

This document and the Edward Jones Account Authorization and Acknowledgment Form (for individuals, businesses, fiduciary/trust accounts, or individual retirement accounts) ("EJAAA") shall constitute a binding contract entered into by me, the owner of my Edward Jones Account and the signatory of the EJAAA ("I," "me," "we," or "us"), and Edward Jones ("Edward Jones," "Jones," or "you").

GENERAL ACCOUNT PROVISIONS

Services Provided by Edward Jones Under the Terms of this Agreement

I understand that the account I establish with Edward Jones pursuant to the terms of this Agreement is for brokerage services. I further understand that you will facilitate and execute securities transactions on my behalf and provide custody services for certain of my securities and other financial instruments.

You may also provide me with related services and information to assist me in making decisions about my account, such as investment research, investor education, financial tools (including financial calculators and asset allocation analysis), as well as other information about financial products and services. I understand that you will not charge a separate fee for these services and that they are part of your brokerage services. I understand that your services do not constitute financial planning or any other investment advisory service. Unless I designate otherwise, I have sole authority over investment decisions and selections, and only I may authorize transaction(s) in my account(s). I understand that you do not provide tax or legal advice and that I will rely solely on my outside tax or legal professional in making decisions concerning such subject matter.

Grandfathering (effective June 9, 2017).

Notwithstanding any provision of this Agreement to the contrary, if my account is not subject to a separate Edward Jones advisory services agreement, I may not make contributions, purchases or renewals, except to:

i. Satisfy a systematic purchase program established prior to June 9, 2017 using funds held in an Edward Jones account or from a pre-existing ACH (Automated Clearing House) or EFT (Electronic Funds Transfer); however, I may not make any changes other than to discontinue such systematic purchase program;

ii. Satisfy any amount owed to Edward Jones under this Agreement; and

iii. Execute mutual fund exchanges within the same fund family and reallocate subaccount investments in a variable annuity, subject to certain limitations as determined by Edward Jones.

I understand that Edward Jones may, in its sole discretion, discontinue or modify any systematic purchase program.

Customer Representation and Agreements

I represent that I am of the age of majority according to the laws of my state of residence. I further represent that I am not an employee of the Financial Industry Regulatory Authority, Inc. ("FINRA"), any exchange, a member firm of any exchange, a bank, or a trust company unless I have notified you to that effect. If I become so employed, I agree to notify you promptly. I also represent that no persons other than those signing this Agreement are authorized to act on behalf of this account or its beneficial owners. Throughout this Agreement, "I," "me," "my," "we," "our," and "us" refer to the client and all others who are legally obligated on this account. "You," "your," and "Jones" refer to Edward Jones.

[Effective February 5, 2018]

I understand and acknowledge that I have the right to designate a Trusted Contact Person for this account. A Trusted Contact Person is someone, age 18 years or older, that Edward Jones is authorized to contact and disclose information to about my account to address possible financial exploitation, to confirm the specifics of my current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by applicable rules and law including, but not limited to, FINRA Rule 2165.

I understand that you may prohibit or restrict trading of securities in any of my accounts. I also agree that you shall incur no liability for acting upon oral instructions given to you concerning my accounts, provided such instructions reasonably appear to be genuine.

In connection with sales of securities transacted in any account in which I have an interest, I hereby authorize you to accept duly endorsed security certificates delivered by me in satisfaction of my obligation to deliver such certificates, even though names of the registered owner(s) appearing on any such certificates may differ from the name(s) appearing on the account designation for any such account. I agree to indemnify and hold you harmless from any cause of action, claim, expense (including, but not limited to, attorney's fees), or liability that might be asserted by any party against you by reason of your acceptance of any such certificate.

Confirmation of Transactions and Customer Statements

Confirmation of orders and statements of my accounts shall be considered complete and accurate if not objected to in writing, the former within three days, and the latter within ten days, after mailing by you to me. Communications mailed to me at my address shall, until you have received notice in writing from me of a different address, be deemed to have been personally delivered to me, and I agree to waive all claims resulting from failure to receive such communications.

I understand that money deposited by me into my account, delivered into my account as the proceeds of the sale or other disposition of a security, or credited to my account from interest or dividends received, or from any other source, may be invested in a security or placed in a money market fund, or reinvested in a security, as I may have previously authorized. I agree that such investments or reinvestments into a money market fund or other mutual fund may appear as detailed and itemized transactions on my periodic account statement. I understand that such transactions may simply be displayed on my account statement as investments or deposits in a money market fund or a mutual fund previously selected and authorized by me.

I understand and agree that Edward Jones may permit information concerning a security or financial instrument not held in custody by Edward Jones to be reflected on certain reports of my account. I understand that the information provided by Edward Jones for such a security or financial instrument is solely based upon information provided by a third party, and Edward Jones is not responsible for its completeness or accuracy. I understand that these holdings are subject to agreements I may have with the issuer(s) of those holdings, and Edward Jones is not a party to and has no responsibility relating to those agreements.

Grouping Accounts

1. Grouping my Account for Planning Purposes.

I may direct Edward Jones to group my account with accounts owned by me or others for planning purposes, and in so doing hereby consent to information about me and my account being shared with and accessible by each owner and authorized party of the grouped accounts. If I have previously grouped accounts for planning purposes, my account shall be added unless I direct Edward Jones otherwise.

2. Delivery of Account Related Documents.

For delivery purposes, I may direct Edward Jones to group my account with other accounts that share my address of record, and in so doing hereby consent to my account documents being included with materials of other accounts and mailed to that address. If I have previously grouped accounts for delivery purposes, my account shall be added unless I direct Edward Jones otherwise. Edward Jones maintains the right to send my account documents directly to me.

I can remove my account from a planning or delivery grouping at any time by notifying Edward Jones.

RETIREMENT ACCOUNT PROVISIONS

Overdraft protection, VISA debit cards, unlimited check-writing, business/commercial and institutional check options and certain insurance transactions, such as life insurance, long-term care insurance and disability insurance are not allowed within Retirement Accounts.

Employer Provided Plans

This section applies to my account if I am entering into this Agreement on behalf of an Employer Provided Plan. "Employer Provided Plan" or "Plan" means an employee benefit program or arrangement sponsored by the employer and includes, but is not limited to, plans that are part of trusts that are qualified as tax-exempt trusts under Internal Revenue Code Section 401(a) or 403(b), deferred compensation plans established pursuant to Code Section 457, Simplified Employee Plans (SEPs) and Savings and Incentive Match Plans for Employees (SIMPLEs). "Plan Sponsor" means the employer maintaining the Plan.

Edward Jones receives compensation for services rendered under this Agreement as well as other payments, as disclosed on the Edward Jones website, in prospectuses, product agreements, and any other sources of information. I acknowledge that I have reviewed such compensation and agree that it is reasonable.

Edward Jones will not be responsible for the provision of any administrative or related services to the Plan. Similarly, Edward Jones shall not be responsible for functions for which the plan sponsor or other plan fiduciary is responsible, such as, but not limited to, the selection of investments available to the Plan, the type of plan (for example, profit sharing, defined benefit, 401(k), etc) or the selection and monitoring of a third party administrator.

Only I or other authorized fiduciaries of the Plan or, in the case of a participant-directed plan, participants, may exercise any discretion over Plan assets, and only I or they may make decisions regarding investments of the Plan. Edward

Jones does not exercise any discretionary authority over Plan assets. Any service Edward Jones provides under this Agreement is intended to assist the decision makers of the Plan to provide benefits and/or defray reasonable expenses of the Plan. It is not a primary basis of investment decisions concerning Plan assets and it is not investment advice as that term is defined by the Employee Retirement Income Security Act of 1974, the Investment Advisers Act, the Internal Revenue Code or other law. Edward Jones is not a plan fiduciary.

I agree to review all plan-related documents and amendments with legal counsel prior to execution. I acknowledge that the Plan sponsor has appointed a Plan Trustee (Trustees), if required. Edward Jones shall not be named nor act as a Plan Administrator or Plan Trustee (or Co-Trustee). Edward Jones acts as Custodian as described in the Edward Jones Defined Contribution Prototype Plan and Trust only if I or other representatives of the Plan associated with this account have adopted that prototype plan.

I acknowledge that neither I nor other representatives of the Plan may rely on IRS prototype Opinion Letter issued to Edward Jones to cover the IRS qualification of the Plan if I close the account or establish any plan account at any other financial institution.

The closing of the account on the records of Edward Jones will cause the immediate cancellation of all services under this Agreement.

Contributions and/or Payment of Account Fees via Electronic Transfers:

1. If applicable, for my Retirement Account, I acknowledge that all periodic electronic transfers will be reported to the IRS as current year contributions only.
2. Subsequent to my initial authorization, I may orally authorize Edward Jones, by communication with my financial advisor or other authorized representative of Jones, to increase or decrease the amount of my periodic transfers up to the IRS maximum allowable contribution limits.
3. I understand that Edward Jones may terminate the requested transfers if any of the following conditions apply:
 - * I notify Edward Jones of my intention to change or terminate this authorization.
 - * Edward Jones is notified of the death of the account owner.
 - * For Traditional IRA accounts only, the account owner reaches the age of 70 1/2.
4. When the cumulative amount of contributions exceeds the IRS maximum allowable contribution limits, they will be suspended for that year. The transfers will be reinstated automatically the following calendar year unless one of the prior terminating events as described in section 3 has occurred.
5. I understand that I am expected to review all contributions made to my Retirement Account on my behalf to confirm that I remain in compliance with IRS regulations, and any penalties issued for our expenses incurred as a result of excess contribution will be my sole responsibility. I acknowledge that Edward Jones has not accepted responsibility to monitor my retirement contributions to assure that I do not exceed the maximum allowable contribution limits for the calendar year.
6. I may orally authorize Edward Jones, by communication with my financial advisor or other authorized representative of Jones, to pay my annual retirement account fee through

an electronic transfer. This activity will be confirmed on my brokerage statement. The amount of my annual account fee will be determined in accordance with the retirement account fee schedule in effect at the time the fee is due. I may obtain a copy of the retirement account fee schedule from my financial advisor. Other details of these transactions can be provided to me upon my request.

Excess Contributions:

If it becomes necessary, I will authorize and instruct Edward Jones to begin and to continue until further notice from me the removal of any excess contribution from my Retirement Account. I accept the terms of the excess contribution removal process which are set forth below:

1. I understand that any earnings attributable to the amount of the excess will be calculated under allowable IRS regulations.
2. I may give instruction for removing an excess and any earnings either in writing, by telephone, or orally to an authorized representative of Jones or to my financial advisor.
3. I understand that Edward Jones requires any earnings attributable to an excess contribution be removed from my account (in cash or other financial asset).
4. I understand that I will receive no immediate confirmation of such excess contribution transactions, and information concerning such transactions will appear on the monthly statement and IRS Form 1099R I will receive from Edward Jones.

Conversions:

If it becomes necessary, I will authorize and instruct Edward Jones to begin and to continue until further notice from me the option of converting my Individual Retirement Account to a Roth account. I accept the terms of the conversion process which are set forth below:

1. I understand that no federal or state tax withholding will be withheld at the time of conversion and that the conversion itself will result in a taxable event to me.
2. I have reviewed the accompanying Individual Retirement Account Disclosure Statement.
3. I understand that I will receive no immediate confirmation of the conversion transaction, and information concerning such transactions will appear on the monthly statement and IRS Forms 1099R and 5498 I will receive from Edward Jones.

Recharacterizations:

If it becomes necessary, I will authorize and instruct Edward Jones to begin and to continue until further notice from me the option of recharacterizing my IRA or Roth account. I accept the terms of the recharacterization process which are set forth below:

1. I understand that any earnings attributable to the recharacterization will be calculated under allowable IRS regulations.
2. I may give instruction for removing any earnings either in writing, by telephone, or orally to an authorized representative of Jones or to my financial advisor.
3. I understand that recharacterizations are irrevocable and I have read the accompanying Individual Retirement Account Disclosure section regarding these procedures.
4. I understand that I will receive no immediate confirmation of such recharacterization transactions, and information concerning such transactions will appear on the monthly statement and IRS Forms 1099R and 5498 I will receive from Edward Jones.

Accounts and Transactions Subject to Regulation

All transactions under this Agreement shall be subject to the constitution, rules, regulations, customs, and usages of the exchange, market, or clearinghouse where the transaction may be executed or processed by you or your agent. In addition, such transactions shall be subject to the regulations of all federal, state, and self-regulatory agencies, including, but not limited to, the rules and regulations of the Securities and Exchange Commission.

Conduct Not to Constitute Waiver

Your failure to insist at any time upon strict compliance with this Agreement or with any of its terms or any continued course of such conduct on your part shall not constitute nor be considered a waiver by you of any of your rights. No provision of this Agreement shall be, in any respect, waived, altered, modified, or amended unless such waiver, alteration, modification, or amendment is committed to writing and signed by a principal of your organization.

English as Official Language of Agreement and Communication

I agree that in all aspects of my relationship with you, including those established and evidenced by this Agreement, English shall be the official and controlling language. I understand that this Agreement, any other agreements I may have with you from time to time, as well as all other documents, notices, disclosures, and communications will be prepared by you and delivered to me in English. I understand that if I desire the translation of any such agreement, document, notice, disclosure, or communication delivered by you to me into a language other than English, that I am responsible for arranging or obtaining such translation, including any associated costs. I further agree and acknowledge that the English language version of any agreement, document, notice, disclosure, or communication prepared by you and delivered to me shall control for all purposes of application, interpretation, or construction.

Termination of Account

You have the right to terminate any of my accounts (including multiple owner accounts) at any time by notice to me.

Address

All written notifications from me regarding this Agreement, must be sent to you at 12555 Manchester Road, St. Louis, Missouri, 63131. (Attn.: New Accounts)

MONEY MARKET ACCOUNTS AND ACCESS OPTIONS

I understand that in connection with my account I may establish an account in a no-load money market mutual fund (either taxable or non-taxable) (the "Fund"). I understand that I will be subject to applicable Fund minimum purchase or average balance requirements, if any.

I may access the balance in my Fund account by using my debit card, writing checks on my account, requesting an electronic funds transfer, or by requesting a check from you ("Access Transactions"). The amount of any such Access Transaction will be charged against the balance of Fund Shares held in my account. If my Fund account does not contain sufficient shares to cover an Access Transaction initiated by me, then I authorize you to arrange to cover any such transaction by transferring to my Fund account assets held in my account as a free credit balance or by liquidating securities or other assets held in my account. I understand that you may offer me overdraft protection (in an amount of which you will advise me from time to time) to cover an Access Transaction when the balance of Fund Shares in my account and the amount of any free credit balance in my account are insufficient to cover the Access Transaction. Overdraft protection extended to me by you in such circumstances shall constitute a loan in my Personal Line of Credit Account and will be subject to the interest rate and other terms contained in the Statement of Credit Terms. I agree not to use the proceeds from any such extension of credit to purchase, carry, or trade in securities. I understand that any intentional use of such loan proceeds

for those purposes would be a violation of Federal Reserve Board Regulation T. I understand that the amount of any loan made to me as overdraft protection to cover an Access Transaction will not be accepted by you as payment for the purposes of purchasing, carrying, or trading in securities and such an Access Transaction may not be for the benefit of another securities broker.

Neither you nor the Fund will send me a confirmation each time that shares are purchased or redeemed in my account. You will send me periodic statements which describe those transactions as well as all Access Transactions in my account.

I authorize you to review my check writing history and to use this information to approve my account for check writing privileges. I understand that you may choose to delegate this function to a third party. I agree that my account and check writing privileges are subject to the investigation, verification, and approval of BNY Mellon, DE (the "Bank") or its affiliates. I authorize the Bank and/or Edward Jones to obtain and to release credit information in connection with the application and approval process.

I understand: that checks written on my account must bear signatures in exactly the same form as the name of the account owner(s) appears on the registration of the account, unless I have given you authority to honor checks signed with an abbreviated first name or an added middle initial or other such deviation; that I will be subject to the Bank's rules and regulations governing checking accounts, including the right of the Bank not to honor checks written in an amount which exceeds the value of the Fund shares in my account at the time that the check is presented for payment; that if my account does not contain sufficient assets to cover debit or check transactions, then Edward Jones may treat such an event as an overdraft; that I may not write a check to close my account; that all debit card and checks are offered to and received by me subject to the terms of the cardholder agreement that I will receive from the Bank with my debit card; and that if I have requested a debit card and checks for use by a business entity, then I authorize the Bank to issue debit cards and checks for use by the officers, partners, employees, or agents of the entity and agree to promptly pay any and all obligations incurred by any of them, whether or not incurred for authorized business purposes.

I authorize the Bank to accept Access Transactions signed or otherwise authorized by persons who have signed a signature card in connection with my account and authorize the Bank to forward such Access Transactions or checks to the Fund in order that it may reimburse the Bank by redeeming a sufficient number of Fund shares for which certificates have not been issued.

I understand that this Agreement exists for the benefit of the Bank, Edward Jones, and their successors and assigns as well as anyone the Bank or Edward Jones may designate to act in their place. I agree that neither this Agreement nor any cards or checks may be transferred or assigned by me without the consent of the Bank and Edward Jones.

I agree that you reserve the right to refuse to open or to cancel any such Fund account at any time.

FUNDS AVAILABILITY POLICY

This policy applies to check, Visa debit card and Electronic Funds Transfers made through the Fund.

Checks deposited into my account will be available for my use on the fourth business day from the date of deposit. Electronic deposits to my account will be made available on the third business day.

In most cases, checks sent by mail are deposited on the same business day the check arrives at the branch. If the check

arrives after the branch has made its bank deposit, then the check will be deposited on the next business day.

Under the following circumstances, Edward Jones may delay the availability of funds deposited into my account:

1. Edward Jones believes a check I deposited will not be paid.
2. I have previously overdrawn my account.
3. There is an emergency situation, such as failure of computer or communications equipment, which prohibits the normal operations of the branch and/or home office.

In these cases, Edward Jones will make every attempt to notify me concerning the lack of availability of my funds but I shall not hold Edward Jones liable in the event that I do not receive such notification.

Even after funds have been made available to me and I have withdrawn the funds, I am still responsible for checks I deposited that are returned to Edward Jones as unpaid. The amount of these funds will be deducted from my current balance. If my current balance does not process enough funds to cover the insufficient deposit, then Edward Jones will treat this event as an overdraft. (See explanation of overdraft protection under section entitled: Use of Debit Card or Checks in CFO.

REINVESTMENT PROGRAM

Equities

If I have authorized and instructed Jones to begin and to continue until further notice from me the reinvestment of distributions (dividends) on certain securities which are presently held on my behalf at Jones (the "owned securities"), into an equity security designated by me (the "reinvestment security") to be purchased as outlined below, I accept the terms of the reinvestment program which are set forth below:

1. Only those securities on Jones' list of approved reinvestment securities are eligible for participation in this service.
2. The distribution received on an owned security will be reinvested into shares of the reinvestment security.
3. Jones, acting as my agent, will purchase shares of the reinvestment security in the open market, and the price I will pay will be the weighted average price paid by Jones in any such market transaction or transactions.
4. Subsequent to my initial authorization, I may orally authorize Jones, by communication with my Financial Advisor or other authorized representative of Jones, to designate additional equity securities for reinvestment or to discontinue reinvestment on any equity security.
5. Reinvestment purchases will be made three business days in advance of the distribution payment date of an owned security and the reinvestment security will be credited to my account on the distribution payment date. In the event the distribution payment amount on an owned security is not known three business days in advance of the distribution payment date, the purchase and reinvestment will be made as soon thereafter as the amount of the distribution payment can be calculated with certainty, including currency conversions, if necessary.
6. A fee of 2% of the distribution payment amount will be charged and deducted by Jones from the distribution funds used to acquire the reinvestment security. (Example: If a distribution is \$10.00, the fee will be \$.20 and \$9.80 will be used to acquire shares of the reinvestment security.) Jones reserves the right to modify such fees from time to time and will notify me at least 30 days in advance of any such fee modification.

7. I will receive no immediate confirmation of the above described reinvestment transactions, and information concerning such transactions will appear on the monthly statement I will receive from Jones. Such information will include the date of the reinvestment transactions, the price paid for the reinvestment security purchased on my behalf, and the amount of the reinvestment security currently held in my account. The time and other details of any reinvestment transaction will be provided to me by Jones upon my written request.
8. If the share balance in my account falls below one share, Jones may liquidate the fractional share. The price used will be the execution price of the transaction that caused the fractional share or the adjusted closing price on the date any whole shares were transferred or sold resulting in the fraction.
9. Jones will at all times act as my agent in connection with the reinvestment transactions.
10. I may cancel my participation at any time by expressing my desire and intention to do so either in writing, or by telephone, or orally to an authorized representative of Jones or my Financial Advisor.

Unit Trusts

If I have authorized and instructed Jones to begin and to continue until further notice from me the reinvestment of distributions (interest and/or capital gains) on certain securities which are presently held on my behalf at Jones (the "owned securities") into additional units of a unit trust (the "reinvestment securities") to be purchased as outlined below, I accept the terms of the reinvestment program which are set forth below:

1. Only those securities on Jones' list of approved reinvestment securities are eligible for participation in this service.
2. The distribution of income and capital gains received on the owned security will be reinvested into additional units of the same security.
3. Distributions will be used to purchase units already held in inventory by Jones, as an underwriter, or principal, or by the sponsor of any such trust, or to purchase units created for the purpose of reinvestment. The price I will pay will be the Net Asset Value (NAV), as that term is defined in the applicable prospectus, and without any additional fee or charge.
4. Reinvestment purchases will be made three business days in advance of the distribution payment date of the owned security, and the reinvestment security will be credited to my account on the distribution payment date.
5. Subsequent to my initial authorization, I may orally authorize Jones by communication with my Financial Advisor or other authorized representative of Jones to designate additional unit trusts for reinvestment or to discontinue reinvestment on any unit trust.
6. I will receive no immediate confirmation of the above described reinvestment transactions, and information concerning such transactions will appear on the monthly statement I will receive from Jones. Such information will include the date of the reinvestment transaction, the price or the reinvestment security purchased on my behalf, and the amount of the reinvestment security currently held in my account. The time and other details of any reinvestment transactions will be provided to me by Jones upon my written request.
7. If the balance in my account falls below one unit, Jones may liquidate the fractional unit. The price used will be the execution price of the transaction that resulted in ownership of the fractional unit, or the adjusted closing price on the day the whole units were transferred or sold resulting in the fraction.
8. Jones will at all times act as my agent in connection with the reinvestment program.
9. I may cancel my participation at any time by expressing my desire and intention to do so either in writing, by telephone, or orally to an authorized representative of Jones or to my Financial Advisor.

Cross-reinvestment Program

If I have authorized and instructed Jones to begin and to continue until further notice from me the reinvestment of distributions on certain securities which are presently held on my behalf at Jones (the "owned securities") into the shares of an open-end mutual fund (the "cross-reinvestment security") to be purchased as outlined below, I accept the terms of the cross-reinvestment program which are set forth below:

1. Only those securities on Jones' list of approved cross-reinvestment securities are eligible for participation in this service.
2. The distributions received on the owned security will be reinvested into an open-end mutual fund, chosen by me and for which I have received a current prospectus, as a cross-reinvestment security.
3. On the business day prior to a distribution payment date of the owned security, Jones will enter an order on my behalf for the purchase of the cross-reinvestment security. On the distribution payment date, Jones will invest the funds received on my behalf into shares of the cross-reinvestment security, and such purchase of the cross-reinvestment security will settle on the same day. The price paid for such cross-reinvestment security will be the public offering price of the security as determined in accordance with the established and prevailing practices of the issuer. The remuneration received by Jones in connection with the cross-reinvestment transaction shall be only that as set forth in the then current prospectus of the issuer.
4. Subsequent to my initial authorization, I may orally authorize Jones, by communication with my Financial Advisor or other authorized representative of Jones, to designate additional owned securities for cross-reinvestment or to discontinue the cross-reinvestment of distributions of any owned securities.
5. I will receive no immediate confirmation of such cross-reinvestment transactions, and information concerning such transactions will appear on the monthly statement I will receive from Jones. Such information will include the date of the cross-reinvestment transaction, the price paid for the cross-reinvestment security purchased on my behalf, and the amount of the cross-reinvestment security currently held in my account. The time and other details of any such transaction will be provided to me by Jones upon my written request.
6. Jones will at all times act as my agent in connection with the cross-reinvestment transactions.
7. I may cancel my participation at any time by expressing my desire and intention to do so either in writing, by telephone, or orally to an authorized representative of Jones or to my Financial Advisor.

PERIODIC TRANSACTIONS PROGRAM

Dollar Cost Averaging Transactions

If I have authorized and instructed Jones to begin and to continue until further notice from me monthly purchases or sales of the securities indicated by me, I accept the terms of

the program which are set forth below:

1. Only those securities on Jones' approved list of dollar cost averaging stocks are eligible for this service. The minimum for each transaction is \$100.00 per month for a minimum of 12 months. The maximum amount of \$10,000 will be allowed for periodic liquidations of each stock.
2. Transactions will be executed once each month on a date determined by Jones. The transactions will settle on the same date each month. If the settlement date is not a business day (when the securities markets are open), the transactions will settle on the next business day.
3. Funds to pay for purchases must be in my account five business days before the settlement date or I must have a signed authorization on file to electronically transfer funds to Jones before the settlement date. If the funds are not available or are insufficient to cover the purchase, it will not be made by Jones for me. Shares to be delivered pursuant to a sale transaction must be in my account five business days before settlement date. Before initiating a periodic sale program, I must have in my account a number of shares sufficient to complete at least twelve periodic transactions.
4. A transaction fee of 2% of the amount of the transaction, or a minimum of \$5.00, will be charged and deducted by Jones for each transaction. (Example for a purchase: If the investment amount is \$500.00, the fee will be \$10.00 and the amount of \$490.00 will be used to acquire shares of the security. Example for a sale: If the amount of the sale is \$500.00, the fee will be \$10.00 and \$510.00 of shares will be sold, \$10.00 retained by Jones and \$500.00 delivered to me.) Jones reserves the right to modify such fee from time to time and will notify me at least 30 days in advance of any such fee modification.
5. Dividends paid on shares purchased through dollar cost averaging will periodically be reinvested into shares of the same stock. These shares will be purchased three business days prior to the dividend payable date and a 2% fee will be charged by Jones and deducted from the amount of the dividend before the reinvestment is made. Dividend reinvestment of dividends is not available on stocks that are the subject of periodic sale transactions.
6. Jones, acting as my agent, will purchase or sell shares of the designated security in the open market. The price I pay will be the weighted average price paid or received by Jones in all such transactions.
7. Subsequent to my initial authorization, I may orally authorize Jones, by communication with my Financial Advisor or other authorized representative of Jones, to designate additional securities for monthly transactions or to discontinue such transactions in any security.
8. I will receive no immediate confirmation of the above described transactions, and information concerning such transactions will appear on the monthly statement I will receive from Jones. Such information will include the date of the transactions, the price paid or received for the security purchased or sold on my behalf, and the quantity of the security involved. The time and other details of any transaction will be provided to me by Jones upon my written request.
9. If, after discontinuing participation, I request that shares be sold or delivered to me, any fractional shares remaining will be sold at the same price at which my whole shares were sold. If the whole shares were delivered, the fractional shares will be sold at the prevailing market price.

10. I may discontinue participation at any time by expressing my desire and intention to do so either in writing, by telephone, or orally to an authorized representative of Jones or to my Financial Advisor.

Systematic Mutual Fund Transactions

If I have authorized and instructed Jones to begin and to continue until further notice from me certain periodic transactions in the shares of designated open-end investment companies ("mutual funds"), I accept the terms of this program which are set forth below:

1. Only those mutual funds listed as approved by Jones for Systematic Mutual Fund Transactions are eligible for participation in this service.
2. I may instruct Jones to execute periodic transactions in my account on any of the following basis: monthly, quarterly, semiannually, or annually.
3. I may instruct Jones to periodically execute transactions for the purchase, sale, or exchange of mutual fund shares. I may specify the dollar or share amount involved in any such periodic transaction.
4. Subsequent to my initial authorization, I may orally authorize Jones, by communication with my Financial Advisor or other authorized representative of Jones, to change the designated mutual fund, the dollar or share amount, the type of transaction, or the periodicity of any transactions engaged in for my account under the terms of this Agreement.
5. If the periodic transaction authorized by me is:
 - a. a purchase, the shares will be purchased for my account at the public offering price calculated as described in the applicable prospectus.
 - b. a sale, the shares will be sold at the net asset value calculated as described in the applicable prospectus.
 - c. an exchange, the shares owned by me will be exchanged for the shares of another mutual fund and the price of the shares of both mutual funds at which the exchange will be effected will be net asset value, calculated as described in the applicable prospectus.
6. If I have authorized periodic purchases in my account, funds to pay for a transaction must be in my account on the day designated by me as trade date. If sufficient funds are not in my account, Jones will not make the purchase for me. Jones will monitor the funds available in my account for five business days after the date designated by me as trade date. If sufficient funds are not available during this period, Jones will inform me of this by mail on the fifth business day following the designated date. If a designated trade date falls on a Saturday, Sunday, or holiday, Jones will execute my periodic transaction on the preceding business day.
7. I will receive no immediate confirmation of the above described transactions, and information concerning such transactions will appear on the monthly statement I will receive from Jones. Such information will include the date of the transaction, the price paid for any shares purchased, sold, or exchanged for me, and the amount of any mutual fund currently held in my account. The time and other details of any periodic transaction will be provided to me by Jones upon my written request.
8. Jones will at all times act as my agent in connection with the periodic transactions.

9. I may cancel my participation at any time by expressing my desire and intention to do so either in writing, by telephone, or orally to an authorized representative of Jones or to my Financial Advisor.

Systematic Insurance Transactions

If I have authorized and instructed Jones to begin and to continue until further notice from me periodic transactions concerning insurance policies, including, but not limited to, annuities, life insurance, long-term care insurance, and disability insurance (the "policy" or "policies") issued to me, I accept the terms which are set forth below:

1. Only those policies approved by Jones for Systematic Insurance Transactions are eligible for participation in this service.
2. I may instruct Jones to execute periodic transactions concerning my policy on any of the following basis: monthly, quarterly, semiannually, or annually.
3. I may instruct Jones to periodically execute transactions for additional premium purchases of certain annuities ("add-ons") or the payment of premiums on certain insurance policies owned by me. I may specify the dollar amount involved in any such periodic transaction (subject to certain minimum transaction amounts) and if any such transaction concerns a variable policy, I may allocate my funds among sub-accounts.
4. Subsequent to my initial authorization, I may orally authorize Jones, by communication with my Financial Advisor or other authorized representative of Jones, to change the designated policy, the dollar amount, the allocation of funds among sub-accounts, or the periodicity of any transactions engaged in for my account under the terms of this Agreement.
5. If the periodic transaction authorized by me is:
 - a. an additional premium purchased for an annuity, funds will be taken from my Jones account and added to the policy designated by me, including allocation among sub-accounts, if applicable. If an additional premium purchase is made to a variable annuity policy, the number of accumulation units purchased for me in sub-accounts I have designated and the value of those units will be calculated in the manner described in the applicable prospectus for the variable annuity policy.
 - b. an insurance premium payment, funds will be taken from my Jones account and presented to the insurance company which has issued the policy designated by me. The funds will then be credited by the insurance company to an account maintained in connection with the policy. If a premium is paid for a variable life policy, the number of accumulation units purchased for me in sub-accounts I have designated and the value of those units will be calculated in the manner described in the applicable prospectus for the variable life policy.
6. If I have authorized periodic transactions in my account, funds to effect the transaction must be in my account on the day designated by me as trade date. If sufficient funds are not available in my account, Jones will not execute the transaction for me. Jones will monitor the funds available in my account for five business days after the date designated by me as trade date. If sufficient funds are not available during this period, Jones will inform me of this by mail on the fifth business day following the designated date. If a designated trade date falls on a Saturday, Sunday, or holiday, Jones will execute my periodic transaction on the preceding business day.

7. I will receive no immediate confirmation on the above described transactions, and information concerning such transactions will appear on the monthly statement I will receive from Jones. Such information will include: the amount of the transaction, the date of the transaction, the name of the policy, and the issuing insurance company.

8. Jones will at all times act as my agent in connection with the periodic transactions.
9. I may cancel my participation at any time by expressing my desire and intention to do so either in writing, by telephone, or orally to an authorized representative of Jones or to my Financial Advisor.

TERMS AND CONDITIONS OF ELECTRONIC FUND TRANSFERS

Transactions Accepted through Direct Deposit and Direct Payment

Jones will accept the electronic transfer of funds to and from my account upon my initiation with the originating person or organization. Jones will honor requests from the originator of such transactions to adjust entries made in conjunction with electronic fund transfers to correct errors. Jones will honor such request without making any independent investigation of the underlying facts, and Jones disclaims all liability for actions taken in honoring such request whether or not the originator was correct in making such request. I agree to repay immediately, upon notice from Jones, any amounts I may have withdrawn from my account or have caused to be used to pay obligations or debits against my account to the extent such repayment is necessary to provide funds to the account to correct any error made in the account whether the error is made by Jones or by the originator of the electronic fund transfer. I further agree that my account will not be credited or value given by any other means for an anticipated electronic funds transfer item until such item is actually received by Jones from the originator of the transfer. Jones shall bear no responsibility or liability for any failure or omission on the part of the originator of the transfer, including but not limited to, originating electronic fund transfers in a timely fashion. Further, I agree that Jones shall not be liable or responsible for non-payment of any obligations from my account which is occasioned by any failure, omission, or error on the part of the originator of the electronic funds transfer. Jones shall incur no liability for any action which may have the effect of encumbering or limiting my right of access to my account, provided that such action is taken by Jones only as is necessary to correct any error, omission, overpayment, or incorrect posting made in connection with an electronic funds transfer.

Termination or to Make Changes to Direct Deposits and Direct Payments

If I have arranged with any person or organization to transfer funds electronically to or from my account, I must contact the person or organization, which originates such transfers to make any changes or terminate the transfers. Jones shall have no duty to communicate with any originator of electronic fund transfers on my behalf.

Right to Stop Payment and Procedures for Doing So

If I have told Jones in advance to make regular electronic fund transfers out of my account, I can stop any of these payments. I may call you at 1-800-441-2357 or my Financial Advisor so you receive my request three business days or more before the payment is scheduled to be made.

Conversion of Checks to Electronic Fund Transfers

When I provide a check as payment, I authorize Jones either to use information from my check to make a one-time electronic fund transfer from my account or to process the payment as a check transaction. For inquiries, please call (800) 441-2357.

When Jones uses information from my check to make an electronic fund transfer, funds may be withdrawn from my account as soon as the same day to make my payment, and I will not receive my check back from my financial institution.

Periodic Electronic Fund Transfers To or From A Depository Financial Institution Account Originated by Jones

If I have authorized and instructed you to periodically transfer funds from and/or to a depository financial account designated by me, I accept the terms of the program, which are set forth below:

1. You will initiate debit or credit entries in the depository financial account in an amount periodically designated by me and credit or debit these funds to my Jones account.
2. Should requests to electronically transfer funds to the depository financial account fall on a Saturday, Sunday, or holiday, you will execute this request on the prior business day.
3. Should requests to electronically transfer funds from the depository financial account fall on a Saturday, Sunday, or holiday, you will execute this request on the next business day.
4. If I have instructed you to do so, I understand that you will apply the amount designated to pay any balance due in a margin or loan account I have established with you.
5. I acknowledge that you may at any time discontinue the transfer transaction contemplated by this authorization.
6. This authorization shall remain in full effect until I notify you of my intention of changing its terms or terminating this authorization.
7. I understand that you may require written or accept verbal authorization to establish new transfers or amend existing transfers.
8. If you do not complete a transfer to or from my account according to the agreement, I understand that you will be liable for losses and damages. However, you will not be liable if circumstances beyond Jones' control (such as fire or flood) prevent the transfer, despite reasonable precautions that Jones has taken or for other reasons as this Agreement may require.

Fee for Electronic Fund Transfer

Edward Jones reserves the right to impose a fee for a return of an electronically initiated transaction.

My Right to Receive Documentation and Information of Transfers

I will receive a monthly Jones account statement, which will indicate the amount, date, type, and account number of each transaction.

If I have arranged to have direct deposits made to my account at least every sixty days from the same person or organization, I can call Jones at (800) 441-2357 or my financial advisor to find out whether or not the deposit has been made.

Business Day

Edward Jones' business days are Monday through Friday, 7:00 A.M. to 7:00 P.M. central time, excluding legal holidays.

In Case of Errors or Questions about an Electronic Funds Transfer

If I believe there has been an error on an electronic fund transfer, or if I need more information about an electronic fund transfer that was reported on my statement, I may do the following:

- * Contact my financial advisor
- * Contact your Customer Relations Department at (800)441-2357

* Write to Edward Jones at:
Edward Jones
Attn: Cash Disbursements
201 Progress Parkway
Maryland Heights, MO 63043

You must hear from me no later than sixty days after you send me the first statement on which the problem or error occurred. In my communication to you, I must provide the following information:

1. My name and account number;
2. A description of the transfer or error I am unsure about, and explain why I believe it is an error or why I need more information;
3. The dollar amount of the suspected error.

If I inform you orally, I may be required to send the above information in writing. I understand that you will inform me of the results of your investigation within ten business days (twenty business days in the case of a new account) after you hear from me and will correct any error promptly. If you need more time, the investigation may take up to forty-five days (ninety days if a new account) to investigate my complaint or question. In such an instance, you will provisionally recredit my account within ten business days for the amount I think is in error, so that I will have the use of the money during the time it takes you to complete your investigation. If you ask me to put my complaint or question in writing and it is not received within ten business days, you may not recredit my account.

If you decide that there was no error, you will inform me three business days after completing the investigation and provide me a written explanation. I may ask for copies of the documents used in the investigation.

Disclosure of Account Information to Third Parties

Edward Jones will disclose information to third parties about my account or the transfers I make:

1. When it is necessary for compliance transfers, or
2. In order to verify the existence and condition of my account for a third party, such as a credit bureau or merchant, or
3. In order to comply with government agency or court orders, or
4. If I give Jones my written permission.

ARBITRATION AGREEMENT

This Agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement the parties agree as follows:

1. All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
2. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
3. The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
4. The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
5. The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
6. The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible in arbitration may be brought in court.

7. The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

I agree that this Agreement shall be governed by the laws of the State of Missouri without giving effect to the choice of laws or conflict of laws provisions thereof. Any controversy arising out of or relating to any of my accounts or transactions with you, your officers, directors, agents and/or employees for me, to this Agreement, or to the breach thereof, or relating to transactions or accounts maintained by me with any of your predecessor or successor firms by merger, acquisition or other business combinations from the inception of such accounts shall be settled by arbitration in accordance with the rules then in effect of the Financial Industry Regulatory Authority as I may elect. If I do not make such election by registered mail addressed to you at your main office within five (5) days after demand by you that I make such an election, then you will have the right to elect the arbitration tribunal of your choice. Judgement upon any award rendered by the arbitrators may be entered in any court having jurisdiction thereof.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action, or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

To the extent permitted by law, the exclusive jurisdiction for any such controversy that is not arbitrable under this Service Agreement shall be the Circuit Court of St. Louis County, State of Missouri or the United States District Court for the Eastern District Court of Missouri, and I consent to the jurisdiction of such courts.

Use of Professional Designations by Our Financial Advisors

Edward Jones offers our financial advisors the opportunity to obtain certain professional designations, including but not limited to Certified Financial Planner Professional *TM* (CFP), Accredited Asset Management Specialist (AAMS), and Chartered Financial Consultant. Each professional designation goes through a thorough review before the firm permits its use by our financial advisors. Edward Jones is not affiliated with any of the sponsoring firms of the professional designations.

The use (or attainment) of a particular professional designation, including the CFP, does not in and of itself mean that your financial advisor is providing you with financial planning services or investment advisory services. Financial advisors are required to obtain information about your investment needs and goals when providing brokerage services to you so they can assess the suitability of an investment recommendation. Unless we specifically enter into a separate agreement with you stating that we are providing financial planning services or investment advisory services, your financial advisor will only provide you with brokerage services.