LGL-7324S-A REV. JUNE 2020 © 2020 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED.

Edward Jones Account Agreement

Terms and Conditions

This Agreement is incorporated into and is part of the Account Authorization and Agreement Form (collectively the "Agreement") signed by one or more persons or entities (collectively the "Client," "me," "my," "I," "we" or "our") and constitutes a binding contract between Edward D. Jones & Co., L.P. ("Edward Jones") and me. I represent that I have read and understand the Agreement and agree to be bound by its terms, as well as the separate disclosures and notices referenced in and/or provided with this Agreement. By executing this Agreement, I am establishing an account with Edward Jones ("Account"). Unless I have executed an Edward Jones investment advisory agreement in connection with this Account, the Account I am opening with Edward Jones is for broker-dealer services in a non-discretionary account. This Agreement applies to certain brokerage accounts, which may or may not be Edward Jones Select Accounts. This Agreement does not apply to Edward Jones Select Retirement Accounts, such as traditional Individual Retirement Accounts.

I. Client Representations and Agreements

(a) **Client Representation and Warranties.** I am a natural person of legal age with the ability to enter into this Agreement or the representative of an entity with the authority to enter into this Agreement. The information I have provided to Edward Jones in connection with my Account(s) is current, accurate, truthful and complete. Unless I have notified Edward Jones to the contrary, I am not an employee of: (1) the Financial Industry Regulatory Authority, Inc. ("FINRA"); (2) any stock exchange; (3) any member firm of any exchange; (4) a bank; (5) a trust company; or (6) any member firm of FINRA. If I become so employed, I agree to notify Edward Jones of that employment promptly after becoming so employed.

(b) **Identity Verification.** I understand that federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. In connection with opening my Account, I have supplied Edward Jones with truthful information to allow Edward Jones to identify me and will supply additional information reasonably requested by Edward Jones. I (in my individual or representative capacity) authorize Edward Jones to obtain consumer credit reports and other information, as necessary, to determine whether to establish my Account or, after the account is opened, whether to maintain that account or decline, restrict or discontinue certain services. Edward Jones will, upon written request made by me within a reasonable time, furnish the names and addresses of any of the consumer credit reporting agencies from which Edward Jones obtained any consumer credit reports.

(c) **Beneficial Owner and Authority to Act.** No persons other than those I have identified to Edward Jones in connection with the opening of this account have an interest in the Account. No persons other than those signing this Agreement are authorized to act on behalf of this account unless a separate trading authorization or power of attorney has been provided to and accepted by Edward Jones. I will not assign or otherwise encumber assets held in my Account as security for any obligation, other than as provided in this Agreement.

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.

(d) **Restricted Securities.** It is my obligation to ensure that any transaction I effect complies with all applicable laws and regulations. I agree to notify Edward Jones if my Account contains restricted or encumbered securities and understand that transactions involving restricted securities may take longer to process than transactions involving freely tradable and/or unrestricted securities. I agree that Edward Jones will have no responsibility for any losses I may incur due to such processing delays.

(e) I understand that I can obtain information about the background of my financial advisor at www.brokercheck.finra.org or www.investor.gov.

(f) I understand that information about the protection, handling, and sharing of any non-public personal information can be found in the Edward Jones Privacy Notice provided to me at account opening.

II. Type of Account

(a) **Client Information and my Portfolio Objective.** For Select Accounts and certain brokerage accounts, I agree to provide certain information to Edward Jones, which includes my goal or purpose for investing, risk tolerance(s), and investment time horizon(s), as well as other important financial information. Edward Jones will rely, in part, on the information I provide to complete a client profile ("Client Profile") in order to recommend a portfolio objective for both my Account ("Account Portfolio Objective") and the goal to which Account is assigned to. I represent that all information contained within the Client Profile is true and accurate. I agree to promptly notify Edward Jones of any change in the information that I have provided in the Client Profile, which may result in being . required to complete a new Client Profile in order for Edward Jones to recommend a modification of the Account Portfolio Objective for my Account after considering such change.

Depending on several factors as determined by Edward Jones,, I may be able to select an alternative Account Portfolio Objective for my Account. An alternative Account Portfolio Objective is not always available. I am responsible for selecting to invest in either a recommended Account Portfolio Objective or an alternative Account Portfolio Objective, if available. If I have selected an alternative Account Portfolio Objective, Edward Jones' investment recommendations will be made based on my selected Portfolio Objective for the Account, not Edward Jones' recommended Portfolio Objective.

Once I have selected an Account Portfolio Objective, Edward Jones will make recommendations to buy, hold, sell or exchange investments based on the Account Portfolio Objective for my Account. I will make all decisions with respect to my Account and may follow or reject, in whole or in part, any recommendations made by Edward Jones, including whether to change the Account Portfolio Objective for my Account.

(b) **Non-discretionary Broker-dealer Services.** Unless I have executed an Edward Jones investment advisory agreement in connection with this account, the account I am opening with Edward Jones is for broker-dealer services in a non- discretionary account. I understand and agree that with respect to this Account, Edward Jones is acting in the capacity or role of a broker-dealer and my financial advisor is an associated person of Edward Jones as defined by Regulation Best Interest. Edward Jones will provide execution and custody services for certain securities and financial investments as well as securities research and market advice incidental to such

LGL-7324S-A REV. JUNE 2020 © 2020 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED.

services. These services will be limited to those offered by Edward Jones in its regular course of business and subject to such limits as Edward Jones may establish for my Accounts from time to time. My Edward Jones financial advisor may utilize a professional designation. I understand that Edward Jones is not affiliated with any of the sponsoring firms of such professional designations and that the use or attainment by my financial advisor of a particular professional designation in no way implies that either Edward Jones or my financial advisor provides financial planning services or investment advisory services for my Account. I understand that should I determine I need financial planning services, neither Edward Jones nor my financial advisor provide financial planning services, and that I will need to seek those services elsewhere.

(c) **Order Execution and Routing Practices.** The SEC has rules to improve public disclosure of order execution and routing practices. Edward Jones' quarterly order execution statistics are available at www.edwardjones.com/orderrouting. Upon request, we will also provide you with specific information, including time of execution and the identity of the market center to which your order was routed for execution.

(d) **Joint and Tenants in Common Accounts.** If this account is owned by more than one person, it is agreed it shall be deemed to be held jointly as tenants in common, unless we specify otherwise in the opening or registration. If this is a joint account, Edward Jones is authorized to follow the instructions of any owner of this account. Each owner has authority to instruct Edward Jones, without notice to the other account owner(s), to: (i) buy and sell securities (including short sales) and otherwise deal in securities or other financial instruments; (ii) incur a debt in the account (if separate approval for loan transactions has been obtained); (iii) receive on behalf of the account confirmations, statements and communications of every kind; (iv) receive and to dispose of money, securities and other property on behalf of the account, including withdrawing all or any part of the account funds; (v) make, terminate or modify agreements relating to these matters or waive any of the provisions relating to these matters or such agreements; and (vi) generally deal with Edward Jones as if each owner alone were the account owner. Each account owner agrees to be jointly and severally liable for obligations of the account. Edward Jones shall be under no obligation to inquire into the purpose of any account owner's direction or demand for delivery of securities or payment of monies.

If this account is held jointly as tenants with rights of survivorship ("Joint Tenancy WROS"), unless otherwise required by law, upon the death of one account owner, all assets in the account on the date of the owner's death vest in and belong to the surviving owner as his or her separate property and estate.

To the extent our state(s) of domicile require(s) additional documentation for the account ownership designation we have selected, we acknowledge the responsibility for obtaining adequate documentation rests with us. We have not relied upon any advice from Edward Jones or its agents in selecting the account designation and hereby hold Edward Jones and its agents harmless from any liability relating to or resulting from our selection of the form of joint ownership, or provision of documentation required for such designation and/or Edward Jones' distribution of assets in accordance with that designation.

1. *Direction from Joint Account Owners.* Edward Jones in its sole discretion may require direction, written or otherwise, from all joint owners before taking any action requested by an owner.
2. *Dispute among Joint Account Owners.* If there is a dispute between or conflicting instructions from joint account owners, Edward Jones may (but is not required to) place restrictions on the account until it receives satisfactory documentation that the dispute has been resolved or until it receives joint instructions from the owners of this account. Any notice Edward Jones sends to one joint account holder shall be deemed notice to all joint account holders.

(e) **Fiduciary Account.** If I am or a third party is a fiduciary to the account, I understand that the fiduciary is the person or entity authorized to make decisions with respect to this account. Fiduciaries may include, but are not limited to, a trustee, a custodian for the account of a minor, a conservator, a guardian, an executor, an administrator, a retirement plan trustee, a trustee of an individual retirement account or Plan Sponsor, as defined below, or any other person to whom I have granted trading authority over this account. I understand that Edward Jones has no obligation to review the actions or inactions of or by a fiduciary in connection with my Account and is not responsible for determining whether a fiduciary's action or inaction meets the standard of care applicable to the fiduciary's handling of the account. I further understand and agree that Edward Jones is not a fiduciary in connection with my Account and does not accept any delegation of fiduciary authority in connection with my Account. I agree to hold Edward Jones, its partners, directors, employees, agents and affiliates harmless from any liability, claim or expense (including attorneys' fees and disbursements), as incurred, for the actions or non-actions of any fiduciary to my Account.

(f) **Advisory Accounts.** If this account is an Edward Jones investment advisory account, Edward Jones' obligations herein will be effective only after I have executed an Edward Jones investment advisory agreement and such agreement has been accepted by Edward Jones. The provisions of the advisory agreement are controlling to the extent they conflict with any provision of this Agreement.

(g) **Retirement Plan Account.** "Employer Provided Plan" or "Plan" means an employee benefit program, including, but 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. I understand and acknowledge that Edward Jones is not a fiduciary to the Plan, does not provide fiduciary services and does not accept delegation of the obligations and responsibilities of Plan fiduciaries. Only the Plan fiduciaries or, in the case of a participant-directed plan, participants may exercise any discretion over Plan assets, and only they may make decisions regarding investments of the Plan. Unless otherwise expressly agreed to in writing, Edward Jones is not responsible for the provision of any administrative or related services to the Plan. I further acknowledge that Edward Jones is not responsible for the type of Plan, the selection of investments available to the Plan or the selection and monitoring of any third-party administrator. I hereby warrant that Edward Jones may rely on any instructions I may give as being compliant with both the terms of the Plan and any standards imposed by applicable laws and regulations.

(h) **Income Manager Account.** The Edward Jones Income Manager® Account ("Income Manager") offers integrated financial services, including a brokerage account, participation in the Fund or Program (as those terms are defined below) and any of the following, as selected by me: (1) checking account; (2) debit card (with ATM functionality); (3) online bill payment services; (4) overdraft coverage service, which may result in Margin Loans, as defined below, and involve transfers between this account and my other account(s) at Edward Jones; and (5) electronic funds transfer services. These services may each have separate terms and conditions. By participating in Income Manager, I agree to the terms and conditions then applicable to any such services, which may be changed by Edward Jones from time to time. I am aware that applicable terms and conditions are posted on Edward Jones' website at www.edwardjones.com/disclosures and acknowledge that I have access to and have had the opportunity to review such terms and conditions.

LGL-7324S-A REV. JUNE 2020 © 2020 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED.

III. Edward Jones Select Transitional Account

The Edward Jones Select Transitional Account ("Transitional Account") is an Account with short term and limited features, designed to facilitate the handling of certain transactions within a limited period of time due to special circumstances.

If you open a Transitional Account, your Transitional Account is subject to all of the terms and conditions of this Agreement, unless otherwise modified in this section. In the event of an inconsistency or discrepancy between this section and the rest of the Agreement, the terms of this section shall govern for your Transitional Account.

Transitional Accounts are assigned an Account Portfolio Objective by Edward Jones. Additionally, your ability to purchase or exchange investments within your Transitional Account may be limited and/or restricted.

All investments in your Transitional account must be removed from the account within sixty (60) days of the account's initial funding or, if subsequently re-funded after such period, within sixty (60) days of the subsequent re-funding of the account. During such time, you may need to take certain steps, such as selling any investments that are not eligible to be held in your chosen accounts, if applicable, and transferring the proceeds and any other eligible investments into such chosen accounts.

IV. Terms of Account Maintenance

(a) **Payment for Transactions.** I agree to pay for all transactions no later than the settlement date. Edward Jones may require me to prepay for any order. Edward Jones shall have a general lien on all assets I may have in any Edward Jones accounts, either singly or in which I have a beneficial interest, and may without notice to me or any co-owners liquidate or transfer any such assets in order to satisfy any indebtedness I may have to Edward Jones or to relieve Edward Jones of any risk of a deficit existing in any of my Accounts. I shall be liable for any remaining deficiency in any of my Accounts. Edward Jones may conduct all transactions for me in accordance with reasonable commercial practices.

(b) **Instructions on Account Transactions.** I acknowledge that Edward Jones does not generally accept trade instructions sent via electronic mail, text message or any other electronic medium, or provided as a recording such as voicemail, and agree not to give instructions in this manner. I agree Edward Jones may at any time, in its sole and absolute discretion, restrict trading, disbursements, deposits or transfers, or refuse to take an action in my Account.

(c) **Investments and Instructions.** I understand and agree that I can: (1) hold only investments approved by Edward Jones as hold–eligible and (2) purchase only investments approved by Edward Jones as purchase–eligible. Edward Jones, at its discretion, can modify eligible investments at any time. If Edward Jones notifies me that an investment may no longer be held in my Account, I agree to remove the investment from my Account within the time frame determined by Edward Jones. I agree that if I do not provide instructions to remove the investment, Edward Jones has the right to liquidate or distribute that investment to me and/or terminate my Account in accordance with the terms of this Agreement. I understand that distribution of such an investment may result in adverse tax consequences.

Redemption fees or sales charges may be assessed upon the liquidation or redemption of securities. I understand that these fees and expenses may negatively affect my investment performance. I am responsible for all trading and investment decisions in my Account. Unless otherwise provided for under this agreement, neither Edward Jones nor my financial advisor has authority for any trading or investment decisions in my Account. I understand that Edward Jones will not monitor my Account but may provide me nondiscretionary broker–dealer services as described in this Agreement.

When purchasing, selling or exchanging securities, I authorize Edward Jones to act either as agent on my behalf, or as principal for its own account.

(d) **Proxies and Ownership of Securities.** Unless instructed otherwise by me in writing, Edward Jones shall deliver to me all prospectuses and proxies that may come into Edward Jones' possession by reason of its holding of securities in my Account in accordance with the standards of the SEC and FINRA. Additionally, unless instructed otherwise by me, Edward Jones shall release my name, address and security position(s) to requesting issuers for securities held in my Account in accordance with the standards of the Securities and Exchange Commission.

I am solely responsible for voting proxies arising from any securities held in my Account. I understand and agree that Edward Jones will not take any action and will not render any advice regarding how to vote proxies arising from any securities held in my Account.

(e) **Form of Account Ownership and Distribution of Account Assets.** Edward Jones is instructed to maintain the account in the form of ownership and survivorship I have indicated on the Account Authorization and Agreement Form. Such action may result in a different distribution of the assets in the account upon the death of the owners than would be prescribed by the law of intestacy. My signature on the Account Authorization and Agreement Form acknowledges my understanding of and intention to make such a designation. This selection is legally binding upon the survivorship rights of the owners of this account.

(f) **Death of an Account Owner.** In the event of the death of any account owner, the Successors, as defined below, to the account owner shall immediately give Edward Jones written notice of the death of any of the owners. The estate of any or each deceased account owner, as well as each surviving account owner, shall be liable, jointly and severally, to Edward Jones for any debt or loss in this account resulting from the completion of transactions initiated prior to Edward Jones' receipt of such a written notice of death, incurred in the liquidation of the account, or taxes or other expenses becoming a lien or charge against the account as the result of the death of any owner (or through the exercise by his or her estate or other representatives of any rights in the account). This provision shall not release the decedent's estate from any liability provided for in this Agreement. Edward Jones may, before or after receiving written notice of the death of an account owner, initiate proceedings, require documents, retain assets and/or restrict transactions in the account as it may deem advisable to protect Edward Jones against any tax, liability, penalty or loss under any present or future laws, regulations or business practices.

(g) **Account Acceptance and Minimums.** Edward Jones may refuse to accept any account for any reason. I acknowledge that my Account will not become active and trading cannot begin until: (1) the acceptance of this Agreement by Edward Jones and (2) the funding of the Account at the initial minimum investment as determined by Edward Jones.

(h) **Account Statements and Confirmations.** Edward Jones will provide periodic statements of my Account, reporting holdings and transactions, and will confirm transactions in writing, each as required by applicable laws and regulations. Money deposited into my Account, or otherwise credited to the account from interest or dividends received or from any other source, may be invested in one or more securities as I may have previously authorized. In lieu of receiving an immediate confirmation, Edward Jones will report the details of systematic investment transactions or investments into a money market fund to me on my Account statement. Edward Jones reserves the right to withhold posting credit to my Account or paying me dividends, interest or other payments until such time as payment has been received by Edward Jones.

(i) **Assets Held Outside of Edward Jones.** Edward Jones may, as

LGL-7324S-A REV. JUNE 2020 © 2020 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED.

I request, permit information concerning assets and liabilities not held with Edward Jones to be reflected on certain reports of my Account. I acknowledge the information provided by Edward Jones for such assets and liabilities is based solely upon information provided by me or third parties, and Edward Jones is not responsible for its completeness or accuracy. The reflection of such assets and liabilities on my statement in no way represents an affirmation by Edward Jones that I in fact own such assets or have such liabilities.

I understand that Edward Jones may, but is under no obligation to, consider assets and liabilities not held with Edward Jones when providing investment advice to me.

(j) **Ratification.** I agree that I shall have ratified and be bound by information contained on confirmations, statements or electronic funds transfers unless I object to such information in writing to Edward Jones at 12555 Manchester Road, St. Louis, MO 63131 within three (3) days of a confirmation, thirty (30) days of a statement or sixty (60) days of an electronic funds transfer. All dates are to be measured from mailing or other transmission to me at my address of record, including any electronic address designated by me as acceptable for delivery of such information for the account. Communications sent to my address of record, or sent to the electronic address I have designated for receipt of such communication, shall be deemed to have been personally delivered to me, and Edward Jones shall have no responsibility for my failure to receive such communication.

(k) **Uninvested Funds.** Edward Jones offers a sweep program that provides clients, depending on their account type, with the option to automatically transfer uninvested cash in their account ("Free Credit Balances") to either a money market mutual fund or a bank whose deposits are insured by the Federal Deposit Insurance Corporation ("Sweep Program"). The products offered in the Sweep Program are the Edward Jones Money Market Fund ("Fund") and the Edward Jones Insured Bank Deposit Program ("Bank Program"). By choosing one of these as my sweep product, I consent to have Free Credit Balances in my Account included in the Sweep Program. Clients should review the terms, interest rates, and other features and tradeoffs of the Sweep Program with their financial advisor. Interest rates are available on Edward Jones' website at www.edwardjones.com/rates.

If my Account is an Edward Jones investment advisory account, my cash balances awaiting investment will be held in accordance with the terms of the investment advisory agreement applicable to my Account. If my Account is not an Edward Jones investment advisory account, the following terms apply:

As of February 9, 2019, if I am currently utilizing the Fund as my sweep product, my Free Credit Balances will continue to be automatically transferred to the Fund unless I change my selection thereafter, in which case, I may not select the Fund again as a sweep product.

As of February 9, 2019, if I am not currently utilizing the Fund as my sweep product, the Fund will no longer be available as an option. In that case, cconsistent with my direction, my Free Credit Balances will be automatically transferred to the Bank Program or held as cash and eligible to receive interest thereon ("Cash Interest"). I acknowledge and agree that funds held as Cash Interest are awaiting investment and should not be held in Cash Interest solely for the purpose of earning interest. If I do not intend to invest funds held as Cash Interest in the future, I agree to notify my financial advisor and will transfer the funds to another available cash option, such as the Bank Program, or withdraw them from my Account, in a timely manner.

Certain terms and conditions apply to the Bank Program. Investment in the Fund is subject to the terms and conditions set forth in the Fund prospectus. The Program Disclosure for the Bank Program and the Fund prospectus are available from my financial advisor or on Edward Jones' website at www.edwardjones.com/disclosures. Edward Jones may change the products available under the Sweep Program at any time.

If I have not given other directions to Edward Jones, I hereby elect and authorize Edward Jones, acting as my agent, to deposit and hold some or all of my Free Credit Balances as Cash Interest in Customer Reserve Accounts. If Edward Jones holds Free Credit Balances in Customer Reserve Accounts on my behalf, certain terms and conditions apply, which are available from my financial advisor or on Edward Jones' website at www.edwardjones.com/disclosures.

(l) **Short Sales.** I agree that I must inform Edward Jones if I place any sell orders for securities that I do not own at the time of the order (a "Short Sale"). I agree that Edward Jones may close out any Short Sale at any time for any reason.

(m) **Use of Electronic Systems and Third-party Data.** Use of any electronic systems to access my Account information is at my sole risk. Neither Edward Jones nor its vendors providing data, information or other services including, but not limited to, any exchange (collectively, "Service Providers") warrant that the service will be uninterrupted, error-free or free from viruses or other harmful effects. Edward Jones does not make any warranty as to the accuracy of information obtained from any of these systems. Edward Jones will not be liable in any way to me or to any other person for any loss or damage arising from failure, inaccuracy, error or delay in transmission or delivery or omission of any data, information or message; or nonperformance, interruption in data due to neglect or omission by it or any Service Provider or any "Force Majeure" event, as defined below. Edward Jones will from time to time provide me with market data as well as periodic valuations of securities and/or other financial investments held in my Account. Such data is obtained from third-party service providers Edward Jones has selected. I understand and agree that Edward Jones has no liability to me for errors, delay, omissions in or interruption of such data.

(n) **Additional Services.** Edward Jones may provide me with information about financial products as well as investment research, investment recommendations, financial assessment tools, investor education and other services to enable me to determine my investment objective and make my investment decisions. Edward Jones will not charge a separate fee for these services, as they are incidental to its brokerage services. Unless otherwise stated in a written agreement between me and Edward Jones, I agree these services do not constitute financial planning or investment advisory services. While Edward Jones may from time to time provide generalized tax or legal information, I understand and agree that such information does not constitute tax or legal advice, and I must rely on my own independent tax adviser or attorney for such advice. Certain additional services are authorized by this Agreement and may be activated upon request, including, but not limited to, check writing, Margin Loans, electronic transfers, electronic delivery of statements and/or other information, electronic bill payment services, certain systematic transactions or debit cards ("Additional Services"). The availability of these Additional Services is subject to Edward Jones' approval and may vary by account type or investment. Additional Services may be subject to separate terms and conditions and the applicable Schedule of Fees in effect from time to time, which are available on Edward Jones' website at www.edwardjones.com/disclosures.

(o) **Compensation to Edward Jones.** In addition to its other forms of compensation, Edward Jones may also charge me account fees and/or service fees. Those fees are disclosed in Edward Jones' Schedule of Fees. Edward Jones may also receive additional compensation as is reflected in prospectuses, product agreements or through arrangements with third parties. Edward Jones' Schedule of Fees and information concerning additional compensation Edward Jones may receive in connection with my Account(s) can be found on Edward Jones' website at www.edwardjones.com/disclosures.

LGL-7324S-A REV. JUNE 2020 © 2020 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED.

This compensation, and other financial and non-financial incentives, may create a material conflict between Edward Jones' interest, your financial advisor's interest, and your own. These conflicts are disclosed on Edward Jones' website at www.edwardjones.com/compensation and in the Important Information About Our Brokerage Services document and the Edward Jones Client Relationship Summary.

I acknowledge that I have access to and have had the opportunity to review such disclosures, including the conflicts of interest. I agree to pay all fees when due. If I do not pay a fee when due, I authorize Edward Jones (without otherwise limiting Edward Jones' rights) to deduct the fee amount from any cash, insured bank deposit or money market balance in my account or by liquidating any securities held in my Account in an amount sufficient to satisfy the amount of the fee due and owing.

(p) **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.

(q) **Conditions beyond Edward Jones' Control ("Force Majeure").** *I agree not to hold Edward Jones liable for any loss to me caused directly or indirectly by war, terrorism, civil unrest, natural disaster, extraordinary weather conditions, government restrictions, interruptions of communications, exchange or market rulings, labor unrest or strikes, or other conditions beyond the control of Edward Jones.*

V. Systematic Transactions

As designated by me, Edward Jones will automatically purchase, sell, or exchange certain securities on a periodic basis. These systematic transaction programs include: (1) automatic dividend reinvestments ("Dividend Reinvestment Program"); (2) automatic distribution cross-reinvestments ("Cross-Reinvestment Program"); (3) periodic transactions of certain open-end investment companies ("Systematic Mutual Fund Program"); and (4) periodic transactions of certain equity securities ("Dollar Cost Averaging Program"). I authorize Edward Jones to act as my agent with respect to any securities I designate pursuant to a systematic transaction program in which I enroll following my oral or written instruction. Participation in a systematic transaction program is voluntary and I may modify or discontinue my participation at any time. Only certain securities, as determined by Edward Jones, are eligible for participation. I understand participation in a systematic transaction program does not ensure profits on my investments or protect against losses in declining markets and that Edward Jones is not recommending the purchase or sale of any security by designating it as eligible for participation in a systematic transaction program.

(a) **Dividend Reinvestment Program.** If I participate in the Dividend Reinvestment Program, all dividends or distributions paid on eligible securities I have selected will automatically be reinvested into shares of the same security. Edward Jones 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 Edward Jones in any such market transaction(s). Generally, reinvestment purchases will be made in advance of and credited to my Account on the distribution payment date. In the event the distribution payment amount on an owned security is not known in advance, the purchase and reinvestment will be made as soon thereafter as the amount of the distribution payment can be calculated with certainty, including any necessary currency conversions. If a company offers its shareholders an option to receive their dividend in company stock, known as a scrip dividend, Edward Jones will use my cash or reinvest election as the basis for allocating my dividend payments. If I elect or have elected company stock and the company suspends or cancels its company stock option, Edward Jones will continue my accumulation of shares, by reinvesting my dividends through Edward Jones' Dividend Reinvestment Program. If the company subsequently reinstates their company stock option and I am reinvesting, my dividends will be paid in company stock in accordance with the company's scrip dividend program.

(b) **Cross-Reinvestment Program.** If I participate in the Cross-Reinvestment Program, dividends and distributions from eligible securities in my Account that I select may be automatically reinvested into shares of certain eligible mutual funds of my choosing ("cross-reinvestment security") for which I have received a current prospectus. Generally on the business day prior to the distribution payment date, Edward Jones will invest the funds received on my behalf into shares of the cross-reinvestment security, which will settle on the following business day. The price paid for such cross-reinvestment security, will be the public offering price of the security as determined in its prospectus. The cross-reinvestment of distributions from one mutual fund to another mutual fund are generally only permitted among affiliated funds and may otherwise be limited by the terms of the funds' prospectuses.

(c) **Systematic Mutual Fund Program.** If I participate in the Systematic Mutual Fund Program, Edward Jones will periodically purchase, sell or exchange shares of eligible mutual funds held in my Account. As described in the applicable prospectus, purchases will be made at the public offering price and sales or exchanges executed at the net asset value. These transactions will be executed automatically on a monthly, quarterly, semiannual or annual basis, as I may choose. I may specify either a dollar amount or share amount for such transactions.

(d) **Dollar Cost Averaging Program.** If I participate in the Dollar Cost Averaging Program, Edward Jones will periodically purchase or sell shares of eligible securities on a monthly basis. The price per share will be the weighted average price per share of all related trades. A separately signed form may be required for participation in the Dollar Cost Averaging Program.

(e) **Confirmations.** All systematic transactions will be confirmed on my periodic account statement. I will not receive separate immediate confirmations for these transactions. I understand details of any transaction will be provided to me by Edward Jones upon my written request.

(f) **Fees.** For transactions in open-end investment companies under the Cross-Reinvestment and Systematic Mutual Fund Programs, compensation received by Edward Jones is only that which is set forth in the applicable prospectus. Fees for the Dividend Reinvestment and Dollar Cost Averaging Programs are described in the Schedule of Fees.

(g) **Fractional Shares.** Systematic transactions may result in me owning interests in fractional shares of securities. I remain entitled to receive dividend payments proportionate to my fractional shares in such holdings. In certain instances my fractional shares may be liquidated by Edward Jones at the prevailing market prices.

I understand that liquidation of "orphaned fractional shares" will be confirmed on my periodic statements and that I will not receive separate immediate confirmations for these transactions.

LGL-7324S-A REV. JUNE 2020 © 2020 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED.

Orphaned fractional shares are fractional shares that I: (1) cannot transfer from Edward Jones if I initiate the transfer out of my account or (2) received from a pending dividend reinvestment program transaction after I liquidated my whole shares. I understand that orphaned fractional shares will be liquidated in a principal capacity.

VI. Customer Loans

(a) **Margin Loans.** I acknowledge Edward Jones may from time to time extend credit to me in the form of cash or securities in its sole discretion. Any loans made to me by Edward Jones are "Margin Loans" collateralized by marginable securities and other assets held in my Account(s). Depending on the account type, Margin Loans may be in a form that allows me to borrow cash against the marginable value of my Account ("Personal Line of Credit Loans," "Overdraft Coverage" and "Write Your Own Loan") as well as Margin Loans for the purpose of purchasing securities at Edward Jones. I understand and agree that Margin loans may not be available to me in certain types of accounts. I acknowledge receipt of the Edward Jones Margin Disclosure Statement and Statement of Credit Terms, which is also posted on Edward Jones' website at edwardjones.com/disclosures. I understand that securities or other financial assets or instruments now or hereafter held by me related to my Margin Loans may be hypothecated by Edward Jones to the extent permitted by law and regulation. I understand that Edward Jones may receive compensation from such hypothecation activities.

(b) **Maintenance of Collateral.** I agree to deposit additional collateral, as Edward Jones may in its sole discretion require from time to time. Such additional collateral may be in the form of cash or marginable securities. Edward Jones may in its sole discretion require collateral deposits in excess of any regulatory or house margin minimum requirement.

(c) **Payment of Loans on Demand.** I agree to pay ON DEMAND any balance owing to Edward Jones with respect to my Account. This balance includes interest charges, commissions and any costs of collection (including attorneys' fees) incurred by Edward Jones to require me to honor my obligations to Edward Jones. I agree such demand may be made at Edward Jones' sole discretion at any time without cause.

(d) **Interest Charges and Payments.** I agree to pay interest upon all loaned amounts and other balances due in my Account as set forth in Edward Jones' Margin Disclosure Statement and Statement of Credit Terms.

(e) **Customer Loan Consent and Proxy Voting.** Edward Jones is authorized to lend, to itself or to others to the extent permitted by applicable regulations, any securities held by Edward Jones for Margin Loans on my Account. To the extent such shares are on loan on a record date for a shareholder vote, I understand that I may not be entitled to vote.

(f) **Overdraft Coverage.** I further acknowledge that my participation in Income Manager and/or the use of services such as checking and overdraft coverage may result in Margin Loans. I understand that such Margin Loans are subject to the terms and conditions in this Agreement as well as the terms in the Edward Jones' Margin Disclosure Statement and Statement of Credit Terms.

VII. Other Important Contract Terms

(a) **Amendments and Modifications to Agreement.** I acknowledge this Agreement, as amended from time to time, constitutes the full and entire understanding between the parties. I agree that Edward Jones may amend terms and conditions or services related to this account at any time, including fees and charges for this account. Edward Jones will notify me of such changes by mail, by email, by posting such changes online or by any other means permitted by law, including a notification on my statement directing me to the Edward Jones website to review details of a change. Any use of this account after the effective date of any amendment will constitute my acceptance of such amendment.

(b) **Binding Effect, Death, Incompetence, Disability, Succession.** This Agreement supersedes any prior agreement of the parties, and its terms shall be binding upon my heirs, beneficiaries, personal representatives, agents, estate, executors, successors, administrators, assigns, trustees and conservators ("Successors") as to all matters involving my Account with Edward Jones, including, but not limited to, the terms relating to arbitration. I agree that in the event of my death, incompetency or disability, I and/or my Successors hold Edward Jones harmless from any and all liability it may incur for continuing to operate as though I were alive and competent until Edward Jones is notified in writing by Successors of such death or incompetency. Notwithstanding the foregoing, in the event of my death, incompetency or disability, Edward Jones may liquidate, restrict or terminate services to my Account without prior notice to or demand upon my Successors.

(c) **Assignability.** This Agreement is freely assignable by Edward Jones and shall inure to the benefit of Edward Jones' assigns and successors by merger, consolidation or otherwise. Edward Jones may transfer my Accounts to any such successors and assigns. Any transfer or assignment by Edward Jones shall terminate any and all liability or responsibility Edward Jones may have under this Agreement.

(d) **Termination of Account.** Edward Jones has the right to terminate any account (including multiple owner accounts) for any reason at any time. Edward Jones may liquidate all holdings within said account(s) and mail me a check for any proceeds, less any fees or other obligations owed to Edward Jones.

(e) **Notices, Disclosures and Communications.** Any notices, disclosures or communications may be (a) mailed first class or sent by commercial express courier service to me at the last address set forth in Edward Jones' records, and to Edward Jones at 12555 Manchester Road, St. Louis, MO 63131; (b) sent by email to me at the last email address set forth in Edward Jones' records; (c) sent by text message to me at the last phone number set forth in Edward Jones' records; (d) personally delivered to me; or (e) posted on Edward Jones' public website if allowed by applicable law. Any such notice mailed (i) to me shall be effective when mailed, and (ii) to Edward Jones shall be effective when actually received. Notice sent by email or text message is effective when sent; notice by personal delivery is effective when delivered; and notice by posting to Edward Jones' website is effective on the date posted. Edward Jones may, in its sole discretion and to the extent permitted by applicable law, provide or accept notice in any other form, such as orally or by telephonic or electronic media. There are important disclosures and policies of Edward Jones that apply to my Account. These disclosures and policies are subject to change without notice to me at any time and can be obtained from my financial advisor or on Edward Jones' website at www.edwardjones.com/disclosures.

(f) **Indemnification.** I agree to indemnify and hold Edward Jones harmless from any causes of action, claims, expenses or liabilities that might be asserted by me or any third party against Edward Jones by reason of my actions or omissions related to this Agreement.

(g) **Edward Jones' Conduct Not to Constitute Waiver.** Edward Jones' 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 Edward Jones' part shall not constitute or be considered a waiver by Edward Jones of any of its rights hereunder.

(h) **Governing Law.** Except to the extent pre-empted by federal law, I agree that this Agreement and all amendments to this Agreement, their validity, effect, construction, administration and application, and the parties' respective rights and duties, shall be governed by the laws of the State of Missouri without giving effect to any contrary choice of law or conflict-of-laws provisions.

(i) **Severability.** If any provision of this Agreement is or becomes invalid or unenforceable for any reason, this shall not affect the validity or enforceability of any other provision of this Agreement.

(j) **Account Protection.** To obtain information about account protection that the Securities Investor Protection Corporation ("SIPC") provides, including an explanatory SIPC brochure, visit www.sipc.org or call 202-371-8300.

(k) **Business Continuity.** Edward Jones has a business continuity plan ("BCP") to allow Edward Jones to continue serving clients and provide them with access to their funds and securities in the event of a disaster. If any of Edward Jones' facilities are damaged or otherwise inaccessible as a result of a disaster, Edward Jones associates affected by such event would work from different areas of the same location or from alternate locations controlled by Edward Jones. Edward Jones has data centers in two geographically distinct locales. In the event one data center is damaged in a disaster, Edward Jones would move technological support and processing to the unaffected data center, with an expected short-term interruption in operations. Edward Jones' response to a significant business disruption is dependent upon the response of third parties, and Edward Jones cannot guarantee that a significant business disruption will not impact its operations. In the event of a significant business disruption, I can obtain information about the status of my Account(s) and access to my funds and securities by contacting my financial advisor or Edward Jones Client Relations at 800-441-2357. Any updates to the Edward Jones BCP will be posted on Edward Jones' website at www.edwardjones.com/disclosures.

VIII. Arbitration Agreement

(a) ***This Agreement contains a pre-dispute arbitration clause.*** **By signing the Account Authorization and Agreement Form, I 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.**

Any controversy arising out of or relating to any of my Account(s) from its inception, business, transactions or relationships I have now, had in the past or may in the future have with Edward Jones, its current and/or former officers, directors, partners, agents, affiliates and/or employees, this Agreement, or to the breach thereof, or transactions or accounts maintained by me with any of your predecessor or successor firms by merger, acquisition or other business combinations shall be settled by arbitration in accordance with the FINRA Code of Arbitration Procedure rules then in effect. My demand for arbitration shall be made within the time prescribed by those rules and will be subject to the applicable state or federal statutes of limitations as though filed in court. Judgment upon any award rendered by the arbitrators may be entered in any court having jurisdiction thereof.

(b) ***Class Actions.*** **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; (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.**

LGL-7324S-A REV. JUNE 2020 © 2020 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED.

This page is intentionally left blank.