

Edward Jones Transitional Retirement Account Client Services Agreement

This Client Services Agreement is incorporated into and is part of the Account Authorization and Agreement Form (collectively, the “Services Agreement”) signed by one or more persons or entities (collectively, the “Client,” “me,” “my,” “I,” “we” or “our”) and constitutes a binding investment advisory contract between Edward D. Jones & Co., L.P. (“Edward Jones”) and me in order to establish Edward Jones transitional investment advisory services for my account (“Account”). I am a natural person of legal age with the ability to enter into this Services Agreement.

I understand that this Agreement, and any other agreements I may have with you from time to time, as well as other documents, notices, and disclosures will be delivered to me in English, which shall be the controlling language. If any other communication, document, notice, disclosure, or material is provided to me in a language other than English, I agree that such information is being provided as a courtesy and is not binding between me and Edward Jones, and that the English language version is controlling.

This Services Agreement sets forth the terms and conditions relating to my Edward Jones Transitional Retirement Account (“Transitional Retirement Account”). I represent that I have read and understand this Services Agreement and agree to be bound by its terms and conditions, as well as those set forth in the separate agreements, disclosures and notices referenced in and/or provided with this Services Agreement, including, as applicable, any related Edward Jones brokerage or custodial agreement, the Edward Jones Trust Company (“EJTC”) IRA Custodial Agreement and/or Edward Jones Retirement Account Agreement (collectively, “Account Agreement”), and the Edward Jones Transitional Retirement Account Brochure (the “Brochure”).

1. Edward Jones Transitional Retirement Account

I understand that I cannot purchase investments in my Account and may only sell investments transferred into my Account. Cash balances in my Account will be automatically swept into the Edward Jones Money Market Fund (the “Money Market Fund”). Please refer to the Brochure for more information about the Money Market Fund.

I may work with my financial advisor to establish a “Retirement Portfolio Objective.” My Retirement Portfolio Objective gives me and my financial advisor overall guidance on how to invest my retirement assets to achieve my personal goal. My portfolio objective for this Account (“Account Portfolio Objective”) will be the same as my Retirement Portfolio Objective. If I do not have a Retirement Portfolio Objective, then the Account Portfolio Objective will be preservation of principal, as explained in the Brochure. Edward Jones will have no authority to change my Account Portfolio Objective for this Account without my instruction. My Account Portfolio Objective for this Account will

determine the recommended asset allocation and investment category ranges as explained in the Brochure.

2. Opening a Transitional Retirement Account

Investment Policy Statement. I understand and agree that Edward Jones and its financial advisors will not review, monitor, accept or adhere to an investment policy statement or similar document that was not prepared by Edward Jones. Adherence to any such investment policy statement is my responsibility.

Initial Funding. In order to establish a Transitional Retirement Account, I agree to transfer cash, marketable securities and/or other assets into my Account upon Edward Jones’ acceptance and approval of this Services Agreement. Edward Jones reserves the right to refuse any assets.

Custody of Assets. I agree to maintain custody of all assets in my Account at Edward Jones, located at 12555 Manchester Road, St. Louis, Missouri 63131. However, if I have entered into an IRA Custodial Agreement with EJTC, I agree to maintain custody of all assets at EJTC, located at 12555 Manchester Road, St. Louis, Missouri 63131. EJTC will employ Edward Jones as a sub-custodian subject to my EJTC IRA Custodial Agreement. My Account will be used to receive and credit assets for my Account and all dividends, capital gains and redemptions received on the assets of my Account.

3. Trading and Execution Services

Trading. I am responsible for all trading and investment decisions in my Account. Neither Edward Jones nor its financial advisors will have authority for any trading or investment decisions in my Account. 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.

Trade Execution. I authorize and direct all transactions in my Account to be effected by or through Edward Jones. I understand that the direction by me to trade through Edward Jones may result in less advantageous execution, including greater spreads (the difference between the bid and the offer price) and less favorable net prices, than if an unaffiliated broker-dealer were to execute the transaction.

When Edward Jones is executing transactions for my Account, it is not acting as an investment adviser but solely as a broker-dealer. Edward Jones will arrange for delivery and payment in connection with the execution services rendered to me, and I authorize Edward Jones to act on my behalf in all other matters necessary or incidental to the handling of my Account.

Transactions in my Account will be made in accordance with the trading practices of Edward Jones as explained in the Brochure.

4. Tax and Risk

I understand that assets in my Account may be sold at my direction at various times, including, but not limited to, when my Account is funded, during the ongoing investment of my Account and, under certain circumstances, when my Account is terminated. I am responsible for any resulting tax liabilities, fees and charges. I confirm that I have had the opportunity to consult with a tax advisor and/or other qualified tax professionals before deciding to open a Transitional Retirement Account.

I understand that all investments involve risk and that investment performance and the value of my Account will fluctuate depending on factors that cannot be controlled by Edward Jones.

5. Employer-Sponsored Plans and Other Retirement Accounts

My Account is for: (a) a pension or other employee benefit plan governed by the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), that is not a participant-directed plan; (b) a tax-qualified retirement plan (including a Keogh plan, an Edward Jones-sponsored Owner K® plan, or a “single owner 401(k)” plan where the only eligible plan participants are the business owner and/or his or her spouse) under Section 401(a) of the Internal Revenue Code of 1986, as amended (the “Code”), and not covered by ERISA; or (c) an Individual Retirement Account (“IRA”) under Section 408 or Section 4975 of the Code. If my Account is for a plan or IRA subject to ERISA, Edward Jones acknowledges that it is a “fiduciary” within the meaning of Section 3(21) of ERISA and Section 4975(e)(3) of the Code (but only with respect to the provision of services described in Section 1 of this Services Agreement). Similarly, if my Account is for a plan or IRA not subject to ERISA, Edward Jones acknowledges that it is a “fiduciary” within the meaning of Section 4975(e)(3) of the Code (but only with respect to the provision of services described in Section 1 of this Services Agreement). Edward Jones shall not, by reason of this Services Agreement, be responsible for acting as a fiduciary with respect to the administration of the plan or IRA or otherwise provide administrative or trustee services.

I represent that the person executing this Services Agreement on behalf of a plan or IRA, as applicable: (a) is a “Named Fiduciary,” as that term is defined in ERISA, with respect to an ERISA plan and/or a person holding a position similar to that of a “Named Fiduciary” under a similar law with respect to a plan or IRA not covered by ERISA (each, a “Fiduciary”); (b) is authorized under provisions of the plan or IRA document (including any trust document related thereto) to enter into this Services Agreement and to retain Edward Jones to perform the services set forth in this Services Agreement; (c) is not prohibited from acting as a Fiduciary with respect to the plan or IRA; and (d) is independent of and unrelated to Edward Jones, its affiliates and my financial advisor. The Fiduciary and I acknowledge that it is our responsibility to review the plan or IRA documents and the laws and regulations applicable to the plan or IRA and its operation to determine that the arrangements contemplated by this Services Agreement (including my Retirement Portfolio Objective) are suitable for the

plan or IRA and are both permissible and consistent with the terms of the plan or IRA documents and applicable law.

I will promptly furnish to Edward Jones any amendments to the plan or IRA, and I agree that if any amendment affects the rights or obligations of Edward Jones, the amendment will not be binding on Edward Jones unless agreed to by Edward Jones in writing. The Fiduciary and I agree to immediately notify Edward Jones of any changes to any actuarial assumptions, funding status or liquidity needs (including any impending or upcoming distributions to be made from my Account). If my Account does not contain all of the assets of a plan or IRA, I understand that Edward Jones will have no responsibility for the diversification of investments, and that Edward Jones will have no duty, responsibility or liability for assets that are not in my Account. I agree to obtain and maintain any required ERISA bonding for my Account and to include coverage for Edward Jones, its affiliates, and their respective officers, directors and employees under such bond to the extent required by ERISA.

The Fiduciary and I represent and warrant that (a) the Fiduciary and I (1) are knowledgeable with respect to administration and funding matters related to the plan or IRA, (2) are able to make informed decisions regarding the services to be provided under this Services Agreement, and (3) have considered the fees to be paid by the plan or IRA in relation to the level of services to be provided; (b) to the extent required by ERISA, the services will be used for the exclusive benefit of the plan and its participants or IRA owner and will not inure to the benefit of any other party; (c) should any fee payments hereunder be made from the assets of the plan or IRA, the Fiduciary shall have determined that such payments constitute proper expenses payable by the plan or IRA in accordance with the terms of the plan or IRA, the Code and, if applicable, ERISA; and (d) the Fiduciary, based on the disclosures contained in this Services Agreement (including the disclosures in the Brochure and the applicable Account Agreements), (1) has determined that the arrangement for services and any fees payable to Edward Jones are reasonable, and the services to be provided by Edward Jones hereunder are appropriate and helpful to the plan or IRA, and (2) based upon the documents mentioned above, has received all necessary disclosures regarding such fees as required by, and in accordance with, regulations promulgated under Section 408(b)(2) of ERISA, if applicable.

The Fiduciary agrees that Account assets may be invested in shares of the Money Market Fund, which is managed or advised, for a fee, by an affiliate of Edward Jones. The Fiduciary confirms that the Fiduciary has received a prospectus for the Money Market Fund that includes a summary of all fees that may be paid by the Money Market Fund, whether to third parties or to Edward Jones or its affiliates. Edward Jones has advised the Fiduciary that the Money Market Fund is an appropriate investment for my Account because of its investment objective and liquidity, and any assets of my Account may be invested in the Money Market Fund. On the basis of the foregoing, the Fiduciary approves the purchase and redemption of shares of the Money Market Fund in my Account, and the payment of fees to an affiliate of Edward Jones by the Money Market Fund that are incidental to such

investments therein as described in the prospectus.

6. Services Provided by Edward Jones

Edward Jones provides the following services for my Transitional Retirement Account in addition to other services described elsewhere in this Services Agreement.

Financial Advisor Consultations. I understand that my financial advisor or an Edward Jones associate will be reasonably available to discuss my Account as well as my financial situation, investment objectives, risk tolerance and/or restrictions in connection with my Account during normal business hours.

Assets Held Outside of Edward Jones. Edward Jones may, as I request, permit information concerning assets and liabilities not held with Edward Jones to be reflected on certain reports relating to 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 reports relating to my Account 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.

Trade Confirmations. Edward Jones will provide me with trade confirmations for each transaction in my Account as provided for under applicable law.

7. Transitional Retirement Account Fees

I acknowledge that Edward Jones does not charge a program fee in the Transitional Retirement Account and will not charge a commission or markup for sell trades placed in my Account.

However, I may incur other fees and expenses, including mutual fund redemption fees and contingent deferred sales charges, as explained in the Brochure.

8. Proxies and Ownership of Securities

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.

I will have direct ownership of all assets held in my Account, including the right to (a) withdraw securities or cash from my Account; (b) vote any and all proxies for securities held in my Account; and (c) proceed directly against the issuer of any security held in my Account without being obligated to join any other person receiving services pursuant to, or otherwise involved with, my Account as a condition precedent to initiating any such proceeding.

9. Legal Notices

Edward Jones will not take any action and will not render any advice regarding any legal action on my behalf relating to assets (including shares of the Money Market Fund) held in my Account

that may become subject to any legal action, regulatory action, administrative action, class action lawsuit and/or bankruptcy. However, Edward Jones will promptly forward to me any such documents received.

10. Acceptance, Assignment and Termination

Edward Jones may refuse to accept any account for any reason.

I acknowledge that my Account will not become active, trading cannot begin, and Edward Jones will not begin providing advisory services to me until (a) acceptance and approval of this Services Agreement by Edward Jones, and (b) funding of my Account.

My Account may only hold assets for sixty (60) consecutive days from the date of initial funding. After all assets are removed, if new assets are deposited into my Account at a later date, then they must be removed within sixty (60) days of such subsequent funding.

Edward Jones may not assign (as this term is defined under the Investment Advisers Act of 1940) this Services Agreement without my consent. I acknowledge that my consent can be given under a negative consent procedure, in which case I will receive written notice of a pending assignment from Edward Jones and will have thirty (30) days to provide Edward Jones with a written objection to the assignment.

This Services Agreement can be terminated by Edward Jones or me at any time. Termination shall not affect transactions initiated or services performed prior to termination. If either party provides notice of termination, Edward Jones will no longer act as an investment adviser and will not be obligated to recommend any action with regard to the assets in my Account.

(a) Limited Purpose Relationship. Upon termination of this Services Agreement, unless I advise Edward Jones otherwise or enter into a new and separate advisory or brokerage account agreement, Edward Jones will continue to provide limited brokerage services for my Account pursuant to the surviving provisions of this Services Agreement and the Edward Jones Limited Services Supplement provided herein. This Account will remain in effect until such time as Edward Jones determines to terminate such limited services, I enter into a new and separate advisory or brokerage account agreement with Edward Jones, I instruct Edward Jones to transfer the assets in my Account to another custodian (subject to applicable transfer fees), or I instruct Edward Jones (or Edward Jones determines in its sole discretion) to liquidate all holdings within my Account and mail me a check for any proceeds, less any fees or other obligations owed to Edward Jones. This Account will function as a self-directed brokerage account with limited account features.

I understand and agree that I may receive distributions, liquidate securities in my Account, and withdraw funds from my Account, but I will not have the authority to purchase new securities, or add to existing positions (except for money market funds). If I previously elected optional account features, my Account may become ineligible to participate in such features upon termination of this Services Agreement. I understand and agree that I am solely responsible for reviewing such account features' terms and

conditions, as well as the impact of their termination on my Account. I further understand and agree that upon the termination of this Services Agreement, Edward Jones shall not be liable or responsible for any impact associated with the termination or modification of features that were previously available to my Account prior to the termination of this Services Agreement. I acknowledge that Edward Jones will no longer act as a fiduciary to the Account, and I can no longer rely on Edward Jones to provide advisory services. I also acknowledge that Edward Jones will not make recommendations regarding the assets within the Account, including with regard to each asset's disposition. Some mutual funds and/or fund share classes may not be held outside certain advisory accounts. In these cases, Edward Jones will sell those shares for me or will convert the shares into a share class that can be held outside the account. Such sales or conversions could result in higher or lower fees and/or expenses than those paid under the previous share class. I understand that these fees and expenses may negatively affect my investment performance. Further terms governing this limited-purpose relationship are provided in the Edward Jones Limited Services Supplement herein.

(b) Survival. Termination of this Services Agreement shall not alter the liabilities or obligations of the parties incurred prior to such termination. The provisions of Sections 2 (regarding custody of assets), 4, 6 (regarding trade confirmations), 10, 11, 12, 13, 14, 15, 16, 17, and 18 shall survive the termination of this Services Agreement.

If either party provides notice of termination of this Services Agreement, I will provide Edward Jones with instructions regarding the securities in my Account as explained in the Brochure. If I fail to provide such instructions, Edward Jones may, as an alternative to transitioning my account to a limited brokerage services account, liquidate and distribute the assets in my Account and this Services Agreement will be terminated. Some mutual funds and/or fund share classes may not be held in a non-advisory account. In these cases, Edward Jones will sell those shares for me or will convert the shares into a share class that can be held in a non-advisory account.

Termination of this Services Agreement shall not alter the liabilities or obligations of the parties incurred prior to such termination.

11. Scope of the Services Agreement

I acknowledge that this Services Agreement, as well as my Account Agreement and the Brochure, as amended from time to time, constitute the full and entire understanding between the parties. I agree that Edward Jones may amend terms and conditions or services related to my Account at any time, including fees and charges for my Account. Edward Jones will notify me of any material 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. The effective date of the modification will be thirty (30) days from the date of notification or a later date specified by Edward Jones. If I

do not give Edward Jones a written notice that I am objecting to the modification or change within thirty (30) days, I will be deemed to have accepted the modification or change.

In the event of an inconsistency or discrepancy between this Services Agreement and any other agreement or document, the following rules shall be used to resolve the inconsistency or discrepancy: (a) if the inconsistency or discrepancy relates to the services provided under this Services Agreement, then the terms of this Services Agreement shall govern, or (b) if the inconsistency or discrepancy relates to a particular account type or additional service, then the terms of the agreement or document for that account type or service shall govern.

12. Severability/Governing Law

Except to the extent preempted by federal law, I agree that this Services Agreement and all amendments to this Services 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. If any provision of this Services Agreement is or becomes invalid or unenforceable for any reason, this shall not affect the validity or enforceability of any other provision of this Services Agreement.

13. 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 in Edward Jones' records, and to Edward Jones at 12555 Manchester Road, St. Louis, Missouri 63131; (b) sent by email to me at the last email address in Edward Jones' records; (c) sent by text message to me at the last phone number 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, whether actually received or not; 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.

14. 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 Services Agreement. Notwithstanding the foregoing, nothing contained in this section or elsewhere in this Services Agreement shall constitute a waiver by me of any of my legal rights under applicable federal or state law or any other laws whose

applicability is not permitted to be contractually waived.

15. 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.

16. Client Representations and Warranties

I agree to the following:

- (a) I will review all reports and other notifications, including account statements and confirmations provided by Edward Jones in connection with my Account for accuracy within ten (10) calendar days of receiving the documents and will notify Edward Jones in writing of any inaccuracy. All reports, statements, confirmations and cash balances shall be deemed conclusive if not objected to within ten (10) calendar days of receipt.
- (b) I will notify Edward Jones promptly in the event of a change to my address, email or phone number.
- (c) The Account Portfolio Objective chosen by me meets my needs in view of my overall financial situation.
- (d) Edward Jones will not provide legal, accounting or actuarial advice, nor will Edward Jones prepare any legal, accounting or actuarial documents. I should consult with my legal or tax professional about the consequences of investing in securities through my Transitional Retirement Account.
- (e) 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, who 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, Financial Industry Regulatory Authority ("FINRA") Rule 2165.

17. Conduct of Edward Jones Not a Waiver

Edward Jones' failure to insist at any time upon strict compliance with this Services 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.

18. Arbitration Agreement

(a) THIS SERVICES AGREEMENT CONTAINS A BINDING

PRE-DISPUTE ARBITRATION CLAUSE THAT MAY BE ENFORCED BY THE PARTIES.

By signing the Edward Jones Transitional Retirement Account Authorization and Agreement Form, I agree as follows:

1. All parties to this Services 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 twenty (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 Services Agreement.

Except as otherwise expressly provided below, 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 Services Agreement, or to the breach thereof, or transactions or accounts maintained by me with any of Edward Jones' 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.

To the extent permitted by law, the exclusive jurisdiction

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

(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: (1) the class certification is denied; (2) the class is decertified; or (3) 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 Services Agreement except to the extent stated herein.

Edward Jones Limited Services Supplement

This Limited Services Supplement (“Supplement”) is part of my Services Agreement. Unless otherwise defined in this Supplement, defined terms have the same meaning as in my Services Agreement. In the event any provision in this Supplement conflicts or is inconsistent with any provision of my Services Agreement, the provisions of this Supplement shall control for matters or services related to this Supplement.

1. Scope of Limited Services Supplement

This Supplement will only come into force and apply to me in the event that my Services Agreement is terminated, in accordance with Section 10 of the Services Agreement.

2. Client Representation and Warranties

I am a natural person of legal age with the ability to enter into this Supplement or the representative of an entity with the authority to enter into this Supplement. The information I have provided to Edward Jones in connection with my Account is current, accurate, truthful and complete. Unless I have notified Edward Jones to the contrary, I am not an employee of: (a) the Financial Industry Regulatory Authority, Inc. (“FINRA”); (b) any stock exchange; (c) any member firm of any exchange; (d) a bank; (e) a trust company; or (f) any member firm of FINRA. If I become so employed, I agree to notify Edward Jones of that employment promptly after becoming so employed.

3. 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. I will supply Edward Jones with truthful information to allow Edward Jones to identify me and will supply additional information reasonably requested by Edward Jones to verify my identity. 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.

4. Beneficial Owners and Authority to Act

No persons other than those I have identified to Edward Jones in connection with the opening of this Account have a beneficial ownership or other interest in the Account. No persons other than those signing the Services Agreement are authorized to act on behalf of the 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 my Services Agreement.

5. Investments and Instructions

I understand and agree that I can hold only investments approved by Edward Jones as “hold 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 Supplement. 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 Supplement, Edward Jones does not have 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 my Services Agreement and this Supplement.

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

6. 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.

7. 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.

8. Brokerage 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.

9. Prospectuses and Proxies

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 Securities and Exchange Commission ("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 SEC.

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.

10. 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, Edward Jones will also provide me with specific information, including time of execution and the identity of the market center to which my order was routed for execution.

11. Brokerage Compensation to Edward Jones

In the event Edward Jones or I terminate my advisory relationship and Edward Jones acts in a broker-dealer capacity pursuant to the terms of this Services Agreement, in addition to its other forms of compensation, Edward Jones will be entitled to charge me brokerage account fees and/or service fees. Those fees are disclosed in the schedule of fees applicable to my account. The current schedules of fees can be found on Edward Jones' website at www.edwardjones.com/accountfees. Edward Jones may also receive additional compensation as is reflected in prospectuses or pursuant to product agreements or through other arrangements with third parties. Information concerning additional compensation Edward Jones may receive in connection with my Account can be found on Edward Jones' website at www.edwardjones.com/regbidisclosures. I acknowledge that I have access to and have had the opportunity to review such disclosures. 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 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.

12. Cash Balances

Uninvested cash balances in my Account will be automatically swept into the Edward Jones Money Market Fund according to my previous elections and authorizations relating to the treatment of cash balances and further subject to the Edward Jones Account Agreement regarding Uninvested Funds, as this Account will no longer be an investment advisory account. I understand and agree that the Edward Jones Money Market Fund is offered by an Edward Jones affiliate and, as a result, Edward Jones has a financial incentive to select the Edward Jones Money Market Fund as the available cash option, instead of a third-party cash product.

13. Binding Effect, Death, Incompetence, Disability, Succession

This Services Agreement and Supplement supersede 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.

(a) 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.

(b) Death of an Account Owner. In the event of the death of any Account owner, the Successors 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.

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.

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.

14. Termination of Brokerage Relationship

Edward Jones has the right to terminate any brokerage services (and this limited services account) provided hereunder for any reason at any time. Upon termination of the services, Edward Jones will liquidate all holdings within such accounts and mail me a check for any proceeds, less any fees or other obligations owed to Edward Jones.

15. Investor Education and Account Protection

FINRA BrokerCheck, formally known as the FINRA Public Disclosure Program, allows investors to learn about the professional background, business practices and conduct of FINRA member firms and their associated persons. The telephone number for FINRA BrokerCheck is 800-289-9999, and the website is FINRA.org. An investor brochure that includes information describing FINRA BrokerCheck is also available on request. 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.

16. 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

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