

Electronic Notification Agreement

To receive electronic notification that documents are available for you to view online in an electronic format rather than receiving paper documents through the U.S. Mail, you must confirm your consent by reviewing and agreeing to the terms and conditions of this Agreement and by indicating your selection(s) on the Web site page provided to you.

Currently, certain documents are not included in the electronic notification program and will continue to be delivered to you via U.S. Mail. However, in the future some or all of these documents may be made available for you to view online in accordance with this Agreement.

Notification of Availability of Documents

Your broker/dealer, National Financial Services LLC ("NFS"), or their agents will notify you by e-mail or other electronic means when an account statement, possibly with related inserts, trade confirmation, or other documentation is available for online viewing. Related inserts may include, but are not limited to, marketing documentation and documentation required to be provided to you pursuant to regulatory rules, such as privacy policies and other important information regarding your account.

Accessing Documents

The electronic notification you receive will include a link or Internet address (URL) where the document(s) can be accessed, viewed, and printed.

Changing Selections or Revoking Consent

You generally may revoke your consent to receive electronic notification or change your document delivery preferences at any time subject to certain conditions and limitations that may impact or delay your ability to do so. Unless revoked by you, your consent to receive electronic notification is effective until further notice by your broker/dealer, NFS, or their agents. Your broker/dealer, NFS, and/or their agents reserve the right to revert any documents you have chosen to view online back to paper delivery at any time.

You may revoke your consent, change or verify your preferences, and update your e-mail address of record by visiting the Web site page provided to you. Please note that if you revoke your election(s), this will result in such document(s) being mailed to you in paper form through the U.S. Mail and you will no longer receive electronic notification when new documents are available to be viewed online.

Accounts in a Household

If you, as part of a household, have consented to electronic notification, such documents will be available online only and will no longer be included within the envelope you currently receive through U.S. Mail containing any other householded documents.

However, the account values for all household accounts will continue to be provided on the Consolidated Summary of Accounts statement, which will continue to be provided via U.S. Mail and on-line. In the event that all accounts in the household choose electronic notification, then no documents will be provided via U.S. Mail, including the Consolidated Summary of Accounts statement, which will be available online.

Combined Statements

If you have elected to receive a combined statement, including both your brokerage account information and your bank account information (whether through your broker/dealer, investment representative, or bank representative), by consenting to electronic notification, herein, you are consenting to view your combined statement through the Internet at the Internet address (URL) provided by your broker/dealer. You will no longer receive paper copies of your bank or brokerage account statement by U.S. Mail.

E-mail Address of Record for Accounts with Joint and/or Multiple Owners

You are able to provide an e-mail address for each account owner at the time of new account set up or during maintenance on the account. Only one account owner's authorization is required to enroll in or initiate electronic notification.

For purposes of electronic notification, you will need to designate one of the existing e-mail addresses associated with a joint or multiple owner account as the "e-mail address of record." The e-mail address of record will be the only e-mail address that electronic notification will be sent to when documents are available for viewing.

The e-mail address of record must be the e-mail address of an account owner who has authority to make transactions and act on behalf of the account. For example, you may not designate the e-mail address of a minor, incompetent, or deceased individual as the e-mail address of record.

Interested Parties

If you have designated one or more interested parties to receive copies of your account statements, trade confirmations, or other documents, they will continue to receive copies of such documents via U.S. Mail.

Information on Systems Requirements

To participate in the electronic notification program you must have a valid e-mail address on record and Internet access via a browser that is JavaScript-enabled. Your internet service provider may apply a charge. Documents are currently provided in Portable Document Format (PDF). In order to access PDF documents, you must have Adobe® Acrobat® Reader software. This software is available for download at no cost at www.adobe.com. Downloading time may be slow. Additional system requirements may be necessary for documents that exceed certain data capacity. In the event that any documents exceed maximum data capacity and are unable to be provided to you in an electronic format, your broker/dealer, NFS, and/or their agents will revert such documents you have chosen to view online back to paper delivery. You will continue to be enrolled in the electronic notification program and, when possible, future documents will continue to be provided to you electronically. In the event, however, that it is not feasible or possible to make future documents available for you to view online, your broker/dealer, NFS, and/or their agents reserve the right to unenroll you from the electronic notification program at any time and revert any documents you have chosen to view online back to paper delivery.

If you do not have the ability to access, print, and/or retain PDF documents, do not consent to this Electronic Notification Agreement. By electing to participate in the electronic notification program, you confirm that your personal computer is equipped with the Adobe Acrobat Reader

and that you have the ability to access, print, and/or retain PDF documents.

If you have difficulty viewing documents electronically, you will need to contact your broker/dealer and/or their agents to have them address any such issues.

If you have provided a correct e-mail address of record and you experience difficulty in receiving the e-mail notification electronically, it may be necessary for you to contact your internet service provider for further assistance.

To consent to the terms of electronic notification program as described above, please read the following statement carefully before acceptance:

I have read, understand and agree to be bound by the terms and conditions described above. I consent to receive electronic notification via e-mail or other electronic means which will include a link or Internet address (URL) where the document(s) can be accessed, viewed, and printed. I understand that I may incur costs, including but not limited to online time and other charges from my internet service provider, in accessing and/or viewing such document(s).

I understand and agree that: (i) certain documents will continue to be delivered to me via U.S. Mail that are not included in the electronic notification program and that in the future some or all of these documents may be made available for me to view online in accordance with this Agreement, (ii) my consent to view documents electronically does not automatically expire and is not limited as to duration, (iii) my broker/dealer, NFS, and/or their agents may revoke my participation in the electronic notification program at any time at their discretion, (iv) neither my broker/dealer, NFS, nor their agents will be liable for any loss, liability, cost, expense, or claim for acting upon this authorization or arising from my use of the product or services provided pursuant to this Agreement, and (v) inserts that may be provided along with my account statements contain important information or disclosures concerning my account and I agree to review such inserts in a timely manner.

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