

Systematic Transactions Terms and Conditions

REINVESTMENT PROGRAMS

Equities

The following terms and conditions apply to my authorization to Edward Jones to reinvest distributions (dividends) on certain securities that are presently held on my behalf at Edward Jones (the "owned securities") into an equity security designated by me (the "reinvestment security") to be purchased:

- Only those securities on Edward Jones' list of approved reinvestment securities are eligible for participation in this service.
- The distribution received on an owned security will be reinvested into shares of the reinvestment security.
- Edward 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 Edward Jones in any such market transaction or transactions.
- Subsequent to my initial authorization, I may orally authorize Edward Jones, by communication with my financial advisor or other authorized representative of Edward Jones, to designate additional equity securities for reinvestment or to discontinue reinvestment on any equity security.
- Reinvestment purchases will be made two 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 of payment date. In the event the distribution payment amount on an owned security is not known two 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.
- A fee of 2% of the distribution payment amount will be charged and deducted by Edward 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.) Edward 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. I may also incur additional charges imposed on transactions by foreign jurisdictions. If applicable, these charges will be reflected in my purchase price.
- I will receive no immediate confirmation of the above-described reinvestment transactions, and information concerning such transactions will appear on the periodic account statement I will receive from Edward Jones. Such information will include the date of the reinvestment transaction, 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 transactions will be provided to me by Edward Jones upon my written request.
- If the share balance in my account falls below one share, Edward 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.
- Edward Jones will at all times act as my agent in connection with the reinvestment transactions.
- 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 Edward Jones or to my financial advisor.

- 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.

Unit Trusts

The following terms and conditions apply to my authorization to Edward Jones to reinvest distributions (interest and/or capital gains) on certain securities that are presently held on my behalf at Edward Jones (the "owned securities") into additional units of a unit trust (the "reinvestment securities") to be purchased:

- Only those securities on Edward Jones' list of approved reinvestment securities are eligible for participation in this service.
- The distribution of income and capital gains received on the owned security will be reinvested into additional units of the same security.
- Distributions will be used to purchase units already held in inventory by Edward 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.
- Reinvestment purchases will be made two 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.
- Subsequent to my initial authorization, I may orally authorize Edward Jones by communication with my financial advisor or other authorized representative of Edward Jones to designate additional unit trusts for reinvestment or to discontinue reinvestment on any unit trust.
- I will receive no immediate confirmation of the above-described reinvestment transactions, and information concerning such transactions will appear on the periodic account statement I will receive from Edward Jones. Such information will include the date of the reinvestment transaction, 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 transactions will be provided to me by Edward Jones upon my written request.
- If the balance in my account falls below one unit, Edward 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.
- Edward Jones will at all times act as my agent in connection with the reinvestment program.
- 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 Edward Jones or to my financial advisor.

Cross-reinvestment Program

The following terms and conditions apply to my authorization to Edward Jones to reinvest distributions on certain securities that are presently held on my behalf at Edward Jones (the "owned securities") into the shares of an open-end mutual fund (the "cross-reinvestment security") to be purchased:

1. Only those securities on Edward 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, Edward Jones will enter an order on my behalf for the purchase of the cross-reinvestment security. On the distribution payment date, Edward 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 Edward 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 Edward Jones, by communication with my financial advisor or other authorized representative of Edward 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 periodic account statement I will receive from Edward 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 held in my account. The time and other details of any such transaction will be provided to me by Edward Jones upon my written request.
6. Edward Jones will at all times act as my agent in connection with 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 Edward Jones or to my financial advisor.

PERIODIC TRANSACTIONS PROGRAMS

Dollar Cost Averaging Transactions

The following terms and conditions apply to my authorization to Edward Jones to monthly purchases or sales of the securities indicated by me:

1. Only those securities on Edward 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 Edward 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 Edward Jones before the settlement date. If the funds are not available or are insufficient to cover the purchase, it will not be

made by Edward 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 12 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 Edward Jones for each transaction. Dollar Cost Averaging fees do not apply to Guided Flex accounts. (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 Edward Jones and \$500.00 delivered to me.) Edward 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. I may also incur additional charges imposed on transactions by foreign jurisdictions. If applicable, these charges will be reflected in my purchase price.
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 two business days prior to the dividend payable date, and a 2% fee will be charged by Edward 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. Edward 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 Edward Jones in all such transactions.
7. Subsequent to my initial authorization, I may orally authorize Edward Jones, by communication with my financial advisor or other authorized representative of Edward 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 periodic account statement I will receive from Edward 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 Edward 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 Edward Jones or to my financial advisor.

Systematic Mutual Fund Transactions

The following terms and conditions apply to my authorization to Edward Jones to engage in certain periodic transactions in the shares of designated open-end investment companies ("mutual funds"):

1. Only those mutual funds listed as approved by Edward Jones for Systematic Mutual Fund Transactions are eligible for participation in this service.
2. I may instruct Edward Jones to execute periodic transactions in my account on any of the following bases: monthly, quarterly, semiannually or annually.
3. I may instruct Edward 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 Edward Jones, by communication with my financial advisor or other authorized representative of Edward 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 prospectuses.
 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 the trade date. If sufficient funds are not in my account, Edward Jones will not make the purchase for me. Edward Jones will monitor the funds available in my account for five business days after the date designated by me as the trade date. If sufficient funds are not available during this period, Edward 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, Edward 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 periodic account statement I will receive from Edward 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 Edward Jones upon my written request.
 8. Edward 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 Edward Jones or to my financial advisor.
- 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 purchase for any annuity, funds will be taken from my Edward 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 Edward Jones account and presented to the insurance company that 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 the trade date. If sufficient funds are not available in my account, Edward Jones will not execute the transaction for me. Edward Jones will monitor the funds available in my account for five business days after the date designated by me as the trade date. If sufficient funds are not available during this period, Edward 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, Edward 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 periodic account statement I will receive from Edward 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. Edward 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 Edward Jones or my financial advisor.

Systematic Insurance Transactions

The following terms and conditions apply to my authorization to Edward Jones to engage in certain 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:

1. Only those policies approved by Edward Jones for Systematic Insurance Transactions are eligible for participation in this service.
2. I may instruct Edward Jones to execute periodic transactions concerning my policy on any of the following bases: monthly, quarterly, semiannually or annually.
3. I may instruct Edward 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 Edward Jones, by communication with my financial advisor or other authorized representative of Edward Jones, to change the designated policy, the dollar amount, the allocation of

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