow the instructions in the warning message.

**Do abandoned property laws apply to any other accounts that I have?** Yes, your state’s abandoned property laws apply equally to any other stock account that you hold and to many other types of property such as bank accounts, security deposits, refund checks, or anything that may have of value. You should regularly search your state’s abandoned property website each year for any of your property that may have been surrendered to your state government.

**If my shares are turned over to the state, can I get them back?** That depends on your state’s abandoned property laws. In some states, the state will return the shares along with dividends when an owner comes forward. However, many states immediately sell the shares upon taking control of the account and will only provide the cash they received from the sale should the account holder come forward. Additionally, the recovery process can take months to complete.