

**ANY ACCOUNT OWNER OR PERSON SIGNING ON BEHALF OF THE ACCOUNT
HEREBY AGREES TO THE FOLLOWING TERMS AND CONDITIONS:**

Indemnification. In consideration of Introducing Firm and First Clearing (hereinafter referred to collectively as "you") accepting the instructions on the first page of this Authorization, I hereby release and discharge you and your affiliates from any liability or claims in connection with the release of Account Information to the Authorized Recipient and agree to indemnify and hold you harmless against any losses from any action, claim or demand of any person based upon you acting under these instructions.

Unauthorized Disclosure. I shall promptly advise you in writing of any misappropriation or unauthorized disclosure or use of my Account Information by any person other than the Authorized Recipient which may come to my attention and to take steps reasonably requested by you to limit, stop or otherwise remedy the misappropriation or unauthorized disclosure or use.

Privacy Policy. You have each provided me with a copy of your respective Privacy Policies, which explains that customers have the ability to "opt out" of sharing information about my account. I understand that I have the right at any time to discontinue access by the Authorized Recipient to my Account Information.

The following applies only to Option 1 in Step 3 on the preceding page.

- I authorize the Authorized Recipient to set delivery preferences for shareholder communication materials, including initial trade prospectuses and information necessary to cast a proxy vote. If the Authorized Recipient elects paperless delivery, I understand that shareholder information will be delivered via email from the issuer and will include a link directly to the issuer's website where the material can be accessed. It will not be available or archived in Access Online.
- The Authorized Recipient is authorized to set my delivery preferences for additional account documents that may be subsequently available online or via electronic delivery.
- You will provide a notification via e-mail when an account document has been posted to my account in Access Online.