



## **Frequently Asked Questions (FAQ) Your Tax Shelter Account Transition**

### **Why is the JMMB Tax Shelter Account being retired?**

JMMB is simplifying and enhancing its financial solutions. The JMMB Tax Shelter account will be retired so that clients can transition to options with greater value, flexibility, and long-term benefits.

### **What will happen to my account balance?**

Your funds will be securely moved to the JMMB financial solution that best suits your current relationship with JMMB, such as the JMMB Giltedge Money Market Fund, JMMB EZAccess account, or another existing account.

We follow the transition guidelines outlined in your letter to ensure your funds go to the most suitable option — whether that is the JMMB Giltedge Money Market Fund, the JMMB EZAccess account, another JMMB account you already hold, or a Sundry account.

Once the transition is completed, JMMB will notify you, so you will know exactly where your funds have been placed. If you would like to confirm the destination of your funds ahead of the transition, you may contact your JMMB representative or email us at [info@jmmb.com](mailto:info@jmmb.com).

### **Do I need to take any action?**

If your documents are up to date, no action is required. All account transitions begin on Thursday, March 26, 2026.

### **How do I know if my documents are up to date?**

If your required account documents are expired or outstanding, we encourage you to contact your JMMB representation or our Client Care Centre, via email at [info@jmmb.com](mailto:info@jmmb.com).

**What is the JMMB Giltedge Money Market Fund?**

It is a JMMB unit trust fund offering competitive returns, professional management, currency options, and tax-free growth on eligible contributions.

**What is the JMMB EZAccess account?**

A chequing/current account that provides easy everyday access and convenience, with no minimum balance requirement.

**What is a Sundry Account?**

A temporary holding account that securely stores your funds until your account documents are updated or until you provide us with further instructions.

**Will the tax-free benefit remain?**

Yes; if transferred to the JMMB Giltedge, tax-free growth continues on eligible annual contributions kept for at least five years.

**When will the transition take place?**

All transitions begin on Thursday, March 26, 2026, with confirmation provided once completed.

**Can I choose another JMMB financial solution?**

Yes. You may explore other JMMB financial solutions with support from a JMMB representative.

**Who can I contact for help?**

You may reach JMMB at [info@jmmb.com](mailto:info@jmmb.com) or contact your representative for personalised assistance.