

FINANCIAL DISCLOSURE

METHOD III Growth cannot be projected

The value of your IRA will be dependent solely upon the performance of any investment instrument used to fund your IRA. Therefore, no projection of the growth of your IRA can reasonably be shown or guaranteed.

Terms and conditions of the IRA that affect your investment are listed below.

INVESTMENT OPTIONS

You may direct the investment of your funds within this IRA into any investment instrument offered by or through the Custodian. The Custodian will not exercise any investment discretion regarding your IRA, as this is solely your responsibility.

FEES

There are certain fees and charges connected with your IRA investments. These fees and charges may include the following.

- Sales Commissions
- Investment Management Fees
- Distribution Fees
- Set Up Fees
- Annual Maintenance Fees
- Surrender or Termination Fees

To find out what fees apply, refer to the investment prospectus or contract.

There may be certain fees and charges connected with the IRA itself. *(Select and complete as applicable.)*

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|-------------------------------------|----------------------------|---|
| <input checked="" type="checkbox"/> | Annual Maintenance Fee | \$40.00 |
| <input checked="" type="checkbox"/> | Transfer-out Fee | \$75.00 |
| <input checked="" type="checkbox"/> | Distribution Fee | \$75.00 |
| <input checked="" type="checkbox"/> | Recurring Distribution Fee | \$10.00 (after 1 st occurrence) |
| <input checked="" type="checkbox"/> | Custody/Administration Fee | 0.15% on the value of the account |
| <input checked="" type="checkbox"/> | Other <i>(Explain)</i> | <u>Additional fees may apply for additional requested services such as stop payments and reissuance of tax forms.</u> |

We reserve the right to change any of the above fees after notice to you, as provided in your IRA agreement.

EARNINGS

The method for computing and allocating annual earnings (e.g., interest, dividends) on your IRA will differ based on the nature and issuer of the investments chosen. Refer to the investment prospectus or contract for the methods used for computing and allocating annual earnings.

OTHER

Other terms or conditions that apply to your IRA include the following.
