

Account Number - To be retained by NFS



Premiere Select[®] IRA Application

1 Account Registration

(Please choose IRA type) Traditional IRA Roth IRA Rollover IRA SEP-IRA
This application is to be used only for the above-referenced Premiere Select IRA. Please refer to the "Getting Started Guide" for instructions.

Please check if the Account Owner is a minor and provide the UGMA/UTMA Custodian's name in Section 2.B. below.

2 Account Information

A. Account Owner's Name

Social Security Number Date of Birth - -

Legal Address - (Required Information - No P.O. Boxes)

Address

City State Zip/Postal Code -

Province (if applicable) Country

Mailing Address - (If different than Legal Address)

Address

City State Zip/Postal Code -

Province (if applicable) Country

B. Name of minor Account Owner's UGMA/UTMA Custodian, if applicable

Note: The UGMA/UTMA Custodian must sign as an authorized signator in Section 5.



3 Acknowledgements

Are you a control person or affiliate of a publicly traded company as defined in SEC Rule 144? This would include, but is not limited to, 10% shareholders, policy-making executives, and members of the Board of Directors. Yes No

Name of Company & Trading Symbol

4 Type of Contribution - Please choose only one and refer to the "Getting Started Guide" for instructions

Annual - Please indicate amount \$ Tax Year SEP-IRA

Rollover Transfer Roth Conversion - Please indicate converting account number



Social Security Number

Account Number -

5 Signature

I hereby adopt the Premiere Select Traditional IRA, Rollover IRA or SEP-IRA, or the Premiere Select Roth IRA ("Premiere Select IRA") as indicated above, appointing Fidelity Management Trust Company ("FMTC"), or any successor thereof, as Custodian. I agree to the appointment of National Financial

Services LLC ("NFS") as the sole carrying Broker/Dealer to perform administrative services and I designate as my Broker/Dealer. Notwithstanding Article 8, Section 28 of the Premiere Select IRA Custodial Agreement and Article 9, Section 27 of the Premiere Select Roth IRA Custodial Agreement, FMTC's acceptance of its appointment as Custodian is effective upon proper completion and signature of the application, and contingent upon timely delivery of this application, as signed and properly completed, to the Custodian. Acceptance will be evidenced by a Letter of Acceptance sent on or on behalf of FMTC. **I understand that the beneficiary of my Premiere Select IRA (except if this establishes an IRA for a minor) established with this Application will be my surviving spouse or, if none exists, my estate, until a completed Beneficiary Designation Form is received and accepted by NFS. If the account is for a minor, I understand that the beneficiary will be the minor's estate or as otherwise determined in accordance with the applicable state Uniform Gifts to Minors Act or Uniform Transfers to Minors Act, as indicated in Article 8, Section 8(b)(2) of the Premiere Select IRA Custodial Agreement. I understand the Premiere Select SEP-IRA can only be used in conjunction with a validly established SEP-IRA plan.** I understand that my Premiere Select IRA will be subject to the fees more fully described in the Customer Agreement. I understand that upon issuer's request in accordance with applicable rules and regulations, NFS will disclose my name to issuers of securities if securities are held in my account, so that I can receive important information, unless I do not consent to disclosure; and I will notify my Broker/Dealer in writing if I do not consent. I am at least 18 years of age and of full legal age in the state in which I reside. I understand that telephone calls to my Broker/Dealer and NFS may be monitored or recorded and I consent to such monitoring or recording. I certify under penalties of perjury that: (1) I am a U.S. person (including a U.S. resident alien) and (2) the Taxpayer Identification Number (or Social Security Number) provided above is correct (or I am waiting for one to be issued to me). **I represent that I have received and read the Customer Agreement, the appropriate Premiere Select IRA Custodial Agreement and Disclosure Statement, of which this Application is a part, governing this account and agree to be bound by such Agreements as are currently in effect and as may be amended from time to time. These Agreements shall be construed, administered, and enforced according to the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute. I understand this account is governed by a Pre-Dispute Arbitration Agreement which appears on page 9, Section 36 of the Customer Agreement. I acknowledge receipt of the pre-dispute arbitration clause.**

Signature of IRA Owner Date - -

— OR —

Authorized Signator Signature

Your Broker/Dealer will complete this section

Signature of Registered Representative #1, Rep Number, Date Signature of Registered Representative #2, Rep Number, Date

Signature of Principal, Date

The above-named firm hereby accepts its appointment as agent of the Premiere Select IRA owner named above to execute investment directions and for such other purposes as more fully described in the Premiere Select IRA and/or Roth IRA Custodial Agreement(s) and Disclosure Statement(s) upon the earlier of delivery of an instruction, direction, or inquiry or receipt of compensation with respect to the above-mentioned account or upon a firm signature.

Social Security Number

Account Number

Premiere Select[®] Information for your Broker/Dealer

Please complete the sections below. This information will be retained by your Broker/Dealer.

1 Account Information

A. Account Owner's Information

Account Owner's Name

Day Phone

Evening Phone

Countries of Citizenship U.S. Others (List All)

U.S. Driver's License Number State of Issuance

Government ID – Foreign Citizens Only (Identification document must carry reference number and photograph.)

Immigration Status Permanent Resident Non-Permanent Resident Non-Resident

Place of Birth City State/Province Country

U.S. Driver's License (Provided Above) INS Permanent Resident Alien Card Passport with U.S. Visa Employment Authorization Document Passport without U.S. Visa* Foreign National Identity Document*

Date of Issuance

Expiration Date

Document Number Country of Issuance

*Information Required Bank Name Account Number Phone Number

Employment Status

Employed Not Employed Retired Occupation

(If retired or not employed, indicate source of income here)

Name of Employer

Employer's Address

City State Zip/Postal Code

Province (if applicable) Country

Affiliations – Are you affiliated with or employed by a stock exchange or member firm of either an exchange or the NASD, a municipal securities broker-dealer, or Fidelity? Yes – (If "Yes", complete information below) No

Name of Company

Company's Address

City State Zip/Postal Code

Social Security Number

Account Number

Premiere Select[®] Information for your Broker/Dealer

Please complete the sections below. This information will be retained by your Broker/Dealer.

B. Minor Account Owner's UGMA/UTMA Custodian Information, if applicable

UGMA/UTMA Custodian's Name

Social Security Number

Date of Birth

Legal Address (Required Information — No P.O. Boxes)

Address

City State Zip/Postal Code

Province (if applicable) Country

Day Phone

Evening Phone

Countries of Citizenship U.S. Others (List All)

U.S. Driver's License Number State of Issuance

Government ID – Foreign Citizens Only (Identification document must carry reference number and photograph.)

Immigration Status Permanent Resident Non-Permanent Resident Non-Resident

Place of Birth City State/Province Country

U.S. Driver's License (Provided Above) INS Permanent Resident Alien Card Passport with U.S. Visa Employment Authorization Document Passport without U.S. Visa* Foreign National Identity Document*

Date of Issuance

Expiration Date

Document Number Country of Issuance

*Information Required Bank Name Account Number Phone Number

Employment Status Employed Not Employed Retired Occupation

(If retired or not employed, indicate source of income here)

Name of Employer

Employer's Address

City State Zip/Postal Code

Province (if applicable) Country

Affiliations – Are you affiliated with or employed by a stock exchange or member firm of either an exchange or the NASD, a municipal securities broker-dealer, or Fidelity? Yes – (If "Yes", complete information below) No

Name of Company

Company's Address

City State Zip/Postal Code

Account Number -

2 Account Profile

Personal Information – Your Broker/Dealer is required by industry regulations to obtain certain information.

Marital Status Single Married Number of Dependents

Annual Income – From all sources

Under \$25,000 \$25,000 - \$50,000 \$50,001 - \$100,000

Over \$100,000 Please state amount \$

Estimated Net Worth – Exclusive of home and farm

Under \$50,000 \$50,000 - \$100,000 \$100,001 - \$500,000

Over \$500,000 Please state amount \$

Investable Assets – Including cash and securities

Under \$50,000 \$50,000 - \$100,000 \$100,001 - \$500,000

Over \$500,000 Please state amount \$

Tax Bracket

15% and below 25% - 27.5% Over 27.5%

Risk Tolerance

Conservative Moderate

Aggressive Combination

Investment Time Horizon

Short (0 - 5 years) Intermediate (6 - 10 years)

Long (over 10 years) Combination

Investment Objective

Pursuant to various securities regulations, your Broker/Dealer is required to ask you to list your investment objective for your account. The attached Customer Agreement contains descriptions and examples of typical investments for each investment objective presented below. Please rank your investment objectives for this account in order of importance (Highest = 1). Please review these descriptions prior to completing this section to ensure that the investment objective selection you make is appropriate, understanding that the more aggressive objectives incorporate the less aggressive objectives. If at any time you would like to revise your investment objective, please contact your investment representative.

Preservation of Capital Income Capital Appreciation

Trading Profits Speculation Other Please Specify

General Investment Knowledge

Extensive Good Limited

Specific Investment Knowledge

Please enter account owner's level of knowledge (None = N, Limited = L, Good = G, Extensive = E) OR year of first investment in each of the following:

Stocks Bonds Mutual Funds Options

Variable Contracts Limited Partnerships

3 Dividends, Interest, and Capital Gains Account Service Instructions

Reinvest all mutual fund dividends and capital gains; pay all eligible stock dividends in cash and credit the core money market fund. (3)

Reinvest all mutual fund dividends and capital gains; reinvest all eligible stock dividends. I agree to the terms and conditions governing the Equity Dividend Reinvestment Service provided in the attached Customer Agreement. (D)

Pay all mutual fund dividends and capital gains in cash; pay all eligible stock dividends in cash; credit the core money market fund. (4)

Pay all mutual fund dividends and capital gains in cash and credit the core money market fund; reinvest all eligible stock dividends. I agree to the terms and conditions governing the Equity Dividend Reinvestment Service provided in the attached Customer Agreement. (S)

4 Options Agreement

I would like to purchase options for my Premiere Select IRA. (An approved Options Application is required prior to trading)

5 Core Money Market Mutual Fund Selection

Contact your investment representative to determine the money market mutual funds available to you and their trading symbols. Please ensure you have read the prospectus before making a decision on the appropriate core money market mutual fund selection.

I hereby choose

Name of Money Market Mutual Fund

Symbol

as the core money market mutual fund to be used to hold the assets of my account pending other investment instructions. I understand that if I do not select a core money market mutual fund, Prime Fund - Capital Reserve (FPRXX) will be used as the core money market mutual fund for my account.

6 Signatures

Signature of IRA Owner

Date (required)

Approval Office Manager	X <input type="text"/>	Date	<input type="text"/>	Account Number	<input type="text"/>
Registered Rep	X <input type="text"/>	Date	<input type="text"/>		

Account Number -

Social Security Number (required) -

Premiere Select® IRA Beneficiary Designation Form

Please complete all sections of this form to designate a beneficiary or to change a beneficiary for your Premiere Select Traditional IRA, Roth IRA, Rollover IRA, SEP-IRA or SIMPLE IRA ("Premiere Select IRA"). If you are changing a beneficiary designation, the information you provide on this form will replace any previous designations you may have made for the IRA specified herein. Leaving the contingent beneficiary designation section blank constitutes an update and will result in the removal of any contingent beneficiary information you may have on file. If you have more than one Premiere Select IRA, you must complete a separate form for each IRA.

1 Account Information

Name

(Please choose IRA type) Traditional IRA Roth IRA Rollover IRA SEP-IRA SIMPLE IRA

2 Beneficiary Designation

I hereby designate the person(s) named below as primary beneficiary(ies) to receive payment of the value of my Premiere Select IRA specified above upon my death.

Note: (1) If you wish to designate your estate as your beneficiary, please indicate "Estate" in the Primary Beneficiary section.

(2) If your account contains community property and you do not designate your spouse as your primary beneficiary for at least 50% of the value of your account, you may want to consult with your attorney or tax advisor to determine the impact of community property laws on your beneficiary designation.

PRIMARY BENEFICIARIES	
1. Name of Beneficiary or Trust _____ Name of Trustee (if applicable) _____ Share %* <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	Birth Date or Date of Trust <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Social Security or Tax ID # <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Relationship (x) Spouse <input type="checkbox"/> Non-Spouse Individual <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/> Per Stirpes** <input type="checkbox"/>
2. Name of Beneficiary or Trust _____ Name of Trustee (if applicable) _____ Share %* <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	Birth Date or Date of Trust <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Social Security or Tax ID # <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Relationship (x) Spouse <input type="checkbox"/> Non-Spouse Individual <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/> Per Stirpes** <input type="checkbox"/>
3. Name of Beneficiary or Trust _____ Name of Trustee (if applicable) _____ Share %* <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	Birth Date or Date of Trust <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Social Security or Tax ID # <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Relationship (x) Spouse <input type="checkbox"/> Non-Spouse Individual <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/> Per Stirpes** <input type="checkbox"/>



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Account Number -

- * Please Note: Total of primary beneficiary's(ies)' share percentages must equal 100%. Must be in percentages, do not use dollar amounts.
- ** Please consult with an estate planning attorney before utilizing the Per Stirpes designation. If you check the Per Stirpes box, then you are agreeing that if the specified beneficiary(ies) predeceases you, his or her share of the account will pass through to his or her descendants. Per Stirpes will be construed and defined according to the laws of the Commonwealth of Massachusetts in force at the time of death of the depositor.

Complete this section if you have selected the Per Stirpes designation. If you do not complete this section or if the contact named is unavailable or unable to act, the contact will default to your executor. If you need to update the contact name in the future you can do so by submitting either a Letter of Instruction or another Premiere Select IRA Beneficiary Designation Form completed in its entirety.

Contact/Executor Name: _____

If more than one person is named and no share percentages are indicated, payment shall be made to my primary beneficiary(ies) who survive me in equal shares. If a percentage is indicated and a primary beneficiary(ies) does not survive me, unless I have checked the Per Stirpes box above, the percentage of that beneficiary's(ies)' designated share shall be divided equally among the surviving primary beneficiary(ies). If there is no primary beneficiary living at the time of my death I hereby specify that the balance is to be distributed to my contingent beneficiary(ies) listed below.

CONTINGENT BENEFICIARIES	
<p>1. Name of Beneficiary or Trust _____</p> <p>Name of Trustee (if applicable) _____</p> <p>Share %* <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p>	<p>Birth Date or Date of Trust <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Social Security or Tax ID # <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Relationship (x) Spouse <input type="checkbox"/> Non-Spouse Individual <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/></p> <p>Per Stirpes** <input type="checkbox"/></p>
<p>2. Name of Beneficiary or Trust _____</p> <p>Name of Trustee (if applicable) _____</p> <p>Share %* <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p>	<p>Birth Date or Date of Trust <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Social Security or Tax ID # <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Relationship (x) Spouse <input type="checkbox"/> Non-Spouse Individual <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/></p> <p>Per Stirpes** <input type="checkbox"/></p>
<p>3. Name of Beneficiary or Trust _____</p> <p>Name of Trustee (if applicable) _____</p> <p>Share %* <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/></p>	<p>Birth Date or Date of Trust <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Social Security or Tax ID # <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Relationship (x) Spouse <input type="checkbox"/> Non-Spouse Individual <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/></p> <p>Per Stirpes** <input type="checkbox"/></p>

- * Please Note: Total of contingent beneficiary's(ies)' share percentages must equal 100%. Must be in percentages, do not use dollar amounts.
- ** Please consult with an estate planning attorney before utilizing the Per Stirpes designation. If you check the Per Stirpes box, then you are agreeing that if the specified beneficiary(ies) predeceases you, his or her share of the account will pass through to his or her descendants. Per Stirpes will be construed and defined according to the laws of the Commonwealth of Massachusetts in force at the time of death of the depositor.

Please complete and sign the next page



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Account Number -

I understand that payment to my contingent beneficiaries will be made according to the rules of succession described above under Primary Beneficiaries.

If I have elected to convert a Traditional IRA, Rollover IRA, SEP-IRA, or SIMPLE IRA, other than a Premiere Select IRA, to a Premiere Select Roth IRA, I designate the persons named above as primary or contingent beneficiary(ies) to receive the value of the Premiere Select IRA established to facilitate the conversion and the Premiere Select Roth IRA. I understand that payment to any beneficiary(ies) of my Premiere Select IRA established to facilitate a conversion will be made according to the rules of succession as described above.

Please Note: Any attachments for additional beneficiaries must include your account number, your signature, and must be dated.

3 Signature

I understand that if I have not previously designated any beneficiary(ies) and choose not to designate any beneficiary(ies), the beneficiary of the above referenced Premiere Select IRA will be my surviving spouse, or, if I do not have a surviving spouse, my estate. I am aware that this designation becomes effective when received and accepted by National Financial Services LLC ("NFS") and will remain in effect until NFS receives and accepts another designation with a later date.

I understand that if I change my beneficiary designation at any time during the year, it is my responsibility to inform NFS, in a letter of instruction, of the impact of any such changes to any previously requested Required Minimum Distribution ("RMD") calculations and that my RMD amount may increase or decrease. I further understand that if I fail to instruct NFS as to the impact of any beneficiary change on an RMD calculation, subsequent distributions in my payout plan may not satisfy my RMD requirements. (Consult with your tax advisor to determine how a beneficiary change may affect your RMD amount.)

I understand the beneficiary information provided herein shall apply to the Premiere Select IRA indicated above for which Fidelity Management Trust Company (or its affiliates and/or successor custodian appointed pursuant to the terms of such IRA) acts as Custodian and shall replace all previous designation(s) I have made for the Premiere Select IRA indicated above.

Signature of IRA Owner

Date

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Customer Agreement

To my Broker/Dealer ("You") and National Financial Services LLC ("NFS"), a Fidelity Investments company.

In consideration of You and NFS opening one or more brokerage accounts as part of my Premiere Select Traditional IRA, Premiere Select Rollover IRA, Premiere Select SEP-IRA, Premiere Select SIMPLE IRA, and/or Premiere Select Roth IRA ("account" or "IRA"), on my behalf I represent and agree as follows:

1. I appoint You as my agent for the purpose of carrying out my directions to You in accordance with the terms and conditions of this Agreement with You for my account and risk with respect to the purchase or sale of securities. To carry out Your duties, You are authorized to place and withdraw orders, and take such other steps to carry out my directions.
2. I understand that You will have access to informational tax reporting with regard to my Premiere Select IRA, Premiere Select Roth IRA and/or Premiere Select SIMPLE IRA ("IRA") including IRS Form 1099-R and IRS Form 5498 reporting information unless I notify the Fidelity Management Trust Company ("FMTC"), Custodian of my IRA, otherwise.
3. I understand that You have entered into an Agreement with NFS (a NYSE member firm) to execute and clear all brokerage transactions. I understand and agree that all terms of this Agreement also apply between me and NFS.
4. I understand that FMTC, Custodian of my Premiere Select IRA, and NFS do not provide any investment advice, as defined under the Employee Retirement Income Security Act of 1974 ("ERISA") and /or any applicable Securities regulations, in connection with this account, nor does NFS give any advice or offer any opinion with respect to the suitability of any security or order. All transactions will be done only on my order or the order of my authorized representative, except as otherwise described herein.
5. **IRA for a Minor** - If this is an IRA for a minor, I understand NFS will maintain an account established under the Uniform Gifts to Minors Act or Uniform Transfers to Minors Act (UGMA/UTMA) and for which I act as UGMA/UTMA Custodian. I understand that I represent and warrant the assets in the account belong to the minor, and all such assets whether or not transferred out of the minor's Premiere Select IRA will only be used by me for the benefit of the minor. As used herein, "I" or "my" shall refer to the UGMA/UTMA Custodian. I acknowledge agreement with the following additional terms and conditions:
 - The minor has earned income to contribute to an IRA.
 - The maximum amount that may be contributed to the minor's IRA for any year is equal to the lesser of 100% of the minor's compensation or the annual IRA contribution limit. (Please refer to the **Premiere Select IRA Contribution Guide** for information on annual IRA contribution limits.)
 - I, the UGMA/UTMA Custodian, have read, understand and agree to the terms and conditions set forth in the **Premiere Select IRA Application, the Customer Agreement, the Premiere Select IRA Custodial Agreement and Disclosure Statement** or the **Premiere Select Roth IRA Custodial Agreement and Disclosure Statement**, as applicable.
 - The UGMA/UTMA Custodian will exercise the powers and duties of the Depositor as described in the Agreements.
 - The beneficiary of the IRA will be the minor's estate or as otherwise determined in accordance with the applicable state Uniform Gifts to Minors Act or Uniform Transfers to Minors Act, as indicated in Article 8, Section 8(b)(2) of the Premiere Select IRA Custodial Agreement.
 - The minor's IRA will contain the UGMA/UTMA Custodian designation in the IRA registration. The IRA Custodian shall have no responsibility to determine when the minor reaches the age of account termination or for determining whether any such notification is proper or valid under state or federal law.
 - Upon reaching the age of account termination in the state under which the account was first established, the UGMA/UTMA Custodian must advise the IRA Custodian in writing (accompanied by such supporting documentation as the IRA Custodian may require) that the minor is assuming sole responsibility to exercise all powers and duties associated with the administration of the IRA. Absent such written notice by the UGMA/UTMA Custodian, the IRA Custodian shall have no responsibility to acknowledge the minor's exercise of such powers and duties of administration.
 - Acceptance by the IRA Custodian of the contribution to this IRA is expressly conditioned upon the UGMA/UTMA Custodian's agreement to be responsible for all requirements, and to exercise the powers and duties of the Depositor, with respect to the operation of the IRA.
 - I understand that the minor will have access to information that I provide to my broker/dealer on this Application.
6. Although FMTC is a bank, I recognize that any investment company (e.g., any mutual fund/money market fund) in which this IRA may be invested is not a bank and is not backed or guaranteed by any bank or insured by the FDIC.
7. An Investment in any money market mutual fund is not guaranteed by the FDIC or any other governmental agency. Although money market mutual funds seek to preserve the value of my investment at \$1.00 per share, I understand that it is possible to lose money by investing in the Fund. I understand that investing in a tax-exempt security is inappropriate for a retirement account.
8. Securities in accounts carried by National Financial Services LLC ("NFS"), a Fidelity Investments company, are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000 (including cash claims

limited to \$100,000). For details, please see www.sipc.org. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. This additional protection covers total account net equity in excess of the \$500,000/\$100,000 coverage provided by SIPC. Neither coverage protects against a decline in the market value of securities.

9. Equity Dividend Reinvestment Service - Provision of Equity Dividend Reinvestment Plan. My enrollment in the Service will be activated on the day I notify You by telephone, or within 24 hours after receipt of my written notification, that I wish to enroll an eligible security. Upon activation of my enrollment, I agree to be bound by this Agreement as well as any other agreements between us that apply to my brokerage account.

I may direct You to add the Service to either all eligible securities in my account or selected eligible individual securities. My enrollment authorizes You to automatically reinvest cash dividends and capital gain distributions paid on such eligible securities held in my account (collectively, "dividends") in additional shares of the same security.

To add or remove the Service with respect to securities in my account, I must notify You of my election on or before 9:00 p.m. Eastern Standard Time (EST) on the dividend record date for such security. If the dividend record date falls on a non-business day, then I must notify You on or before 9:00 p.m. EST one business day prior to the dividend record date for such security. Dividends will be reinvested on any shares of all enrolled securities provided that I own such shares on both the dividend record date and the dividend payable date.

Dividend reinvestment does not assure profits on my investments and does not protect against loss in declining markets.

You reserve the right to terminate or amend the Service at any time, including instituting commissions or transaction fees.

Eligible Accounts. The Program is available to brokerage customers who maintain cash, margin or retirement brokerage accounts.

Eligible Securities. To be eligible for the Service, the enrolled security must be a closed-end fund or domestic common stock (including ADRs) which is margin eligible (as defined by NFS) and listed on the New York Stock Exchange or the American Stock Exchange, or traded on the National Association of Securities Dealers Automated Quotation System (NASDAQ). In order for my enrollment to be in effect for a given security, my position in that security must be settled on or before the dividend record date. Foreign securities and short positions are not eligible for the Service. Eligible securities must be held in street name by NFS or at a securities depository on behalf of NFS.

If I attempt to enroll a security for which I have placed a buy limit order which has not been filled, my enrollment election will be held for five (5) consecutive business days, at which point I must notify my Broker/Dealer of my desire to re-enroll the security for another five (5) consecutive business days.

If I am holding a security in my account that is ineligible for enrollment, and the security subsequently becomes eligible, any existing account-level reinvestment instructions will take effect for that security.

Eligible Cash Distributions for Reinvestment. Most cash distributions from eligible securities selected for participation in the Service may be reinvested in additional shares of such securities, including cash dividends and capital gain distributions. Cash-in-lieu payments, late ex-dividend payments and special dividend payments, however, may not be automatically reinvested. If I enroll a security in the Service, I must reinvest all of its eligible cash distributions. I understand that I cannot partially reinvest cash distributions. I also understand that I cannot use any other funds in my brokerage account to make automatic reinvestment purchases.

Dividend Reinvestment Transactions in Eligible Securities. On the dividend payable date for each security participating in the Service, You will credit my account in the amount of the cash dividend to be paid (less any amounts required by law or agreement to be withheld or debited). Three (3) business days prior to the dividend payable date, NFS will combine cash distributions from my account with those from other customers requesting dividend reinvestment in the same security and use these funds to purchase securities for me and the other customers on a best efforts basis. My account will be credited with the number of shares equal to the amount of my funds to be reinvested in a particular security divided by the purchase price per share. If several purchase transactions are required in order to reinvest my and other customers' eligible cash distributions in a particular security, the purchase price per share will be the weighted average price per share for all such shares purchased.

Under certain conditions a dividend may be put on hold by the issuing company. If a dividend is on hold on the payable date, reinvestment will not be performed. If a dividend is released from hold status after dividend payable date, dividend reinvestment will be performed on the date the dividend is actually paid.

If I liquidate shares of an enrolled security between the dividend record date and the business day prior to the dividend payable date, such shares will not participate in the Service and I will receive the dividend as cash in my core account. If I liquidate shares of an enrolled security on dividend payable date, such shares will participate in the Service.

I will be entitled to receive proxy voting materials and voting rights for an enrolled security based on my proportionate shares. For mandatory reorganizations, I will receive cash in lieu of my partial shares. For voluntary reorganizations, instructions I give You will be applied to my whole shares and the partial shares will be liquidated at market price.

Partial Shares. Automatic reinvestment of my eligible cash distributions may give me interests in partial shares of securities, which will be calculated to three decimal places. I will be entitled to receive dividend payments proportionate to my partial share holdings. If my account is transferred, if a stock undergoes a reorganization, or if stock certificates are ordered out of an account, partial share positions, which cannot be transferred, reorganized, or issued in certificate form, will be liquidated at the closing price on the settlement date. The partial share liquidation transaction will be posted to my account on the day following the settlement date. I may not liquidate partial shares at my discretion. If I enter an order to sell my entire whole share position, any remaining partial share position will be liquidated at the execution price of the sell and will be posted to my account on the settlement date. No commission will be charged for the liquidation of the partial share position.

Confirmations and Monthly Statements. In lieu of separate immediate trade confirmation statements, all transactions made through the Service will be confirmed on my regular monthly brokerage account statement. I may obtain immediate information regarding a dividend reinvestment transaction on the day after the reinvestment date by calling my Broker/Dealer.

Continuing Effect of Authorization; Termination. I authorize You to purchase for my account shares of the securities I have selected for the Service. Authorizations under this section will remain in effect until I give You notice to the contrary on or before 9 p.m. EST on the dividend record date. If the dividend record date falls on a non-business day, then notice must be given on or before 9 p.m. EST at least one business day prior to the dividend record date. Such notice will not affect any obligations resulting from transactions initiated prior to Your receipt of the notice. I may withdraw completely or selectively from the program. If I transfer my account, I must re-enroll my securities for reinvestment. Enrollment elections for securities that become ineligible for the Service will be canceled after 90 days of continuous ineligibility.

Automatic Dividend Reinvestment Transactions through the Depository Trust Company. I understand that if I elect to participate in the Service, reinvestment for certain securities may occur through the Depository Trust Company's dividend reinvestment service (the "DTC program"). DTC and the issuer determine which securities participate in the DTC program. Only certain eligible DTC program securities will participate in the Service, and such eligibility is determined by NFS. I can obtain immediate information regarding DTC-eligible securities by telephoning my Broker/Dealer.

Securities eligible for reinvestment through the DTC program portion of the Service cannot participate in the cash reinvestment portion of the Service. If a DTC program-eligible security subsequently becomes DTC program ineligible and I have elected dividend reinvestment for that security, I will automatically continue to participate in the cash reinvestment portion of the Service. If a DTC program-ineligible security subsequently becomes DTC program-eligible, and I have elected dividend reinvestment for that security, then I will continue to participate in the Service through the DTC program portion of the Service for that security. No communication regarding these changes will be provided to me.

You will post the DTC program transaction to my account when the details, including determination of any discount, are made available to You by DTC. Such transactions, although not posted to my account on the dividend payable date, will be effective as of such date. If I liquidate my shares after the dividend record date but before the DTC program reinvestment is posted to my account, then I will receive the dividend in cash.

10. I understand that if I have elected to convert an IRA, other than a Premiere Select IRA, to a Premiere Select Roth IRA, then all parts of this Agreement, including the Application and the information herein will apply to my Premiere Select IRA established to facilitate the conversion and to my Premiere Select Roth IRA. In addition, I attest that my Adjusted Gross Income does not exceed \$100,000 for the year in which I am making the conversion. I understand that I cannot convert assets in my SIMPLE IRA to a Roth IRA until after the expiration of the two year period beginning on the date I first participated in a SIMPLE IRA Plan maintained by my employer.

11. If I am opening an account with a distribution from an employer-sponsored retirement plan, I certify that such a distribution is a qualified total or partial distribution, which qualifies for rollover treatment, and I irrevocably elect to treat this contribution as a rollover contribution.

12. In the event I become indebted to You in the course of operation of this account, I agree that I will repay such indebtedness upon demand. All securities and other property now or hereafter held, carried or maintained by NFS for any of my brokerage accounts, now or hereafter opened, including brokerage accounts in which I may have an interest, shall be subject to a lien for the discharge of all of my indebtedness and other obligations of the undersigned to You and are held by NFS as security for the payment of any of my liability or indebtedness to You or NFS in any of the said brokerage accounts. You shall have the right to sell, assign or transfer securities and any other property so held by You from or to any other of my brokerage accounts whenever in Your judgement You consider such a transfer necessary for Your protection in enforcing Your lien. You shall have the discretion to determine which securities and property are to be sold and which contracts are to be closed. **No provision of this Agreement concerning liens or security interests shall apply to the extent which application would be in conflict with any provisions of ERISA or the Internal Revenue Code or any related rules, regulations, or guidance.**

13. All transactions are subject to the constitution, rules, regulations, customs, and usages of the exchange, market or clearinghouse where executed, as well as to any applicable federal or state laws, rules and regulations.

14. To the extent that any part of this Application, Customer Agreement, Custodial Agreement and Disclosure Statement ("the Documents") were obtained online by You, I represent to the best of my knowledge that the terms of the Documents have not changed and are identical to the terms as originally set forth by FMTC or its successors, NFS, and You. I acknowledge that any alteration of the Documents' original terms for my Premiere Select Traditional IRA, Premiere Select Rollover IRA, Premiere Select SEP-IRA, Premiere Select SIMPLE IRA, and/or Premiere Select Roth IRA shall be null and void and I shall be bound by the terms of the original Documents as set forth by FMTC, NFS, and You. I also understand and acknowledge that any Agreements established by the above-referenced Documents may be terminated in the event that FMTC, its agents, affiliates, or its successors has reasonable grounds to believe the Document(s) has/have been altered.

15. No waiver of any provision of this Agreement shall be deemed a waiver of any other provision, nor a continuing waiver to the provision so waived. No provision of this Agreement can be amended or waived, except by an authorized representative of NFS.

16. I understand that sufficient funds must be in my account at the time I place any order to buy securities including transaction costs and any applicable commissions or fees in addition to other amounts FMTC, NFS, or You may deem necessary.

17. I have received and read the Prospectus for the core money market mutual fund designated in the attached Premiere Select Traditional IRA, Premiere Select Rollover IRA, Premiere Select SEP-IRA, Premiere Select SIMPLE IRA, and/or Premiere Select Roth IRA Application(s). I understand that my account statement details all activity in the core money market mutual fund. This statement is provided in lieu of a confirmation that might otherwise be provided to me with respect to those transactions. I understand that some or all of the funds' distribution and service plans, as allowed under SEC Rule 12b-1, permit the funds to pay fees to broker/dealers with respect to the distribution of the funds' shares, and that You or NFS may receive such a fee as a result. I understand that my Broker/Dealer may charge additional fees and that neither NFS nor FMTC shall incur any liability for the payment of any fees to my Broker from assets in my account.

18. I understand that NFS and FMTC reserve the right not to accept assets in my account as IRA contributions, until such time as NFS has received my completed paperwork, determined the same to be in good order, and accepts my IRA on behalf of FMTC, as indicated by a letter of acceptance. I agree to indemnify and hold NFS and FMTC (and their affiliates, successors and employees) harmless from any loss or liability that they or I may incur as a result of assets in my account not being accepted as IRA contributions until such time as NFS has received my completed IRA paperwork, determined the same to be in good order, and accepts my IRA on behalf of FMTC.

19. I understand a \$35 NFS Annual Maintenance fee may be paid separately or collected from my IRA balance. I understand a \$75 NFS IRA Liquidation/Termination fee may be collected from my IRA balance when I liquidate or terminate my IRA. I understand that the \$75 liquidation fee cannot be paid by separate check. NFS may change the fee schedule from time to time, as provided in Section 19 of the Premiere Select Traditional IRA, Roth IRA, and SIMPLE IRA Custodial Agreements.

20. I understand that if I am re-registering a limited partnership, I may be charged a re-registration fee, up to the maximum of \$200, to change my registration to NFS.

21. You shall not be liable for loss caused directly or indirectly by war, natural disasters, government restrictions, exchange or market rulings or other conditions beyond Your control, including, but not limited to, extreme market volatility or trading volumes.

22. I understand that all debit items, including without limitation checks, securities account purchases, and electronic funds transfers, will be accumulated daily, and that NFS will promptly pay each on my behalf to the extent that sufficient funds can be provided from amounts contributed by me or on my behalf and available that day, or from proceeds of redemption of transaction fund shares or other money market mutual funds in my accounts, which NFS is authorized to redeem to pay such items. I will maintain sufficient assets in my account to satisfy all obligations as they become due.

NFS shall not be responsible for the dishonor of any transaction due to insufficient collected balance. Other transactions that I initiate or to which I have consented may also reduce my collected balance.

I understand that if the collected balance in my account is insufficient to pay any item, such items will not be honored. I will promptly return to NFS any assets that NFS distributes to me but to which I am not entitled.

23. The reasonable costs of collection of any unpaid deficiency in my IRA, including attorney's fees incurred by You, shall be reimbursed by me to You.

24. To help the government fight the funding of terrorism and money-laundering activities, Federal law and contractual obligations to National Financial Services LLC ("NFS") require that my Broker/Dealer obtain my name, date of birth, address and a government issued identification number before opening my account to verify my identity. In certain circumstances, my Broker/Dealer may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships or other organizations, identifying documentation is also required. My account may be restricted and/or closed if my Broker/Dealer and/or NFS cannot verify this information. Neither my Broker/Dealer nor NFS will be responsible for any losses or damages (including but not limited to lost opportunity) resulting from any failure to provide this information, or from any restriction placed upon, or closing of my account.

Any information I provide to my Broker/Dealer may be shared by my Broker/Dealer and/or NFS with third parties for the purpose of validating my identity and may be shared for other purposes in accordance with any applicable privacy policy of my Broker/Dealer and the National Financial Services LLC Privacy Policy. Any information I give to my Broker/Dealer may be subject to verification and I authorize my Broker/Dealer and/or NFS to obtain a credit report about me at any time. Upon written request, I will be provided the name and address of the credit reporting agency used. My Broker/Dealer and/or NFS also may monitor or tape-record conversations with me in order to verify data about any transactions I request and I consent to such monitoring or recording.

25. I understand that my IRA will be invested in accordance with my instructions as given from time to time to You.

26. I understand that I am deemed to have received a copy of the Premiere Select Traditional IRA Disclosure Statement and/or Premiere Select Roth IRA Disclosure Statement, as applicable, unless a request for revocation is made to the Custodian within seven (7) calendar days following acceptance of my IRA by or on behalf of the Custodian, as evidenced by notification.

27. I will not buy or sell any securities of a corporation of which I am an affiliate or sell any restricted securities except in compliance with applicable laws and regulations and upon notice to You that the securities are restricted.

28. This Agreement shall be governed by the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute; shall cover individually and collectively all IRAs which I may open or reopen; shall inure to the benefit of the successors of FMTC, NFS, or You, and assigns, whether by merger, consolidation or otherwise; and NFS, may transfer my account to the successors and assigns. This Agreement shall be binding upon my heirs, executors, administrators, successors and assigns.

29. **Choice of Marketplace.** When securities may be traded in more than one marketplace, NFS may use its discretion in selecting the market in which to place my order.

30. **Receipt of Communications.** Communication by mail, messenger, telegraph, electronic mail, or electronic record, or otherwise, sent to me at the address of record listed on the application or any other address I may give You in writing are presumed to be delivered to and received by me whether actually received or not. A statement of all transactions will be mailed to the address of record, monthly or quarterly, depending on activity. I understand that I should promptly and carefully review the transaction confirmations and periodic account statements and notify You of any errors. Information contained on transaction confirmations and periodic account statements is conclusive unless I object in writing within five and ten days respectively, after transmitted to me.

31. **Purchase of Precious Metals.** I understand and acknowledge that precious metals and other collectibles within the meaning of Internal Revenue Code Section 408(m) may not be purchased in retirement accounts except as otherwise permitted by ERISA and the Internal Revenue Code. If I direct NFS to purchase eligible gold, silver, and platinum coins for me I understand the following: a) The SIPC does not provide protection for precious metals. However, metals stored through NFS are insured by the depository at market value. b) Precious metals investments can involve substantial risk, as prices can change rapidly and abruptly. Therefore an advantageous purchase or liquidation cannot be guaranteed. c) If I take delivery of my metals, I am subject to delivery charges and applicable sales and use taxes.

32. **Termination of IRA.** This Agreement may be terminated in accordance with the terms and conditions set forth in the Premiere Select IRA Custodial Agreement or Premiere Select Roth IRA Custodial Agreement as applicable. My final instructions on record with NFS will be applied to any residuals or interest accruals after termination of my account.

NOTICE TO CUSTOMER

To the Customer ("You")

33. Payment for Order Flow

Your Broker/Dealer or NFS transmits customer orders for execution to various exchanges or market centers based on a number of factors. These include size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, availability of efficient automated transaction processing, and reduced execution costs through price concessions from the market centers. Certain of the market centers may execute orders at prices superior to the publicly quoted market in accordance with their rules or practices. While a customer may specify that an order be directed to a particular market center for execution, the order-routing policies, taking into consideration all of the factors listed above, are designed to result in favorable transaction processing for customers.

Your Broker/Dealer and/or NFS receive remuneration, compensation or other consideration for directing customer orders for equity securities to particular Broker/Dealers or market centers for execution. Such consideration, if any, takes the form of financial credits, monetary payments, or reciprocal business.

Note: Trades placed through telephone, electronic or on-line trading systems cannot specify a particular market center for execution.

34. Investment Objective Descriptions

The typical investments listed with each objective are only some examples of the kinds of investments that have historically been consistent with the listed objectives. However, neither NFS nor your Broker/Dealer can assure that any investment will achieve your intended objective. You must make Your own investment decisions and determine for yourself if the investments you select are appropriate and consistent with your investment objectives.

Neither NFS nor Your Broker/Dealer assume any responsibility to you for determining if the investments you selected are suitable for you.

Preservation of Capital. An investment objective of Preservation of Capital indicates you seek to maintain the principal value of your investments and are interested in investments that have historically demonstrated a very low degree of risk of loss of principal value. Some examples of typical investments might include money market funds and high quality, short-term fixed income products.

Income. An investment objective of Income indicates you seek to generate income from investments and are interested in investments that have historically demonstrated a low degree of risk of loss of principal value. Some examples of typical investments might include high quality, short and medium-term fixed income products, short-term bond funds and covered call options.

Capital Appreciation. An investment objective of Capital Appreciation indicates you seek to grow the principal value of your investments over time and are willing to invest in securities that have historically demonstrated a moderate to above average degree of risk of loss of principal value to pursue this objective. Some examples of typical investments might include common stocks, lower quality, medium-term fixed income products, equity mutual funds and index funds.

Trading Profits. An investment objective of Trading Profits indicates you seek to take advantage of short-term trading opportunities, which may involve establishing and liquidating positions quickly. Some examples of typical investments might include short-term purchases and sales of volatile or low priced common stocks, put or call options, spreads, straddles and/or combinations on equities or indexes. This is a high-risk strategy.

Speculation. An investment objective of Speculation indicates you seek a significant increase in the principal value of your investments and are willing to accept a corresponding greater degree of risk by investing in securities that have historically demonstrated a high degree of risk of loss of principal value to pursue this objective. Some examples of typical investments might include lower quality, long-term fixed income products, initial public offerings, volatile or low priced common stocks, the purchase or sale of put or call options, spreads, straddles and/or combinations on equities or indexes¹, and the use of short-term or day trading strategies.

¹ Retirement accounts may not be approved for margin trading privileges. Margin is required to sell covered puts and uncovered puts and call options, conduct spreads, and to write straddles and combinations on equities or indexes.

Other. Defined by Broker/Dealer or Account Owner.

35. NYSE Rule 382

New York Stock Exchange Rule 382 requires that your Broker/Dealer and NFS allocate between them certain functions regarding the administration of your brokerage account. The following is a summary of the allocation services performed by your Broker/Dealer and NFS. A more complete description is available upon request.

Your Broker/Dealer is responsible for (1) obtaining and verifying account information and documentation, (2) opening, approving and monitoring your brokerage account, (3) transmitting timely and accurate instructions to NFS with respect to your brokerage account, (4) determining the suitability of investment recommendations and advice, (5) operating and supervising your account and its own activities in compliance with applicable laws and regulations, including compliance with margin rules pertaining to your margin account (if applicable), and (6) maintaining the required books and records for the services it performs.

NFS shall perform the following tasks at the direction of your Broker/Dealer: (1) execute, clear and settle transactions processed through NFS by your Broker/Dealer, (2) prepare and send transaction confirmations and periodic statements of your IRA (unless your Broker/Dealer has undertaken to do so). Certain pricing and other information may be provided by your Broker/Dealer or obtained from third parties, which has not been verified by NFS, (3) act as custodian for funds and securities received by NFS on your behalf, (4) follow the instructions of your Broker/Dealer with respect to transactions and the receipt and delivery of funds and securities for your account, and (5) extend margin credit for purchasing or carrying securities on margin, if applicable. Your Broker/Dealer is responsible for ensuring that your account is in compliance with federal, industry and NFS margin rules, and for advising You of margin requirements. NFS shall maintain the required books and records for the services it performs.

36. Pre-Dispute Arbitration Agreement

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

- (A) 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.
- (B) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- (C) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- (D) The arbitrators do not have to explain the reason(s) for their award.
- (E) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- (F) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- (G) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

All controversies that may arise between us (including, but not limited to controversies concerning any account, order or transaction, or the continuation, performance, interpretation or breach of this or any other agreement between us, whether entered into or arising before, on or after the date this account is opened) shall be determined by arbitration in accordance with the rules then prevailing of the New York Stock Exchange, Inc., or the NASD, Inc., as I may designate. If I do not notify you in writing of my designation within five (5) days after I receive from you a written demand for arbitration, then I authorize you to make such designation on my behalf. I understand that judgment upon any arbitration award may be entered in any court of competent jurisdiction.

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 action who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

COMMONWEALTH FINANCIAL NETWORK BUSINESS CONTINUITY PLANNING

Commonwealth Financial Network has developed a business continuity plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting us—If after a significant business disruption you cannot contact us as you usually do through your registered representative at his or her local office, you should call our alternative numbers, 800.251.0080 or 877.347.1983, or go to our main Web site at www.commonwealth.com, or our alternate Web site at www.anythingbutcommon.com. If the business disruption is limited to your representative's local area, you may access your funds and securities and enter transactions directly with Commonwealth's Waltham, Massachusetts, or San Diego, California, service centers.

In the event the business disruption affects Commonwealth's Waltham headquarters location, we will post a bulletin on the Web sites referenced above, advising you of the status of our operations and providing you with instructions on how you may access your funds and securities. If you cannot access us through either of those means, you should contact our clearing firm, National Financial Services LLC, at 617.563.5977. If your account is carried at Pershing, you should contact them at 201.413.3635. The clearing firm will provide you with instructions on how to access your funds or securities and enter orders or process other account-related transactions.

Our business continuity plan—We plan to quickly recover and resume business operations after a significant business disruption and to respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. A cross-functional team of senior personnel is responsible for evaluating any disruption and instituting the appropriate plan of action.

Our business continuity plan addresses data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank, and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Commonwealth Financial Network and our clearing firms, National Financial Services LLC and Pershing, back up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firms that their objective is to restore their own operations and be able to complete existing transactions and accept new transactions and payments within four hours of a local, non-severe business disruption. Our objective is to restore our operations within a similar time frame. Your orders and requests for funds and securities could be delayed during this period.

It is important to note, however, that the scope and effect of a local or regional disruption can vary significantly, and certain elements of our and our clearing firms' recovery plans may require a longer recovery period and your requests for funds or securities could be further delayed. During a business disruption, we will continually evaluate, estimate, and communicate the recovery time necessary to resume operations.

As an added safeguard, certain of the transactions routinely handled by our clearing firms can be performed by us, such as the withdrawal and disbursement of funds from non-NFS custodian retirement accounts. Commonwealth's recovery plans place a high priority on preserving this capability to support our commitment to provide you with prompt access to your funds during a significant business disruption.

Varying disruptions—Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume critical business functions within six hours. In a disruption affecting our Waltham, Massachusetts, home office business district, city, or region, we will transfer our critical business operations to our San Diego, California, operations center, which maintains an independent telephone system and a direct, dedicated line connection to our clearing firms. It is expected that such a transfer will be accomplished immediately and provide you with immediate and ongoing access to your funds and securities.

In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our Web sites, www.commonwealth.com or www.anythingbutcommon.com, or our customer contact numbers, 800.251.0080 or 877.347.1983, how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customers prompt access to their funds and securities by whatever means available to us.

Important disclaimers—Commonwealth Financial Network will adhere to the procedures described in its business continuity plan and described above to the extent commercially reasonable and practicable under prevailing circumstances. There are, however, an incalculable number of events or circumstances that could result in a significant business disruption, and their impact may vary greatly in size, scope, severity, duration, and geographic location. Further, significant business disruptions may result in varying degrees of harm to human life and regional or national infrastructure (power, transportation, communications, etc.) that could affect the firm's recovery in significant and different ways.

In light of this, Commonwealth Financial Network, in its sole discretion, reserves the right to flexibly respond to any disruption in a situation-specific and prudent manner. **Nothing in this disclosure document is intended to provide a guarantee or warranty regarding the actions or performance of the firm, its computer systems, or its personnel in the event of a significant business disruption.**

For more information—If you have questions about our business continuity planning, you can contact us by writing Commonwealth Financial Network, 29 Sawyer Road, Waltham, Massachusetts 02453, or by calling us at 781.736.0700.

PRIVACY POLICY AND PRACTICES OF COMMONWEALTH FINANCIAL NETWORK

COMMONWEALTH FINANCIAL NETWORK, THROUGH ITS NETWORK OF INDEPENDENT REGISTERED REPRESENTATIVES, DISTRIBUTES A VARIETY OF FINANCIAL PRODUCTS AND SERVICES TO YOU. WE HAVE ALWAYS VALUED THE TRUST OUR CUSTOMERS HAVE PLACED IN US AND ARE COMMITTED TO THE RESPONSIBLE MANAGEMENT, USE, AND PROTECTION OF OUR CUSTOMERS' PERSONAL INFORMATION. WE ARE PROUD OF OUR PRIVACY AND CONFIDENTIALITY PRACTICES, AND WE WANT YOU TO KNOW HOW WE PROTECT YOUR INFORMATION AND USE IT TO SERVICE YOUR ACCOUNT(S).

Please take a moment to review our privacy policy, as described below. If you deal with us through an independent registered investment advisor, please also review your advisor's related privacy policy.

GATHERING INFORMATION

Commonwealth collects personal information about you to help us serve your financial needs, process transactions in your account(s), provide customer service, offer new products or services, and fulfill legal and regulatory requirements.

Commonwealth collects nonpublic personal information from you, as well as from other sources. The sources and the information collected may include:

- Information you provide to us, to our affiliated entities, or to your registered representative on applications and related forms, through discussions with our customer service staff, or on our Web site, such as address, social security number, birth date, net worth, assets, income, and medical information, if applying for insurance
- Information regarding your transaction history with us, such as products or services purchased, account balances, trading history, and payment history, as well as information from information service companies and consumer reporting agencies, such as your transactions or credit relationships with unaffiliated third parties
- Information from other unaffiliated third parties, including employers, associations, benefit plan sponsors, and other institutions, if you transfer positions or funds to Commonwealth, such as address, social security number, net worth, assets, and income

SHARING INFORMATION

We may disclose any of the nonpublic personal information that we collect about you, as required to conduct our business and as permitted or required by law. We may share information about our customers with our affiliated investment advisor and/or with unaffiliated financial or non-financial services providers, such as insurance companies, mutual fund companies, banks, investment firms, third-party administrators, clearing firms, and other third parties who assist us in providing account maintenance or customer service to your account(s). We also may share your information with regulators and law enforcement organizations, or in response to a subpoena or discovery request, as permitted or required by law.

We do not sell, share, or disclose your nonpublic personal information to unaffiliated third-party marketing companies.

If the representative servicing your account(s) leaves Commonwealth to join another broker/dealer, the representative may retain copies of your personal information so that he or she can continue to serve you at the new firm. In doing so, your representative may share your information with the new firm, but is otherwise required to keep confidential the personal information obtained from you while the representative was affiliated with Commonwealth, and he or she may only use it to service your account(s).

Opting In

If you live in an “opt-in” state (currently, Alaska, California, Illinois, Maine, Massachusetts, Missouri, New Hampshire, North Dakota, and Vermont), we are required to obtain your affirmative consent to share your nonpublic personal information with unaffiliated third parties who do not currently assist us in servicing your account. In the future, should your representative decide to leave Commonwealth, we will contact you to obtain your affirmative consent before we allow your representative to take your information with him or her. **Please note:** You can withdraw your consent at any time, by contacting the Compliance department at 800.251.0080, x9603.

Opting Out

If you live in any other state (i.e., an “opt-out” state), and do not want your representative to take your information with him or her should your representative decide to leave Commonwealth in the future, you have the right to opt out of such disclosure. If you have a joint account, we will treat an opt-out direction by a joint customer as applying to all associated joint customers. If you wish to opt out, now or at any time in the future, please contact our Compliance department at 800.251.0080, x9603.

SAFEGUARDING PRIVACY

Commonwealth recognizes the need to prevent unauthorized access to the information we collect, including information held in electronic format. Commonwealth authorizes access to your nonpublic personal information only to personnel who need that information to serve you. We maintain physical, electronic, and procedural safeguards regarding your nonpublic personal information to ensure that we comply with our own policy, industry practices, and federal and state regulations. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

QUESTIONS

You do not have to contact us to benefit from Commonwealth’s privacy protections; they apply automatically to all of our customers and former customers. If you have any questions after reading this privacy policy, however, we encourage you to contact your registered representative or to write to Privacy Management, c/o Legal Department, Commonwealth Financial Network, 29 Sawyer Road, Waltham, MA 02453-3483.