

NOTICE OF UPDATE TO YOUR INVESTMENT ADVISORY ACCOUNT

Form ADV Update

As a client of Frost Investment Services, LLC, a registered investment adviser, we are committed to notifying you of changes to our Form ADV. On March 30, 2019, Part 2A of our Form ADV was updated.

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. The firm amended its October 2018 brochure regarding advisory business to reflect changes in the assets under management. We will ensure that clients receive a summary of all material changes to this and subsequent brochures within 120 days of the close of our fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

You may request a full copy of the firm's Disclosure Brochure at any time in any of the following ways:

- Send an email request to brokeragecompliance@frostbank.com
- Call (800) 292-1292
- Contact your Frost wealth advisor
- Access the Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov>

The Privacy Statement covering Frost Investment Services, LLC has had no material changes since 2017. The statement can be found by visiting our website at: <https://www.frostbank.com/agreements-disclosures/consumer-privacy-statement.html>

Additionally, please contact your Frost wealth advisor if there have been changes to your financial circumstances or investment objectives.

We are here to answer any questions you may have regarding this notice. Please contact your Frost wealth advisor or call us at (800) 292-1292. As always, thank you for choosing Frost as your financial partner.



Investment and insurance products are not FDIC insured, are not bank guaranteed, and may lose value. Brokerage services offered through Frost Brokerage Services, Inc., Member FINRA/SIPC, and investment advisory services offered through Frost Investment Services, LLC, a registered investment adviser. Both companies are subsidiaries of Frost Bank. Additionally, insurance products are offered through Frost Insurance. Deposit and loan products are offered through Frost Bank, Member FDIC.

