

Traditional Individual Retirement Account Disclosure Statement and Custodial Agreement

Effective January 15, 2022

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS), Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. WellsTrade brokerage accounts are offered through WFCS.

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Section I: Disclosure Statement

A. Introduction

Wells Fargo Clearing Services, LLC (WFCS) is the custodian of your Traditional Individual Retirement Account. WFCS and its affiliates are also referred to in this Disclosure Statement as "we," "us" or "our". The custodian of a Traditional Individual Retirement Account must be a bank or an entity meeting standards established by the Secretary of the Treasury. We have been approved by the Internal Revenue Service ("IRS") to act as the custodian of your Traditional Individual Retirement Account ("Traditional IRA"). Please note that Wells Fargo Clearing Services, LLC was originally known as Wachovia Securities, LLC. In 2009, Wachovia Securities, LLC was renamed Wells Fargo Advisors, LLC. In 2016, Wells Fargo Advisors, LLC was renamed Wells Fargo Clearing Services, LLC due to a subsequent merger. Please read this Disclosure Statement and the attached materials carefully. Please note that the rules regarding Traditional IRAs are subject to frequent change. Before entering into any major transaction involving your Traditional IRA, you should make sure that you have the most current information available. If you have any legal or tax questions concerning your Traditional IRA, we urge you to discuss them with your attorney or personal tax consultant. We will, of course, be happy to answer any questions concerning the operation and financial aspect of your Traditional IRA, but cannot give you legal or tax advice. You may obtain further information on Traditional IRAs from your District Office of the IRS. In particular, you may wish to obtain IRS Publication 590A and 590B (Publication 590) Individual Retirement Arrangements (IRAs) at www.irs.gov.

A1. How do I open a Traditional IRA?

Complete an IRA enrollment/application form and return it to us. Submit your initial contribution.

A2. May I cancel my Traditional IRA?

Yes, but to receive a full refund without penalty on your initial contribution, you must do so on or before the seventh (7th) day after you receive the Traditional IRA Custodial Agreement ("Custodial Agreement") and Disclosure Statement. To cancel your Traditional IRA, either deliver a written notice of cancellation or mail one to the address shown below before the end of the 7-day period (deemed mailed by postmark date). If the Custodial Agreement is mailed to you, you will be deemed to have received it 7 days after the postmark absent evidence to the contrary. If an important change is made to the Disclosure Statement or your Traditional IRA during the 7-day period, we will notify you of the change and you will have an additional 7 days from the date you receive the notice to revoke your Traditional IRA.

Wells Fargo Clearing Services, LLC
Attn: IRA Department MAC H0006-083
One North Jefferson Ave.
St. Louis, MO 63103

Until the 7-day period for revoking your Traditional IRA has lapsed, contributions may be accepted, but investment instructions may be restricted.

If you revoke your Traditional IRA within the 7-day period, we will return to you the entire amount of the contributions contributed before your revocation. You will not earn interest on the contribution if you revoke. There will be no adjustments for administrative expenses, or changes in the market value. When you revoke your Traditional IRA, the initial contribution and return of the contribution are reported to the IRS. You should consult your tax advisor if you have any questions about taxes.

A3. Is my Traditional IRA non-forfeitable?

Your interest in your Traditional IRA is non-forfeitable at all times.

A4. Is my Traditional IRA approved by the Internal Revenue Service?

Since the Custodial Agreement establishing your Traditional IRA utilizes IRS Form 5305-A, as currently provided by the IRS, your Traditional IRA will be treated as approved as to form. IRS approval is a determination as to the form of your Traditional IRA but does not represent a determination of its merits.

In the event that the laws governing Traditional IRAs are amended or changed and cause differences between our current Custodial Agreement and the new laws, we will administer your Traditional IRA in accordance with the new laws and amend the Custodial Agreement when revised IRS forms are published.

B. Contributions to your Traditional IRA

B1. What is a Traditional IRA contribution?

There are three types of Traditional IRA contributions:

An "annual contribution" is a cash deposit to your Traditional IRA that may be deductible on your federal income tax return up to the amount fixed by federal law. Individuals who are age 50 and older can contribute an additional "catch-up" amount beginning in the taxable year in which the individual turns age 50.

A "rollover contribution" is a deposit to your Traditional IRA of funds that you receive from either an employer retirement plan or another eligible IRA. A rollover contribution is not deductible and is subject to special rules as discussed in Section D: Rollover Contributions.

An "employer contribution" if your employer maintains a Simplified Employee Pension (SEP).

B2. May I contribute to a Traditional IRA?

You may establish and/or contribute to a Traditional IRA if, at the end of a tax year you (or your spouse if filing jointly) have received compensation from employment for that year. Generally, compensation includes salary, wages, commissions, fees, tips and other income you (or your spouse if filing jointly) receive for your personal services. It does not include items such as earnings and dividends on investments, deferred compensation or monies from retirement plans or annuities.

You are allowed to direct that all or a portion of your federal income tax refund be paid directly to your Traditional IRA, or your spouse's Traditional IRA if you file jointly.

B3. How much may I contribute?

The total annual contributions allowed to all of your Traditional and Roth IRAs is the lesser of the compensation you and your spouse receive for that year (less any Traditional and Roth IRA contributions made by or on behalf of your spouse) or the maximum amount as determined by federal tax laws. Refer to the IRS Publication 590 or www.irs.gov for current contribution limits. Unless otherwise specified, for purposes of explaining how much you may contribute to a Traditional IRA, this disclosure statement assumes that you will not make contributions to a Roth IRA.

If you contribute more than you are allowed for a tax year, you may incur an excise tax for an "excess contribution."

B4. Active Participant.

You are an "Active Participant" for a year if you are covered by a retirement plan. You are covered by a "retirement plan" for a year if your employer or union has a retirement plan under which money is added to your account. Your Form W-2 for the year should indicate your participant status.

B5. How much of my annual contribution is tax-deductible for federal income tax purposes?

If neither you, nor your spouse is an Active Participant, you may make and deduct the maximum contribution to your IRA and the maximum contribution to your spouse's IRA, as long as the total contributions to both IRAs do not exceed 100% of your compensation for the year.

If you are an Active Participant but have a modified adjusted gross income (MAGI) below a certain level, you may make a deductible contribution. If, however, you or your spouse are an active participant and your MAGI is above the specified level, the amount of the deductible contribution you may make to a Traditional IRA is phased down and eventually eliminated.

The determination of active participation is made separately for you and your spouse. However, if you are not an active participant, but your spouse is an active participant, your maximum deduction for IRA contributions may be limited depending on your MAGI.

(a) Deductibility Limits.

Single and joint filers who are Active Participants may receive a full or partial deduction for their contributions based on their income thresholds. Contact us, refer to IRS Publication 590-A or visit www.irs.gov for more information on deductibility limits. Except for married individuals filing separately, the MAGI limits will be indexed to reflect inflation in the future.

If you are married but file a separate tax return and your spouse is an Active Participant you may make deductible contributions if you and your spouse lived apart at all times during the year.

(b) Tax Credit.

You may be eligible for a nonrefundable tax credit of "qualified retirement savings contributions," provided your adjusted gross income is within specified limits. "Qualified retirement savings contributions" include contributions to a Traditional IRA, Roth IRA, elective deferrals to a qualified retirement plan, elective deferrals under an eligible deferred compensation plan maintained by a state or local government, and voluntary employee contributions to a qualified retirement plan. You can obtain additional information on this tax credit in IRS Publication 590 or go to the IRS website at www.irs.gov.

B6. May I make a nondeductible contribution?

Even if you are above the threshold level to make a deductible contribution, you may still contribute, subject to the applicable contribution limits. If you make a nondeductible contribution to a Traditional IRA you must report the amount to the IRS by filing Form 8606 Nondeductible IRAs with your tax return for the year for which the contribution is made.

B7. May my employer contribute to my Traditional IRA for me?

If your employer has a SEP or a SIMPLE IRA retirement plan and you are a participant, the amount your employer contributes for you under the SEP or SIMPLE IRA retirement plan does not reduce the amount you may contribute to your Traditional IRA but may reduce the deductible amount of your contribution by making you an "Active Participant."

Your employer may make payments to your SEP-IRA. In addition to your employer's contributions, you may make an annual contribution to your own Traditional IRA as described above. SEP-IRA and SIMPLE IRA contributions made by your employer are excluded from your income rather than deducted by you on your tax return.

B8. When may I contribute to my Traditional IRA?

Traditional IRA contributions for a calendar year taxpayer may be made at any time during the calendar year or no later than April 15th of the following year (or that calendar year's tax filing deadline). This applies even if you receive an extension for filing your return. If you make a contribution after the end of the calendar year (but no later than the calendar year's tax filing deadline) that is intended to be a contribution for the prior year, you must inform us in writing at the time of your deposit.

C. Rollover Contributions

C1. What is a rollover contribution?

A rollover contribution is a deposit to a Traditional IRA of funds you receive as an eligible rollover distribution from either an Employer Retirement Plan, another Traditional IRA (including a SEP-IRA), or a SIMPLE IRA. A rollover contribution allows you to continue deferring income tax on the amount you roll over and its subsequent earnings. You may also roll over distributions from an eligible state or local government deferred compensation plan (section 457 plan) into a Traditional IRA. A rollover is often complex and we suggest you seek professional tax advice before receiving and rolling over a distribution.

Employer Retirement Plans are pension, profit sharing, thrift, employee stock ownership, stock bonus, SIMPLE IRA retirement or self-employed retirement plans. They also include annuity plans for employees of certain tax-exempt employers and certain governmental retirement plans.

C2. What Employer Retirement Plan distributions may be rolled over into a Traditional IRA?

Most distributions received from Employer Retirement Plans except certain periodic distributions, excess contributions, required minimum distributions (RMDs) after reaching age 72, hardship distributions, and dividend distributions from certain ESOPs, may be rolled over to Traditional IRAs.

We suggest that you seek professional tax advice before you request and receive your distribution.

C3. May I roll over distributions from another IRA?

You may roll over to your Traditional IRA one distribution you took from another Traditional IRA (including a SEP-IRA) as long as you have not made such a rollover of any of your IRAs in the previous 12 months (or consecutive 365 days). You may roll over to your Traditional IRA amounts that are distributed from a SIMPLE IRA if you participated in the SIMPLE IRA for at least two years. Additionally, you may roll over amounts from your Traditional IRA to a SIMPLE IRA if you have participated in the SIMPLE IRA for at least two years. You may not roll over to your Traditional IRA amounts distributed from a Roth IRA or Coverdell Education Savings Account. For additional resources and information regarding IRA rollovers, visit www.irs.gov.

C4. Is there a deadline for making a rollover contribution?

Yes, you must complete a rollover contribution within 60 days after you receive an eligible rollover distribution from an Employer Retirement Plan or a distribution from another eligible IRA. If you do not complete the rollover within the 60-day period, the amount of the distribution will be taxable as ordinary income for the year in which it was received and may be subject to an IRS 10% additional tax. The IRS may, in some very limited instances such as in case of a disaster, casualty or other events beyond your reasonable control, waive the 60-day limitation. You should contact your tax advisor if you believe that you may qualify for a waiver.

C5. May I make a rollover from my Traditional IRA into an Employer Retirement Plan?

Generally, you may make a rollover from your Traditional IRA into an Employer Retirement Plan, if the plan permits.

You should seek professional tax advice if you plan on making a rollover contribution to an Employer Retirement Plan as these rules differ from rolling from a plan to an IRA.

C6. May a beneficiary's distribution be rolled over or transferred?

If you are a spouse beneficiary and receive a partial or total distribution that could have been rolled over by your spouse before death into a Traditional IRA, you may roll the distribution over in the same manner as your deceased spouse. A spouse may also be able to roll this distribution into another Employer Retirement Plan subject to limitations imposed by the receiving plan.

A direct transfer from a deceased participant's Employer Retirement Plan (including plans maintained under Code sections 401(a), 403(a), 403(b) and plans maintained under Code section 457(b) by a state or local government) to a Traditional IRA established on your behalf can be treated as an eligible rollover distribution if you are the designated beneficiary of the deceased participant's plan benefit. You do not have to be the deceased participant's spouse for this special rule to apply. The Traditional IRA is treated as an inherited Traditional IRA and is subject to the distribution rules. As an inherited IRA, the inherited Traditional IRA may not accept contributions or later be rolled over to another IRA or retirement plan.

C7. May I transfer funds directly from one Traditional IRA to another?

Yes. Instead of making a rollover contribution, you may transfer funds held in a previously established Traditional IRA to a new Traditional IRA by giving directions for the transfer to the Trustee/Custodian of each Traditional IRA. Transfers are not subject to the "once every 365 days rule" of rollover contributions.

C8. May I transfer funds directly from my Traditional IRA to my HSA?

If you are otherwise eligible to make contributions to a health savings account ("HSA"), you may elect to make a once in a lifetime transfer from your Traditional IRA to your HSA on a tax-free basis. The transfer election is irrevocable. This special transfer only applies to amounts in your Traditional IRA that would otherwise be taxable if distributed.

Special rules apply to determine the amount that may be transferred. Transfers from SEP-IRAs and SIMPLE IRAs to HSAs are not permitted.

C9. May I repay a distribution I've taken due to special tax relief provisions?

You may be able to repay the distribution to your Traditional IRA. Please consult your tax advisor for more information if you think that you may be eligible for a special repayment opportunity.

D. Withdrawals from your Traditional IRA

D1. When may I make a withdrawal from my Traditional IRA?

You may withdraw funds from your Traditional IRA at any time before or after you retire. If, however, you make withdrawals before age 59½, you may be subject to an IRS 10% additional tax on the amounts withdrawn.

D2. What is the early distribution additional tax?

If you make a withdrawal before age 59½ and do not roll over the amount taken, you will have to pay a 10% additional tax on the amount included in gross income, unless you qualify for one of the exceptions to the 10% additional tax. Examples of these exceptions include distributions on account of or for: your permanent disability; your death; certain medical expenses; health insurance premiums while you are unemployed; qualified higher education expenses; certain costs of acquiring a principal residence; a federal tax levy on your Traditional IRA; a "qualified reservist distribution;" birth or adoption expenses; or payments as a series of substantially equal periodic payments.

The additional tax for early distribution is on top of the income taxes which are payable on the taxable amount withdrawn. Please consult your tax advisor and/or review IRS Publication 590-B to determine if these exceptions apply to your particular situation.

D3. How about income tax withholding?

Federal tax laws require us to generally withhold 10% of each withdrawal by you for payment of your federal income taxes, unless you instruct us in writing not to withhold. Additionally, certain states require us to withhold from your distribution. Please consult your state tax authority to determine if your state requires withholding.

D4. When must I start making withdrawals?

You may incur an excise tax if you do not start making withdrawals by April 1st following the year you become age 72. Before that date, you must either withdraw the balance from your account or begin making periodic withdrawals that are at least as great as the minimum amount you are required to withdraw for that year under federal laws. You may elect to receive the minimum amount that applies to this Traditional IRA from another Traditional IRA. If you make this election you should notify us. The excise tax is 50% of the difference between the minimum amount you are required to withdraw and the amount you actually withdrew in that year. NOTE: If you turned age 70½ prior to December 31, 2019, you were required to begin distribution the year you turned age 70½. The age for required distributions changed effective after December 31, 2019.

D5. What is the minimum amount I must withdraw after age 72?

Generally, after age 72, the minimum amount you must withdraw each year to avoid the 50% excise tax is based on the account balance of your Traditional IRA on December 31 from the prior year divided by a factor determined by your age published by the IRS on the uniform life expectancy table. If you name your spouse as the sole primary beneficiary of your Traditional IRA for the entire year and your spouse is more than years younger than you, the appropriate factor is found in the IRS's Joint Life and Last Survivor Expectancy table, which will further reduce the amount of your required distribution.

IRS Publication 590 explains the rules for determining the minimum amounts you must withdraw.

It is your responsibility to notify us of the dollar amount that you wish to receive as a required minimum distribution and when you wish to receive it. If the balance in your Traditional IRA at the time set for distribution is less than the distribution amount you have specified, we may only distribute that balance or ask that you take additional action. Except as provided below, we are not responsible for determining the required minimum distribution amount. We will provide you with a notice by January 31 of each year that either (a) indicates the required minimum distribution and deadline for distribution or (b) notifies you that a required minimum distribution is due and the deadline for such distribution and offer to calculate the required minimum distribution upon your written request. Also, if a required minimum distribution is due, you will be advised by January 31 of that year in the December 31 IRA fair market value statement. The IRS will be advised on Form 5498 if a required distribution is due from your Traditional IRA. These reporting requirements only apply to you (or to your eligible spouse who elects to treat the Traditional IRA as his or her own). We may, but are not required to provide such reports to your beneficiary.

D6. What happens to my Traditional IRA when I die?

Your account balance will be paid to your beneficiary. Your beneficiary is the person or persons you designate when you open your Traditional IRA. You may change your beneficiary designation at any time by contacting us and following the appropriate procedure. Each valid beneficiary designation you file with us will cancel all previous designations. A beneficiary is subject to and bound by all the terms and conditions of the Traditional IRA Custodial

Agreement and Disclosure Statement. A beneficiary is required to complete and submit any and all forms deemed necessary by the Custodian in order to process a transaction such as a distribution or transfer.

If a designated beneficiary (including any contingent beneficiary) does not survive you, such beneficiary's interest shall lapse, and the percentage interest of any remaining beneficiary (including any contingent beneficiary) shall be increased on a pro rata basis unless your beneficiary designation allows otherwise.

If a designated beneficiary (including any contingent beneficiary) does not survive you or if there is no record of a valid designated beneficiary, your Traditional IRA balance will be paid to your spouse. If you are not survived by a spouse, your account will be paid to your surviving children as determined under state law. In such case, a legal or personal representative is required to provide us with a written certification listing the names of your surviving children as determined under state law. If there is no legal or personal representative, then a court order may be required. If you are not survived by a spouse or by any of your children, as certified by your legal or personal representative or by a court order, then your Traditional IRA will be paid to your estate.

If you are divorced at the time of your death and your former spouse is named as beneficiary of your Traditional IRA, your former spouse will be treated as having predeceased you, unless you designated him or her as your beneficiary AFTER the date of the divorce or unless a court order provides otherwise.

E. Conversion of a Traditional IRA to a Roth IRA.

E1. May I convert all or part of my Traditional IRA to a Roth IRA?

Yes. Any Traditional IRA amount converted to a Roth IRA must also satisfy the IRA rollover requirements.

Because of the strict rules that apply to conversions and distributions taken from Roth IRAs within five years after a conversion, you should seek professional tax advice before converting your Traditional IRA to a Roth IRA.

E2. Will I be taxed on the conversion?

Yes. The amount converted from your Traditional IRA will be included in your gross income (except for the portion of the converted amount, if any, which represents a tax-free return of your nondeductible contributions or after-tax amounts you rolled over to your Traditional IRA from an employer retirement plan). The amount converted will not be subject to the 10% additional tax on early distributions, regardless of whether you are under age 59½.

E3. When will I be taxed on the conversion?

Generally, conversions will be taxed in the year of distribution from the Traditional IRA.

F. Recharacterization of IRA Contributions

F1. May I recharacterize contributions made to my Traditional or Roth IRA for a tax year as contributions made to a different type of IRA?

Yes. You may recharacterize your Traditional IRA contributions for a tax year by transferring (in a trustee-to-trustee transfer) the Traditional IRA contributions (or a portion of the contributions) and the related earnings to a Roth IRA, and vice versa. The recharacterization must be completed before the due date for filing your federal income tax return (including extensions) for the tax year for which the contribution was made. The contribution will be treated as having been made to the second IRA on the same date and for the same taxable year as the contribution was originally made to the first IRA for federal tax purposes. Once a recharacterization is made it may not be revoked.

F2. Is a recharacterization treated as a rollover for purposes of the one-rollover-per-year limitation?

No. Recharacterizing a contribution is not treated as a rollover for purposes of the one-rollover-per-year limit.

G. Excess Contributions and Prohibited Transactions

G1. What is an excess contribution?

An excess contribution is any amount you contribute to your Traditional IRA for a tax year that exceeds the maximum amount you are permitted to contribute for that tax year. There is a 6% excise tax on an excess contribution for each year that it remains in your Traditional IRA.

G2. How may I avoid the 6% excise tax?

If you withdraw the excess contribution for a year and any earnings or losses on it before the filing date of your income tax return for that year, including extensions (or any other time permitted by the IRS), you will not have to pay the 6% excise tax. If you do not withdraw the excess contribution by that date, you will be charged the 6% excise tax for that year. In order to avoid subsequent excise taxes, you must either:

- a. contribute less than the maximum allowable contribution in later years, or
- b. withdraw the excess contribution in accordance with applicable rules.

G3. What is a prohibited transaction?

Generally, a prohibited transaction is any improper use of your Traditional IRA by you, your beneficiary or any disqualified person. Prohibited transactions include such actions as you selling property to your Traditional IRA or buying property from it. To learn more about prohibited transactions and who are disqualified persons, refer to IRS Publication 590.

G4. What happens if I engage in a prohibited transaction?

If you or your beneficiary engages in a prohibited transaction, your Traditional IRA will lose its tax-exempt status and you will have to include the entire balance (subject to any applicable basis therein) in your taxable income for that year. Furthermore, you will be subject to the 10% additional tax on the entire balance unless you are over age 59½ or meet one of the other exceptions to the additional tax. If someone other than you or your beneficiary engages in a prohibited transaction with respect to your Traditional IRA, that person may be liable for certain excise taxes.

H. Investments

H1. Who is responsible for investing my Traditional IRA assets?

You are solely responsible for making any investment decision regarding your Traditional IRA assets. You may designate someone other than yourself to direct the investment of the assets in your Traditional IRA by executing a valid third party trading authorization or power of attorney in a form acceptable to us and by naming a person or entity acceptable to us. All investment directions shall be given in a form that complies with the reasonable requirements and procedures imposed by us. Such requirement may include that certain representations and warranties accompany certain directions, including indemnification. The Custodian has no investment advice duties and shall only make investments pursuant to your (or your duly authorized representative's) direction and will not question such direction. In addition, the Custodian its employees and affiliates are indemnified and held harmless for any liability which may arise in our performance of our duties under the Custodial Agreement, except for any liability arising from gross negligence or willful misconduct.

H2. What assets may not be held in my Traditional IRA?

The Custodian in its sole discretion, may refuse to hold any investment. Your Traditional IRA may not be invested in life insurance contracts and, except for investments pooled in a common trust fund or common investment fund, may not be commingled with other property. Further, assets in your Traditional IRA may not be invested in commodities, "collectibles," alcoholic beverages, or any other tangible personal property. The term "collectibles" includes works of art, rugs, antiques, metals, gems, stamps, coins (other than certain gold, silver or platinum coins of the United States or a state and certain bullion, if on the Custodian's approved list of investments). You also may not invest the assets of your Traditional IRA in any investments we determine, in our sole discretion, are administratively or operationally burdensome.

The Custodian has no responsibility for monitoring your Traditional IRA investments. Thus, if you or your duly authorized representative direct us to engage in any a non-qualifying or prohibited transaction or investment with respect to your Traditional IRA, neither the Custodian, its affiliates nor any of our employees will be liable for any adverse investment, tax or other legal consequences that may result from such purchase. Also, if your investment direction results in a prohibited transaction, the tax-favored status of your Traditional IRA will be affected.

H3. Is any interest earned on amounts awaiting investment or disbursement?

The Custodian or an affiliate may retain any interest earned on assets awaiting investment or disbursement. You understand and agree that this interest (generally referred to as "float") will be retained by us as additional compensation for the provision of services with respect to your Traditional IRA. Such interest shall generally be a prevailing interest rate.

Assets awaiting investment include (a) new deposits to the Traditional IRA, including interest and dividends, and (b) any uninvested assets held by the Traditional IRA caused by an instruction to us to purchase or sell securities where investment instructions are received too late in the day to be completed. We may also earn float on distributions from the time funds are distributed from your IRA until you cash the check or other payment method is completed.

I. Other Questions and Answers

I1. Am I required to file any tax forms for my Traditional IRA?

Generally, you will not be required to file any special forms for your Traditional IRA. However, you must file a Form 5329 Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts, with the IRS for any year for which: (1) you are subject to the 6% excise tax for excess contributions; (2) you are subject to the 10% additional tax for distributions for withdrawals before age 59½ and the proper distribution code is not shown on your Form 1099-R Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.; (3) you meet an exception to the 10% additional tax, but the proper distribution code is not shown on your Form 1099-R; or (4) you or your beneficiary are subject to the 50% excise tax for failing to take a minimum distribution after you reach age 70½. Also, you must file a Form 8606 Nondeductible IRAs for any year in which you make a nondeductible contribution to your Traditional IRA, you received distributions from your Traditional IRA and your basis is more than zero or you convert all or any portion of your Traditional IRA into a Roth IRA.

I2. Does the custodian report any information about my Traditional IRA to the Internal Revenue Service?

All IRA custodians are required to report various IRA transactions to the IRS, Social Security Administration and the State Revenue Department.

Form 5498 reports annual, rollover and recharacterized contributions, plus the December 31 fair market value of your account. Form 5498 also reports if a required minimum distribution is required to be made to you for the following year.

Partial withdrawals, periodic distributions, and total distributions are reported on Form 1099-R. Unrelated business taxable income is reported on Form 990-T.

13. Can my Traditional IRA be changed?

Yes. We may amend your Traditional IRA Custodial Agreement by mailing you a copy of the change. You will be deemed to have automatically consented to any amendment, unless we receive written notice to the contrary within 30 days after a copy of the amendment is first mailed to you. Any notice we send you will be mailed or delivered to the last address that we have for you in our records. Although other amendments may be made, generally amendments will be made only to comply with changes in tax law. No amendment can take any part of your IRA away from you or your beneficiary.

14. Will my Traditional IRA be charged any fees?

Yes, all of the fees that may apply to your account are outlined in the fee schedule/notice you will receive when your account is opened. The fee schedule/notice may be changed from time to time, upon 30 days written notice to you. In addition, all of the fees that apply to brokerage accounts will also apply to your account including fees associated with the automatic cash investment service. Please review your relevant account opening documents for descriptions of these fees. If you do not pay fees by the due date, we may deduct these fees from your Traditional IRA.

15. How do Traditional IRAs compare to Roth IRAs?

Below is a comparison chart that you should review to help you determine which type of IRA would best suit your needs:

What is/are my	Traditional IRA	Roth IRA
Tax Benefits	<ul style="list-style-type: none"> • Tax-deferred earnings • Contributions may be tax-deductible subject to Modified Adjusted Gross Income (MAGI) limits 	<ul style="list-style-type: none"> • Tax-advantaged earnings • Tax-free qualified distributions*
Deductibility	Deductibility is determined by your compensation & modified adjusted gross income level, your federal filing status and your coverage under a workplace retirement plan. Refer to the IRS Publication 590 or www.irs.gov for specifics regarding deductibility limits for each tax year.	Contributions are not deductible.
Required Minimum Distribution	RMDs are required beginning at age 72.	None during your lifetime
Taxes on Distributions	<ul style="list-style-type: none"> • Before-tax contributions and any earnings are subject to ordinary income tax. • If you have before- and after-tax amounts in any of your Traditional, SEP, or SIMPLE IRAs, all distributions or conversions are taken on pro rata basis. • You may be subject to a 10% additional tax unless an exception applies. 	<ul style="list-style-type: none"> • Contributions are always withdrawn tax-free. • Qualified distributions are tax-free. Distributions are qualified after five years and age 59½ or you are disabled, or using the first time homebuyer exception, or taken by your beneficiaries due to your death. • A non-qualified distribution may be subject to ordinary income tax and an IRS 10% additional tax unless an exception applies.
Eligibility	Must have earned income to contribute to an IRA	
Contribution Limits	Federal tax laws determine how much you may contribute. In any year you or your spouse receive compensation, you may make total annual contributions to all of your Traditional and Roth IRAs in any amount up to the lesser of the compensation you and your spouse receive for that year (less any Traditional and Roth IRA contributions made by or on behalf of your spouse) or the maximum amount as determined by federal tax laws. Refer to the IRS Publication 590 or www.irs.gov for current contribution limits. Contributions must be made in cash, check, or money order. Contributions cannot be made in-kind, i.e., securities, property.	
Exception to 10% Additional Tax	Exceptions to the 10% additional tax are for distributions after reaching age 59½, death, disability, eligible medical expenses, certain unemployed individuals' health insurance premiums, qualified first-time homebuyer (\$10,000 lifetime maximum), qualified higher education expenses, Substantially Equal Periodic Payments (SEPP), Roth conversions, qualified reservist distribution, birth or adoption expenses (up to \$5,000), or IRS levy.	

Section II: WFCS Traditional IRA Custodial Agreement

Wells Fargo Clearing Services, LLC, a firm with its principal office in St. Louis, Missouri and a non-bank IRA custodian ("Custodian") hereby establishes the "Wells Fargo Clearing Services, LLC Traditional Individual Retirement Custodial Account" ("Custodial Account" or "IRA") as a custodial account for an eligible customer ("Depositor") who enters into the Traditional IRA Account Custodial Agreement ("Agreement") as set forth herein by executing an IRA enrollment/application form.

WFCS TRADITIONAL INDIVIDUAL RETIREMENT CUSTODIAL ACCOUNT

(Under section 408(a) of the Internal Revenue Code)

Form 5305-A (April 2017)

Department of the Treasury, Internal Revenue Service

The Depositor whose name appears on the Depositor's IRA enrollment/application form is establishing a Traditional Individual Retirement Account under section 408(a) to provide for his or her retirement and for the support of his or her beneficiaries after death.

The Custodian has given the Depositor the disclosure statement required by Regulations section 1.408-6.

The Depositor has assigned the Custodial Account the sum shown on the Depositor's Contribution Form.

The Depositor and the Custodian make the following agreement:

Article I

Except in the case of a rollover contribution described in section 402(c), 403(a)(4), 403(b)(8), 408(d)(3), or 457(3)(16), an employer contribution to a simplified employee pension plan as described in section 408(k), or a recharacterized contribution described in section 408A(d)(6), the Custodian will accept only cash contributions up to \$5,500 per year for tax years 2013 through 2017. For individuals who have reached the age of 50 before the close of the tax year, the contribution limit is increased to \$6,500 per year for tax years 2013 through 2017. For tax years after 2017, the above limits may be increased to reflect a cost-of-living adjustment, if any.

Article II

The Depositor's interest in the balance in the Custodial Account is non-forfeitable.

Article III

1. No part of the Custodial Account funds may be invested in life insurance contracts, nor may the assets of the Custodial Account be commingled with other property except in a common trust fund or common investment fund (within the meaning of section 408(a)(5)).
2. No part of the Custodial Account funds may be invested in collectibles (within the meaning of section 408(m) except as otherwise permitted by section 408(m)(3), which provides an exception for certain gold, silver, and platinum coins issued under the laws of any state, and certain bullion.

Article IV

1. Notwithstanding any provision of this Agreement to the contrary, the distribution of the Depositor's interest in the Custodial Account shall be made in accordance with the following requirements and shall otherwise comply with section 408(a)(6) and the regulations thereunder, the provisions of which are incorporated herein by reference.
2. The Depositor's entire interest in the Custodial Account must be, or begin to be, distributed not later than the Depositor's required beginning date, April 1 following the calendar year in which the Depositor reaches age 70½. By that date, the Depositor may elect, in a manner acceptable to the Custodian, to have the balance in the Custodial Account distributed in:
 - a. A single sum or
 - b. Payments over a period not longer than the life of the Depositor or the joint lives of the Depositor and his or her designated beneficiary.
3. If the Depositor dies before his or her entire interest is distributed to him or her, the remaining interest will be distributed as follows:
 - a. If the Depositor dies on or after the required beginning date and:
 - i. the designated beneficiary is the Depositor's surviving spouse, the remaining interest will be distributed over the surviving spouse's life expectancy as determined each year until such spouse's death, or over the period in paragraph (a)(iii) below if longer. Any interest remaining after the spouse's death will be distributed over such spouse's remaining life expectancy as determined in the year of the spouse's death and reduced by 1 for each subsequent year, or, if distributions are being made over the period in paragraph (a)(iii) below, over such period.

- ii. the designated beneficiary is not the Depositor's surviving spouse, the remaining interest will be distributed over the beneficiary's remaining life expectancy as determined in the year following the death of the Depositor and reduced by 1 for each subsequent year, or over the period in paragraph (a)(iii) below if longer.
 - iii. there is no designated beneficiary, the remaining interest will be distributed over the remaining life expectancy of the Depositor as determined in the year of the Depositor's death and reduced by 1 for each subsequent year.
 - b. If the Depositor dies before the required beginning date, the remaining interest will be distributed in accordance with (i) below or, if elected or there is no designated beneficiary, in accordance with (ii) below:
 - i. The remaining interest will be distributed in accordance with paragraphs (a)(i) and (a)(ii) above (but not over the period in (a)(iii), even if longer), starting by the end of the calendar year following the year of the Depositor's death. If, however, the designated beneficiary is the Depositor's surviving spouse, then this distribution is not required to begin before the end of the calendar year in which the Depositor would have reached age 70½. But, in such case, if the Depositor's surviving spouse dies before distributions are required to begin, then the remaining interest will be distributed in accordance with (a)(ii) above (but not over the period in paragraph (a)(iii), even if longer), over such spouse's designated beneficiary's life expectancy, or in accordance with (ii) below if there is no such designated beneficiary.
 - ii. The remaining interest will be distributed by the end of the calendar year containing the fifth anniversary of the Depositor's death.
- 4. If the Depositor dies before his or her entire interest has been distributed and if the designated beneficiary is not the Depositor's surviving spouse, no additional contributions may be accepted in the account.
- 5. The minimum amount that must be distributed each year, beginning with the year containing the Depositor's required beginning date, is known as the "required minimum distribution" and is determined as follows:
 - a. The required minimum distribution under paragraph 2(b) for any year, beginning with the year the Depositor reaches age 70½, is the Depositor's account value at the close of business on December 31 of the preceding year divided by the distribution period in the uniform lifetime table in Regulations section 1.401(a)(9)-9. However, if the Depositor's designated beneficiary is his or her surviving spouse, the required minimum distribution for a year shall not be more than the Depositor's account value at the close of business on December 31 of the preceding year divided by the number in the joint and last survivor table in Regulations section 1.401(a)(9)-9. The required minimum distribution for a year under this paragraph (a) is determined using the Depositor's (or, if applicable, the Depositor and spouse's) attained age (or ages) in the year.
 - b. The required minimum distribution under paragraphs 3(a) and 3(b)(i) for a year, beginning with the year following the year of the Depositor's death (or the year the Depositor would have reached age 70½, if applicable under paragraph 3(b)(i)) is the account value at the close of business on December 31 of the preceding year divided by the life expectancy (in the single life table in Regulations section 1.401(a)(9)-9) of the individual specified in such paragraphs 3(a) and 3(b)(i).
 - c. The required minimum distribution for the year the Depositor reaches age 70½ can be made as late as April 1 of the following year. The required minimum distribution for any other year must be made by the end of such year.
- 6. The owner of two or more Traditional IRAs may satisfy the minimum distribution requirements described above by taking from one Traditional IRA the amount required to satisfy the requirement for another in accordance with the regulations under section 408(a)(6).

Article V

- 1. The Depositor agrees to provide the Custodian with all information necessary to prepare any reports required under section 408(i) and Regulations sections 1.408-5 and 1.408-6.
- 2. The Custodian agrees to submit to the Internal Revenue Service ("IRS") and the Depositor the reports prescribed by the IRS.

Article VI

Notwithstanding any other articles which may be added or incorporated, the provisions of Articles I through III and this sentence will be controlling. Any additional articles that are not consistent with section 408(a) and the related regulations will be invalid.

Article VII

This Agreement will be amended from time to time to comply with the provisions of the Code and the related regulations. Other amendments may be made with the consent of the persons whose signatures appear on the IRA enrollment/application form.

Article VIII

1. Definitions.

- a. "Beneficiary" means the person or persons designated in accordance with paragraph 4.
- b. "Broker" means the Introducing Firm and any other broker-dealer providing investment services in connection with the Traditional IRA Custodial Account.
- c. "Code" means the Internal Revenue Code of 1986, as amended.
- d. "WFCS" means Wells Fargo Clearing Services, LLC in its capacity as Custodian, its successors, permitted assigns, and any affiliated organization, all acting in a custodial capacity.
- e. "Introducing Firm" means each broker-dealer who has entered into an agreement with WFCS pursuant to which WFCS, as agent for such broker-dealer, is contractually assigned the responsibility for the performance of certain back office, trade processing and custody, books and records and margin credit functions.
- f. "Participant" means the Depositor, and after the Depositor's death, the Beneficiary. For investment purposes under Article VIII, paragraph 5, Participant shall also include the Depositor's or Beneficiary's legal representative or one to whom he has granted a valid power of attorney on a form acceptable to Custodian.
- g. "Spouse" or "spouse" means the person lawfully married to the Depositor. The Depositor's surviving Spouse is the Spouse remaining or deemed by law to remain alive after the Depositor's death.

2. Resignation of Custodian/Designation of New Custodian.

- a. The Custodian may resign as custodian of the IRA upon giving at least thirty (30) days prior written notice to the Participant. Prior to its resignation, the Custodian may, but shall not be required to appoint a successor custodian. If the resigning Custodian does not appoint a successor custodian or if the Participant does not consent to such appointment, the Participant shall, prior to the effective date of such resignation, appoint a successor custodian to receive funds held in the IRA and deliver evidence to the Custodian of the acceptance of such appointment by such successor. The Custodian shall then deliver the balance held in the IRA to its successor, or to the Participant for his delivery to its successor, on the effective date of the resignation or as soon thereafter as practical. In the event that the Participant shall fail or refuse to appoint a successor custodian during such thirty (30)-day period, the Custodian may make distribution directly to the Participant of the balance held in the IRA. The Custodian may reserve such funds as it deems necessary to cover any fees or charges against the IRA.
- b. The Custodian may at any time and in its sole discretion appoint a successor custodian of the IRA, provided that such successor is an affiliate of the Custodian.
- c. If the Custodian is merged with or purchased (in part, including your IRA or in whole) by another organization authorized to serve as a custodian, then that custodian may automatically become the trustee or custodian of your Traditional IRA.

3. Distributions.

- a. **Discretionary Distributions.** Except as provided below, distributions shall be made upon the direction of the Participant. In its sole discretion, the Custodian may require that such direction from the Participant be in writing. The Custodian shall be under no duty or obligation to inquire as to the propriety of any distribution instruction, including any distribution instructions relating to the resignation of the Custodian.

Participant is solely responsible for determining whether his or her election to withdraw all or a portion of the IRA will result in the imposition of distribution taxes. Custodian is not obligated to make a distribution without being provided the tax identification number of the recipient.

- b. **Required Distributions.** The Custodian shall hold each IRA separately and make distributions in accordance with Article IV hereof and section 408(a) of the Code and the following provisions of this Article VIII. To the extent that Article IV is not consistent with section 408(a), as amended, section 408(a) shall be controlling.

If prior to April 1 of the year following the year in which the Depositor becomes age 70½, the Custodian has not received from the Depositor a request for commencement of the distribution of the IRA or, notified the Custodian that the Depositor will satisfy the minimum distribution requirements that apply to the IRA from another individual retirement arrangement in accordance with paragraph 6 of Article IV, the Depositor agrees that the Custodian may, in its sole discretion, distribute to the Depositor the required minimum payment based on the Uniform Life Expectancy Table published by the IRS. The Depositor agrees that the Custodian is not obligated to make such payment and will not be liable for any taxes related to failure to take the required distribution. In its sole discretion, the Custodian may require that Depositor's request be in writing.

- c. Distributions on Death.** If the Depositor dies prior to the commencement of distributions to him the balance in the IRA shall be distributed, applied or held in accordance with Article IV of the IRA pursuant to the request of the Beneficiary. If the Custodian does not receive such a request within ninety (90) days after it receives written notice of the Depositor's death, it may distribute the balance in the IRA to his Beneficiary in a single lump sum payment. The Beneficiary agrees that the Custodian is not obligated to make such payment. In its sole discretion, the Custodian may require that the Beneficiary's request be in writing.

If the sole Beneficiary is the Depositor's surviving spouse, the surviving spouse may elect to treat the IRA as the spouse's IRA. The foregoing election will be deemed to have been made if the surviving spouse contributes to the IRA, makes a rollover contribution to or from the IRA or fails to elect to receive a distribution by December 31 of the calendar year that contains the first anniversary of the Depositor's death or otherwise in accordance with Article IV or paragraph (e) hereof.

- d. Payments to Children.** If a distribution upon the death of the Depositor is payable to a person known by the Custodian to be a minor or otherwise under a legal disability, the Custodian may, in its absolute discretion, make all, or any part of the distribution to such other person as may be acting as a parent of such Beneficiary or legal guardian, committee, conservator, trustee or other legal representative, wherever appointed, of such Beneficiary and the receipt by such person shall be a full and complete discharge by the Custodian of any sum so paid.
- e. Annuity Payments.** Notwithstanding anything in Article IV3(b) or (c) to the contrary, no distribution in the form of an annuity shall be made hereunder.

4. Beneficiary.

The Depositor shall designate in writing the person or persons (or entity or entities) to receive any distribution to be made by reason of the Depositor's death. Each such designation shall be filed with the Custodian in a form acceptable to the Custodian and may be changed from time to time by the Depositor filing a new written designation with the Custodian. The Custodian reserves the right to limit the number of Beneficiaries or other directions designated on your IRA. A Beneficiary is subject to and bound by all the terms and conditions of the Traditional IRA Custodial Agreement and Disclosure Statement. A Beneficiary is required to complete and submit any and all forms deemed necessary by the Custodian in order to process a transaction such as a distribution or transfer.

If you invest all or a portion of his or her IRA in an annuity, the annuity is an investment within the IRA. If the Depositor invests all or a portion of his or her IRA in an annuity, then his or her account balance of the annuity will be paid in accordance with either the beneficiaries the Depositor designates on his or her IRA or the default beneficiary provisions of this Agreement. When an annuity is held in your IRA, a spouse beneficiary may have spousal rights (i.e. spousal continuation) that he or she may be able to exercise upon your death. If you designate a non-spouse beneficiary (someone other than your spouse) upon your death any annuity will be liquidated. The annuity carrier will transfer the proceeds to your IRA to be distributed in accordance with the beneficiary designation on file with us.

If a designated beneficiary (including any contingent beneficiary) does not survive the Depositor, such beneficiary's interest shall lapse, and the percentage interest of any remaining beneficiary (including any contingent beneficiary) shall be increased on a pro rata basis unless the Depositor's beneficiary designation provides otherwise.

If you have more than one beneficiary who is entitled to benefits from your account after you die, each beneficiary's interest in your IRA will be considered to be a subaccount for purposes of determining required minimum distributions. The distribution rules will then be applied to each beneficiary's benefit.

In the event no designation is filed at the time of Depositor's death, there is no surviving Beneficiary or the Beneficiary designation is deemed illegal or otherwise prohibited by state or other law, the Beneficiary shall be the Depositor's surviving spouse. In the event the Depositor does not have a spouse or the Depositor's spouse predeceases the Depositor, the Beneficiary shall be the Depositor's children as determined under state law. In such a case, a legal or personal representative shall provide the Custodian a written certification listing the names of the Depositor's surviving children. If there is no legal or personal representative, a court order may be required. Under the foregoing circumstances, if the Depositor is not survived by children as determined under state law, the Custodial Account shall be paid to the Depositor's estate.

The Custodian may pay to the Depositor's surviving spouse such amount of the Traditional IRA to which he or she demonstrates to the satisfaction of the Custodian that he or she is entitled under marital or community property laws to the extent that the Depositor has not designated the Depositor's surviving spouse to receive such amount as a beneficiary, unless the Depositor's spouse has properly consented in writing otherwise. The Depositor understands that we may reasonably delay payment to the Depositor's beneficiaries to the extent necessary for us to determine

whom to pay and the proper amounts. It is the Depositor's responsibility to determine whether such laws apply and to request the Depositor's spouse to consent to the Depositor's beneficiary designation if appropriate. The Depositor understands that we are not responsible if a payment has been made in good faith to a party other than the Depositor's surviving spouse and that the Depositor's surviving spouse may not recover such amount paid from us.

In the event that the Depositor names his or her spouse as Beneficiary of the IRA, the following provisions apply:

- If a Depositor designates his spouse as Beneficiary and there is a subsequent divorce, the ex-spouse will be treated like any beneficiary that predeceases the Depositor; this change may be overruled by court order (such as if the divorce decree requires that the ex-spouse remain as beneficiary);
- If the ex-spouse is designated as Beneficiary AFTER the effective date of the divorce, he or she will remain as Beneficiary for the IRA, subject to surviving Depositor; this change may be overruled by court order (such as if the divorce decree requires that the ex-spouse be removed as Beneficiary); and
- The Custodian shall be released and held harmless in the event that we are not notified of the divorce prior to making payment and therefore pays to the ex-spouse.

Unless a designation filed by the Depositor and agreed to by the Custodian states otherwise, if the Beneficiary dies after the Depositor, including the time before the determination date (September 30 in the year following the year of death of the Depositor) the beneficiary will be the person, persons, legal entity or entities designated by the Beneficiary. Such designation shall be filed with the Custodian on a form acceptable to the Custodian. In the event no designation is filed at the time of the Beneficiary's death or there is no surviving beneficiary designated by the Beneficiary, the beneficiary shall be the Beneficiary's surviving spouse. In the event that the Beneficiary does not have a surviving spouse, the beneficiary shall be the Beneficiary's children as determined under state law. In such a case, a legal or personal representative shall provide the Custodian a written certification listing the names of the Beneficiary's surviving children. If there is no legal or personal representative, a court order may be required. Under the foregoing circumstances, if the Beneficiary is not survived by children as determined under state law, the beneficiary shall be the Beneficiary's estate.

5. Investments.

a. Participant Direction. The IRA shall be invested, as instructed by the Participant, in one or more of the investment options made available by Broker and permitted in accordance with Subsection (b) hereof. Such investments shall be subject to the terms and conditions of this Agreement and in the relevant new account documents. All investment directions shall be given in a form that complies with the reasonable requirements and procedures imposed by the Custodian. Such requirements may include that certain representations and warranties and agreements accompany such directions, including indemnification. The Participant may designate someone else to direct the investment of the assets of the IRA by executing a valid third party trading authorization or power of attorney on a form acceptable to the Custodian and by naming a person or entity acceptable to the Custodian.

We shall not be liable for any loss, liability, or penalty, which results from Participant's (or his or her duly authorized representative's) exercise of control (whether as a result of action or inaction) over the IRA.

b. Permitted Investments. Investments may be made in instruments and investment vehicles that are permitted by the Custodian and are compatible with its administrative and operational requirements. The Custodian or its affiliates shall not be liable for any liabilities, including tax liabilities, resulting from investments not compatible with its administrative and operational requirements. The Custodian, at its discretion, may refuse to hold any investment or investment type, including, but not limited to, gold, silver and platinum coins issued under the laws of any state and bullion. The Custodian also has the right to refuse to accept any transfer or rollover of assets other than cash.

The Custodian will not be liable for failure to notify the Participant of any corporate actions regarding securities held in the IRA that are not provided by any service to which the Custodian subscribes. The Participant also agrees that the Custodian shall have no duty to forward to the Participant any class action lawsuit or other legal information unless compensated by the parties to the legal action for research and distribution expenses.

The Participant acknowledges and agrees to arbitrate controversies as described in other account opening documents.

c. Investment Powers.

- i. The Custodian may delegate and/or assign to one or more corporations, entities or persons, whether or not affiliated with the Custodian, the performance of record keeping and other ministerial services in connection with the IRA.
- ii. The Custodian may appoint one or more sub-custodians that may include affiliates of the Custodian.
- iii. The Custodian may hold property in nominee name, in bearer form, or in book entry form, in a clearinghouse corporation or in a depository (including an affiliate of the Custodian).
- iv. If made available, assets of the IRA may be invested in deposits of Wells Fargo Bank, N.A. (or an affiliate) that bear a reasonable rate of interest.
- v. If made available, assets of the IRA may be invested in any common or collective trust fund or common investment fund maintained by Wells Fargo Bank, N.A. or its affiliate and the provisions of the document that govern any such fund, as amended, are hereby incorporated.

- d. **Voting.** The Custodian shall follow Participant's (or his or her duly authorized representative's) written instructions for voting shares and exercising other rights of ownership for investments held in the IRA. In absence of direction, the Custodian will not exercise any rights and will not be responsible for failing to take action.
- e. **Investment Advisory Services.** Participant may enter into an agreement with Custodian, its affiliates, or Introducing Firm to provide investment advisory services and any services provided thereunder will be subject to the terms of such agreement.
- f. **Use of Introducing Firm.** If you open your account through an Introducing Firm, you agree that, unless otherwise prohibited by law, any benefits, rights or protections of the Custodian under this Agreement are extended to and may be exercised by, or assigned to, the Introducing Firm and may be enforced independently or jointly by the Custodian and/or the Introducing Firm.

6. Taxes.

The Custodian shall have the power and right to pay from the IRA any estate, inheritance, income or other taxes, and any interest or penalties assessed or levied with respect to the IRA or the Participant's interest therein. The Custodian may liquidate assets held in the IRA for taxes withheld or assessed against the IRA. The Custodian is not obligated to liquidate assets and is not responsible for any tax liabilities if assets are liquidated or if they are not liquidated.

The Participant by signing the IRA enrollment/application form and under penalties of perjury certifies that:

- a. The social security number shown on the IRA enrollment/application form along with any other account opening forms is the Participant's correct taxpayer identification number.
- b. The Participant is not subject to backup withholding because (1) the Participant is exempt from backup withholding, or (2) the Participant has not been notified by the IRS he or she is subject to backup withholding as a result of failure to report all interest or dividends, or (3) the IRS has notified the Participant that he or she is no longer subject to backup withholding. Or, the Participant has notified the Custodian in writing that he or she is subject to backup withholding.

7. Excess Contributions.

If the Depositor determines that any part or all of the contribution to the IRA for any taxable year is an excess contribution as defined in section 4973(b) of the Code, he or she may give the Custodian a written request for the refund of the amount of the excess contribution for such taxable year. Upon receiving such request the Custodian shall refund the requested amount.

8. Amendment.

Subject to the provisions of Article VII, the Custodian may amend the provisions of the IRA at any time by giving written notice of the amendment to the Participant. The Participant is deemed to have automatically consented to any amendment unless the Participant notifies the Custodian in writing that the Participant does not consent to the amendment and provides written notice of the IRA termination within 30 days after the Custodian sends a copy of the amendment to the Participant. Any and all amendments made to comply with any changes in applicable laws or regulations shall not require the Participant's consent.

9. Termination.

The IRA shall terminate when the Custodian receives written instructions from the Participant to transfer all of the assets of the IRA to the trustee or custodian of another retirement plan or directly to the Participant or upon the distribution of all of the assets of the IRA in accordance with Article IV hereof. In order for the Participant to transfer all of the assets of the IRA, the Participant must give the Custodian written instructions to make the transfer at least fifteen (15) days prior to the date the transfer is to be made. If the Custodian is notified by the Commissioner of the Internal Revenue Service that another custodian must be substituted for the Custodian because the Custodian has failed to comply with the requirements of Treasury regulation section 1.408-2(e) or is not keeping the records, making returns or rendering statements as required by the Internal Revenue Service's forms or regulations, the Custodian will substitute another custodian and will notify the Participant of this fact. The Participant agrees upon such notification or upon notification from the Commissioner of the Internal Revenue Service to transfer the Participant's assets to another individual retirement account or to substitute another custodian for the Custodian. The Custodian shall not be liable for any actions or failures to act on the part of any successor custodian or trustee nor for any tax consequences resulting for the transfer or distribution of assets pursuant to this section.

The Participant may not receive interest or dividends that have accrued but that have not been credited on a terminated IRA. A quarterly minimum balance fee of up to \$10 (or the balance of the account if less than \$10) may apply if your balance falls below \$50. If the fee should bring your account to a zero balance, the Custodian may terminate your IRA.

10. General Provisions.

The following general provisions apply to this Agreement.

- a. Non-Assignable Interests.** The Participant shall not have any right to pledge any part of the IRA as security for a loan or to assign, transfer or in any way create a lien on the IRA or any payments to be made under this IRA. Any indemnification agreement, cross-collateralization agreement or other grant of a security interest in favor of the Custodian or its affiliates, in any other agreement the Participant may have with us, as set forth in any other agreement, which guarantees the payment of debits to (or by) the Custodial Account under this Agreement by (or to) a Related Account is hereby null, void, and unenforceable with respect to the Custodial Account under this Agreement, notwithstanding any contrary provisions in the Related Account agreement. For this paragraph, a "Related Account" is another account established with us where such account is subject to an agreement with us that also covers the Custodial Account and /or guarantees the payment of debits to the Plan Account. This paragraph shall be interpreted in a manner consistent with the Department of Labor's Prohibited Transaction Class exemption 80-26 and shall not limit our ability to seek any and all legal remedies against you with regard to any indebtedness.

The IRA shall not be subject to any execution, attachment, assignment, garnishment or other legal process by any creditor of the Participant except to the extent allowed by applicable law. Notwithstanding the foregoing, all or a portion of the Participant's interest may be transferred to the Participant's former spouse pursuant to a valid divorce decree, incorporated property settlement agreement or agreement of legal separation. Any interest so transferred shall be treated as an IRA for the benefit of the former spouse and such spouse shall be treated as the Depositor of such IRA. Custodian may require any additional instruction it deems reasonable and necessary to accomplish the transfer. The Custodian, nor its affiliates, will not be liable for any adverse consequences resulting from such transfer.

- b. Construction.** If any part of the agreements governing this account is held to be illegal or invalid, the remaining parts shall not be affected. Neither the Participant's nor the Custodian's failure to enforce at any time or for any period of time any of the provisions of the governing agreements constitutes a waiver of such provisions, or the rights of either party to enforce each and every provision thereafter. The Participant further agrees to be bound by the regulations of the Custodian or any governmental agency regarding the operation of this IRA or any investment held hereunder.

- c. Gender.** Wherever in the language of this IRA the masculine gender is used, it shall be deemed equally to refer to the feminine gender.

d. Commissions, Expenses and Fees.

- i. All expenses incurred in connection with the administration of the IRA, including fees for legal services, and such reasonable compensation to the Custodian as may be established by the Custodian, may be paid from the IRA by the Custodian. Reimbursement for any expenses shall be due and payable upon demand. When the Custodial Account is established, the Participant will be furnished with a schedule of fees/fee notice and thereafter will give the Participant written notice of any changes in that schedule. Other fees and expenses incurred due to the management of the IRA, including but not limited to investment advisory fees, may also be paid from the IRA by the Custodian at the direction of the Participant.
- ii. All annual fees for a calendar year shall be due and payable when invoiced. The Custodian may charge any annual fees previously disclosed without any further notification to the Participant. In the event that the IRA is terminated or transferred, a termination and/or transfer fee and any outstanding annual fees (including the current year's annual fee) shall be due and payable on the date of the termination or transfer. The Custodian may liquidate assets held in the IRA to make withdrawals, distributions or transfers or pay fees, expenses, liabilities, charges or taxes assessed against the IRA. The Custodian is not obligated to liquidate assets and is not responsible for any tax liabilities if assets are liquidated or if they are not liquidated.
- iii. The Custodian, or an affiliate, may retain any interest earned on assets awaiting investment or disbursement. You understand and agree that this interest (generally referred to as "float") will be retained by us as additional compensation for the provision of services with respect to your Traditional IRA. Such interest shall generally be a prevailing interest rate.

Assets awaiting investment include (a) new deposits to the Traditional IRA, including interest and dividends, and (b) any uninvested assets held by the Traditional IRA caused by an instruction to us to purchase or sell securities where investment instructions are received too late in the day to be completed. We may also earn float on distributions from the time funds are distributed from the IRA until the check is cashed or other payment method is completed.

- e. Reports.** The Participant agrees to provide information to the Custodian at such time and in such manner as may be necessary to prepare any reports required pursuant to the Code and the regulations thereunder. The Participant agrees to hold the Custodian harmless against any liability arising from any inaccuracies or omissions with respect to such information.

- f. No Representations.** The Participant shall not rely on any oral or written representations of the Custodian, its agents, affiliates, officers, directors, and employees as to the tax or other effect of any transaction relating to the IRA.
- g. Power of Attorney.** The Participant may designate one or more individuals to act as the Participant's attorney-in-fact. Such written designations shall be made in a manner acceptable to the Custodian. The Custodian may rely on such designation until the Custodian has received written notification to the contrary. The Custodian shall be under no liability for any loss of any kind occasioned by its actions in accordance with the directions of the Participant's attorney-in-fact, and shall be under no duty to question any direction of the Participant's attorney-in-fact.

Payments from the IRA may be made at our discretion to the Participant's duly authorized or qualified legal representative, including without limitation, legal guardian, committee or attorney-in-fact, during any period that the Participant is incapable of executing a valid receipt for such payments. Any payment made pursuant to the provisions of this paragraph shall be a complete discharge of any liability for the making of such payment from the IRA.

The Custodian may, at its sole discretion, prohibit any transaction and/or acts requested by the attorney-in-fact.

- h. Authority to Contract.** The Participant acknowledges that this document and any accompanying documents constitute a contract between the Participant and the Custodian. By entering into this contract, the Participant agrees that he or she has full legal power and authority to enter into any transaction with or through the Custodian and to provide instructions related to the IRA. The Participant agrees to promptly notify the Custodian in writing if their authority described above materially changes. The Participant agrees to be bound by any and all rules and regulations of the Custodian or any government agency regarding the operation of the IRA or any investment held hereunder.
- i. Effective Date.** The effective date shall be the date that the Custodian accepts the Depositor's IRA enrollment/application form.
- j. Notice.** Notices to us concerning the IRA must be in writing and must be delivered in person or sent by registered or certified mail to the mailing address specified in Question A2 of the Disclosure Document, as that address may be changed from time to time, or to any other address specified by us. We may honor any instructions in writing from the Participant sent by mail yet shall not be responsible for failure to follow any instructions not sent by certified or registered mail. Notices from us shall be in writing and sent to the Participant's address listed in the IRA enrollment/application form (or most current address of record), or other address specified by the Participant.
- k. Extraordinary Events.** The Participant agrees that the Custodian and its affiliates shall not be liable for any loss or delay caused directly or indirectly by government restrictions, exchange or market rulings, suspension of trading, war, acts of terrorism, strikes, failure of the mail or other communication systems, mechanical or electronic failure, failure of third parties to follow instructions, or other conditions beyond the control of the Custodian.

11. Sharing Information.

The Participant expressly agrees that the Custodian is authorized to share such IRA information which it may lawfully share with its affiliated entities, including Broker, for such purposes as the Custodian, in its sole discretion, may deem necessary or appropriate.

The Custodian or its agent may submit the Participant's name, address, and security positions to the agent of the issuer of the securities held in the name of the Participant or to the Custodian's agent for corporate communications unless we receive written notification from the Participant to the contrary.

12. Limitations on Custodial Liability and Indemnification.

The Participant and the Custodian intend that the Custodian shall have and exercise no discretion, authority, or responsibility as to any investment in connection with the IRA and the Custodian shall not be responsible in any way for the purpose, propriety, or tax treatment of any contribution, or of any distribution, or any other action or inaction taken pursuant to the Participant's (or his or her duly authorized representative's) direction. Participant agrees that the acceptance of any contribution by us is not an opinion that any party will be entitled to a tax deduction or "rollover" treatment on such amount. Participant understands that the Custodian has no responsibility or obligation to calculate the amount of any distribution or to make any election for the Participant. The Participant shall bear sole responsibility for the suitability of any investment and for any adverse consequences arising from such an investment, including, without limitation, the inability of the Custodian to value or to sell an investment, or the generation of unrelated business taxable income with respect to an investment. To the fullest extent permitted by law, the Participant shall at all times fully indemnify and hold harmless the Custodian and its agents, affiliates, successors, and assigns and its officers, directors, and employees, from any and all liability arising from the Participant's (or his or her duly authorized representative's) investment direction under this IRA and from any and all other liability whatsoever which may arise in connection with this IRA, except liability arising under applicable law or liability arising

from the gross negligence or willful misconduct on the part of the indemnified person.

The Custodian will be responsible only for the cash and property actually received by it under the terms of the IRA and will not be responsible for the collection of contributions to the IRA. Establishment of or subsequent contribution to this IRA is not intended to be a transfer or gift under any state Uniform Transfers to Minors Act or any comparable act under the laws of any state which may have jurisdiction over this IRA. Our only duties and responsibilities with respect to the IRA shall be those specifically set forth in this IRA.

13. Recording Conversations.

The Participant understands and agrees that the Custodian and the Broker may electronically record any of the Participant's telephone conversations with the Custodian or the Broker. The Participant waives all rights to object to the admissibility into evidence of such recording in any legal or other proceeding between the Participant and the Custodian, its employees or affiliates, or in any proceeding brought by an exchange or governmental agency to which the Custodian, its employees or affiliates, are party or in which records are subpoenaed.

14. Holding Account Assets.

The Participant hereby authorizes us to comply with any process, summary, order, injunction, execution, distribution, levy, lien, or notice of any kind ("Process") received by or served upon us which in our sole opinion affects the IRA.

The Participant authorizes us to, at its option and without liability, thereupon refuse to honor orders to pay or withdraw monies from the IRA and to either hold the balance therein until the Process is disposed of to our satisfaction, or to pay the balance over to the source of the Process. In any event, we shall have no obligation to contest the service of any such Process, or the jurisdiction of said service. The Custodian may also require additional clarification or support for any court order or other document if it deems that the terms or effectiveness of the order or document are unclear. In any event, the Custodian shall have no obligation to contest the service of any such Process, or the jurisdiction of said service. In addition, the Custodian has a right to freeze or hold an account balance in the event that it believes that ownership of the account or any proceeds therein are in dispute and may continue to hold or freeze the account until the dispute is resolved to its satisfaction.

If the Custodian is unable to make a distribution to the appropriate party within 6 months after such distribution is to be made because we are unable to contact the Participant by mailing to the most recent address provided to us by the Participant for purposes of the IRA, the Custodian may, without liability for so doing, sell any securities in the IRA and, subject to applicable limitations, deposit the proceeds and any other funds in a bank deposit or a money market mutual fund, as designated by us from time to time, until such time as disbursement is possible to the appropriate party or until such funds escheat to a governmental agency by operation of law.

15. Counterparts.

The IRA enrollment/application form may be executed in any number of counterparts, each one of which shall be deemed to be the original although the others have not been produced.

Section III: Additional Information

A. Periodic Statements For Your IRA Investment Options.

You will receive a periodic statement reflecting all of the investments in your IRA. In addition, you will receive a statement reflecting activity following any month in which there is activity in your IRA.

If you have questions about your IRA statement, please contact us. You must notify us within 10 days in writing of any discrepancies noted on your statement, otherwise the statement will be deemed correct and conclusive.

B. How to Determine Your Annual Contributions to Date.

To determine the amount you have contributed to your IRA at any point in time, you should refer to your statement. Each statement will include a total of contributions made during that calendar year.

C. Tax Reporting.

Any discrepancies or errors in any tax reporting by the Custodian must be reported to the Custodian within 60 days after the reporting is mailed by the Custodian to the Participant.



**TAX EXEMPT AND
GOVERNMENT ENTITIES
DIVISION**

**DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, D.C. 20224**

July 1, 2003

Wachovia Securities LLC
901 East Byrd Street
Richmond, VA 23219

EIN Number: 34-1542819

Ladies and Gentlemen:

In a letter dated March 21, 2003, as supplemented by a facsimile transmitted on June 23, 2003, your authorized representative requested a written notice of approval that Wachovia Securities LLC may act as a nonbank custodian of medical savings accounts established under section 220 of the Internal Revenue Code, plans qualified under section 401, accounts described in section 403(b)(7), individual retirement accounts (IRAs) established under sections 408, 408A (dealing with Roth IRAs), and 530 (dealing with Coverdell education savings accounts), and eligible deferred compensation plans described in section 457(b).

Section 220(d)(1)(B) of the Code (dealing with Archer MSAs (medical savings accounts)) provides, in pertinent part, that the trustee of a medical savings account must be a bank (as defined in section 408(n)), an Insurance company (as defined in section 816), or another person who demonstrates to the satisfaction of the Secretary that the manner in which such person will administer the trust will be consistent with the requirements of this section. Q & A-10 of Notice 96-53, 1996-2 C.B. 219 provides, in pertinent part, that persons other than banks, insurance companies, or previously approved IRA trustees or custodians may request approval to be a trustee or custodian in accordance with the procedures set forth in section 1.408-2(e) of the Income Tax Regulations.

Section 401(f)(1) of the Code provides that a custodial account shall be treated as a qualified trust under this section if, such custodial account would, except for the fact it is not a trust, constitute a qualified trust under this section. Section 401(f)(2) provides that the custodian must be a bank (as defined in section 408(n)) or another person who demonstrates to the satisfaction of the Secretary that the manner in which such other person will hold the assets will be consistent with the requirements of section 401 of the Code. Section 401(f) also provides that in the case of a custodial account treated as a qualified trust, the person holding the assets of such account shall be treated as the trustee thereof.

Section 403(b)(7)(A) of the Code requires, in part, that for amounts paid by an employer to a custodial account to be treated as amounts contributed to an annuity contract for his employee, the custodial account must satisfy the requirements of section 401(f)(2). That section also requires, in order for the amounts paid by an employer to be treated as amounts contributed to an annuity contract for his employee, that the amounts are to be invested in regulated investment company stock to be held in the custodial account and under the custodial account no such amounts may be paid or made available to any distributee before the employee dies, attains age 59 1/2, has a severance from employment, becomes disabled (within the meaning of section 72(m)(7)), or in the case of contributions made pursuant to a salary reduction agreement (within the meaning of section 3121(a)(1)(D)), encounters financial hardship.

Section 408(h) of the Code provides that a custodial account shall be treated as a trust under this section if the assets of such account are held by a bank (as defined in subsection (n)) or another person who demonstrates to the satisfaction of the Secretary that the manner in which such other person will administer the account will be consistent with the requirements of this section, and if the custodial account would, except for the fact that it is not a trust, constitute an IRA described in subsection (a). Section 408(h) also provides that, in the case of a custodial account treated as a trust by reason of the preceding sentence, the custodian of such account shall be treated as the trustee thereof.

Section 408A of the Code provides, in general, that a Roth IRA shall be treated in the same manner as an individual retirement plan. Section 7701(a)(37)(A) defines an individual retirement plan as an individual retirement account described in section 408.

Section 530(g) of the Code (dealing with Coverdell education savings accounts) provides that a custodial account shall be treated as a trust if the assets of such account are held by a bank (as defined in section 408(n)) or another person who demonstrates, to the satisfaction of the Secretary, that the manner in which he will administer the account will be consistent with the requirements of this section, and if the custodial account would, except for the fact that it is not a trust, constitute an account described in subsection (b)(1). For purposes of title 26 of the Code, in the case of a custodial account treated as a trust by reason of the preceding sentence, the custodian of such account shall be treated as the trustee thereof.

Section VII of Notice 98-8, 1998-1 C.B. 355 (guidance relating to the requirements applicable to eligible deferred compensation plans described in section 457(b) of the Code), provides, in pertinent part, that for purposes of the trust requirements of section 457(g)(1), a custodial account will be treated as a trust if the custodian is a bank, as described in section 408(n), or a person who meets the nonbank trustee requirements of section VIII of this notice, and the account meets the requirements of section VI of this notice, other than the requirement that it be a trust. Section VIII provides that the custodian of a custodial account may be a person other than a bank only if the person demonstrates to the satisfaction of the Commissioner that the manner in which the person will administer the custodial account will be consistent with the requirements of section 457(g)(1) and (g)(3) of the Code. To do so, the person must demonstrate that the requirements of paragraphs (2)-(6) of section 1.408-2(e) of the regulations relating to nonbank trustees will be met.

The Income Tax Regulations at section 1.408-2(e) contain the requirements that such other person must comply with in order to act as trustee or custodian, for purposes of sections 220, 401(f), 403(b)(7), 408(a)(2), 408(h), 408(q), 408A, 457(b) and 530 of the Code. One of the requirements of section 1.408-2(e) states that such person must file a written application with the Commissioner demonstrating, as set forth in that section, its ability to act as a trustee or custodian.

Based on all the information submitted to this office and all the representations made in the application, we have concluded that Wachovia Securities LLC meets the requirements of section 1.408-2(e) of the regulations and, therefore, is approved to act as a nonbank custodian of medical savings accounts established under section 220 of the Internal Revenue Code, plans qualified under section 401, accounts described in section 403(b)(7), individual retirement accounts (IRAs) established under sections 408, 408A (dealing with Roth IRAs), and 530 (dealing with Coverdell education savings accounts), and eligible deferred compensation plans described in section 457(b).

This letter authorizes Wachovia Securities LLC to act as a passive or non-passive nonbank custodian. When Wachovia Securities LLC acts as a passive nonbank custodian (within the meaning of section 1.408-2(e)(6)(i)(A) of the regulations), it is authorized only to acquire and hold particular investments specified by the custodial agreement. It may not act as a passive custodian if under the written custodial agreement it has discretion to direct investments of the custodial funds.

Wachovia Securities LLC may not act as a custodian unless it undertakes to act only under custodial agreements that contain a provision to the effect that the grantor is to substitute a trustee or another custodian upon notification by the Commissioner that such substitution is required because Wachovia Securities LLC has failed to comply with the requirements of section 1.408-2(e) of the regulations or is not keeping such records, or making such returns or rendering such statements as are required by forms or regulations. For example, one such form is Form 990-T for IRAs that have \$1000 or more of unrelated business taxable income that is subject to tax by section 511(b)(1) of the Code.

Wachovia Securities LLC is required to notify the Commissioner of Internal Revenue, Attn: T:EP:RA, Internal Revenue Service, Washington, D.C. 20224, in writing, of any change which affects the continuing accuracy of any representations made in its application. Further, the continued approval of Wachovia Securities LLC to act as a nonbank custodian of medical savings accounts established under section 220 of the Internal Revenue Code, plans qualified under section 401, accounts described in section 403(b)(7), individual retirement accounts (IRAs) established under sections 408, 408A (dealing with Roth IRAs), and 530 (dealing with Coverdell education savings accounts), and eligible deferred compensation plans described in section 457(b) is contingent upon the continued satisfaction of the criteria set forth in section 1.408-2(e) of the regulations.

This approval letter is not transferable to any other entity. An entity that is a member of a controlled group of corporations, within the meaning of section 1563(a) of the Code, may not rely on an approval letter issued to another member of the same controlled group. Furthermore, any entity that goes through an acquisition, merger, consolidation or other type of reorganization may not necessarily be able to rely on the approval letter issued to such entity prior to the acquisition, merger, consolidation or other type of reorganization. Such entity may have to apply for a new notice of approval in accordance with section 1.408-2(e) of the regulations.

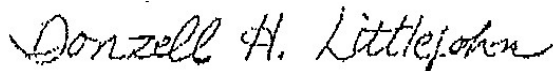
This letter constitutes a notice that Wachovia Securities LLC may act as a nonbank custodian of medical savings accounts established under section 220 of the Internal Revenue Code, plans qualified under section 401, accounts described in section 403(b)(7), individual retirement accounts (IRAs) established under sections 408, 408A (dealing with Roth IRAs), and 530 (dealing with Coverdell education savings accounts), and eligible deferred compensation plans described in section 457(b) and does not bear upon its capacity to act as a custodian under any other applicable law. This is not an endorsement of any investment. The Internal Revenue Service does not review or approve investments.

This notice of approval is effective as of the date of this letter and will remain in effect until withdrawn by Wachovia Securities LLC or revoked by the Service. This notice of approval does not authorize Wachovia Securities LLC to accept any fiduciary account before this notice becomes effective.

In accordance with the power of attorney on file in this office, this letter is being sent to your authorized representative.

If you have any questions, please contact Mr. C. Thompson (Badge No. 50--07262) at (202) 283-9596.

Sincerely,

A handwritten signature in black ink that reads "Donzell H. Littlejohn". The signature is written in a cursive style with a large initial "D".

Donzell H. Littlejohn, Acting Manager
Employee Plans Technical Group 1