



FOR BRANCH USE ONLY		
Branch Prefix		Account Number
RR	RR2	Agency
Are holders employees of your B/D? <input type="checkbox"/> No <input type="checkbox"/> Yes		
If you learned about this account from an FTS Online Brochure that you picked up in a financial Center, please enter the 5-digit referral code from the inside of the brochure in the space below. _____		

Online Brokerage Account Application

Use this form to open a brokerage account with your Broker/Dealer to be held at National Financial Services LLC ("NFS"). Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

1. Account Setup *Choose only ONE account type.*

You must indicate an account type (either personal or entity). Types of ownership are governed by the laws of your state of residence. If you need information about which are appropriate in your state, consult your state tax officials or your tax advisor. Additional paperwork is required for estate or entity accounts.

Number of Account Holders

Owners, trustees, custodians, authorized individuals.

Personal Accounts

Check one.

Individual

Joint:

Tenants with Rights of Survivorship

Tenants in Common

Tenants in Entirety

Custodial:

UGMA

UTMA

2. Primary Account Holder

Existing Fifth Third Relationship Information

To qualify for an FTS Online account, an existing Fifth Third Relationship is required. Please provide the account number and type of relationship for the primary account holder's existing Fifth Third Relationship.

Account Number _____

Checking

Savings

Brokerage

Credit Card

Installment Loan

Mortgage/Home Equity Loan

Other (fill in type): _____

For Tenants in Common, indicate the owner's share: _____

For Tenants in Common, indicate the owner's share: _____

Personal Information

If account is a Tenants in Common, indicate this holder's share:

 %

Provide personal information on the primary individual associated with this account.

Full Legal Name <i>First, M.I., Last</i>	
Date of Birth <i>MM DD YYYY</i>	Email
Daytime Phone	Evening Phone

Check all that apply and provide information.

Single/Divorced/Widowed

Married

of Dependents

continued on next page

Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., Member FINRA/SIPC.

2. Primary Account Holder *continued*

Country of Citizenship		Country of Tax Residency	
<input type="checkbox"/> SSN <input type="checkbox"/> TIN	Social Security/Taxpayer ID Number	Type of Government-Issued ID	ID Number
State/Country of ID Issuance	ID Issuance Date	ID Expiration Date	

Legal Address

Cannot be a P.O. Box or Mail Drop.

Address Line 1		Address Line 2	
City	State/Province	Zip/Postal Code	Country

Mailing Address

Same as Legal Address

Complete only if different from Legal Address above.

Address Line 1		Address Line 2	
City	State/Province	Zip/Postal Code	Country

Employer Information and Affiliations

Check one. Employed Retired Not Employed

Provide Income Source if retired or not employed.

Occupation	Income Source	Employer Name	
Address Line 1		Address Line 2	
City	State/Province	Zip/Postal Code	Country

Check all that apply and provide information.

- You are a Non-US citizen with more than \$500,000 on deposit with Fifth Third. (If yes, please complete the Patriot Act Form.)
- You are, or an immediate family/household member is, a senior foreign political figure.
- You are, or an immediate family/household member is, a control person or affiliate of a publicly traded company under SEC Rule 144. *This would include, but is not limited to, a director, 10% shareholder, policy-making officer, and members of the board of directors.*

Company Name	CUSIP or Symbol
--------------	-----------------

- You are affiliated with, or employed by, a stock exchange, or a member firm of an exchange or Financial Industry Regulatory Authority (FINRA), or a municipal securities dealer.
- Same as employer above. *If different, provide the information below.*

Company Name			
Address Line 1		Address Line 2	
City	State/Province	Zip/Postal Code	Country

3. Additional Account Holder *Copy and complete this section for each additional Account Holder.*

Provide personal information on any additional individuals associated with this account (such as a joint owner, authorized individual, custodian, administrator, trustee, partner, or participant).

Personal Information

If account is a Tenants in Common, indicate this holder's share:

Percentage
%

Full Legal Name <i>First, M.I., Last</i>	
Date of Birth <i>MM DD YYYY</i>	Email
Daytime Phone	Evening Phone

Check all that apply and provide information.

Single/Divorced/Widowed
 Married
 Dependents
 # of Dependents

--

Country of Citizenship		Country of Tax Residency	
<input type="checkbox"/> SSN <input type="checkbox"/> TIN	Social Security/Taxpayer ID Number	Type of Government-Issued ID	ID Number
State/Country of ID Issuance	ID Issuance Date	ID Expiration Date	

Legal Address

Cannot be a P.O. Box or Mail Drop.

Address Line 1		Address Line 2	
City	State/Province	Zip/Postal Code	Country

Mailing Address

Same as Legal Address

Complete only if different from Legal Address above.

Address Line 1		Address Line 2	
City	State/Province	Zip/Postal Code	Country

Employer Information and Affiliations

Check one. Employed Retired Not Employed

Provide Income Source if retired or not employed.

Occupation	Income Source	Employer Name	
Address Line 1		Address Line 2	
City	State/Province	Zip/Postal Code	Country

Check all that apply and provide information.

- You are a Non-US citizen with more than \$500,000 on deposit with Fifth Third. (If yes, please complete the Patriot Act Form.)
- You are, or an immediate family/household member is, a senior foreign political figure.
- You are, or an immediate family/household member is, a control person or affiliate of a publicly traded company under SEC Rule 144. *This would include, but is not limited to, a director, 10% shareholder, policy-making officer, and members of the board of directors.*

Company Name	CUSIP or Symbol
--------------	-----------------

- You are affiliated with, or employed by, a stock exchange, or a member firm of an exchange or Financial Industry Regulatory Authority (FINRA), or a municipal securities dealer.
 - Same as employer above. *If different, provide the information below.*

Company Name			
Address Line 1		Address Line 2	
City	State/Province	Zip/Postal Code	Country

4. Suitability

Financial Position Choose the range that best describes your situation or provide the dollar amount.

Annual Income

From all sources

- \$0-\$25,000
 - \$25,000-\$50,000
 - \$50,000-\$100,000
 - Over \$100,000
- \$ _____

Estimated Net Worth

Excluding primary residence

- \$0-\$50,000*
 - \$50,000-\$100,000
 - \$100,000-\$500,000
 - Over \$500,000
- List amount (* required if less than \$50,000):
\$ _____

Investable/Liquid Assets

Including cash and securities

- \$0-\$50,000*
 - \$50,000-\$100,000
 - \$100,000-\$500,000
 - Over \$500,000
- List amount (* required if less than \$50,000):
\$ _____

Federal Tax Bracket

- 0%-15%
- 25%-27½%
- Over 27½%

Account Funding Source

- Asset appreciation
- Business revenue
- Inheritance
- Legal/insurance settlement
- Sale of assets
- Savings from earnings
- Other: _____

Annual Expenses

Recurring

- \$0-\$50,000
- \$50,000-\$100,000
- \$100,000-\$250,000
- \$250,000-\$500,000
- Over \$500,000

Special Expenses

Future and non-recurring

- \$0-\$50,000
- \$50,000-\$100,000
- \$100,000-\$250,000
- Over \$250,000

Timeframe

Required for Special Expenses

- Within 2 years
- 3-5 years
- 6-10 years

Investment Profile

Investment Purpose

- Save for education
- Save for retirement
- Save for short-term goal(s)
- Generate income
- Accumulate wealth
- Preserve wealth
- Market speculation
- Other: _____

Investment Objectives

Rank your investment objectives for this account in order of importance (1 being the highest). Review the attached Customer Agreement for important information on investment objectives.

- ___ Preservation of capital
- ___ Income
- ___ Capital appreciation
- ___ Speculation
- ___ Trading profits
- ___ Other: _____

Risk Tolerance

Review the attached Customer Agreement for information on Risk Tolerance.

- Conservative
- Moderately Conservative
- Moderate
- Moderately Aggressive
- Aggressive

General Investment Knowledge

- Limited
- Good
- Extensive

Investment Time Horizon

- Near Term
- Very Short
- Short
- Intermediate
- Long

Product Knowledge

Investment Product Knowledge

Check either None, Limited, Good, or Extensive based on your knowledge of the following, OR provide your number of years of experience:

	None	Limited	Good	Extensive	Number of Years	Transactions per Year		
Stocks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Short Term	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Limited Partnerships	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Variable Contracts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Futures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Annuities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Alternative Investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Margin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Foreign Currency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Foreign Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15	

continued on next page

4. Suitability *continued*

Additional Suitability Information

Decision-Making Experience

Check all that apply:

- I consult with my broker. Yes No
 I make my own decisions. Yes No
 I consult with my family/friends. Yes No

Additional Information

Assets Held Away – Provide total value of assets held away and percentages for each type of asset. Total of all percentages must equal 100%

Total value of assets held away:	Stocks	Mutual Funds	Variable Contracts	Alternative Investments
\$	%	%	%	%
	Bonds	Options	Security Futures	Foreign Currency
	%	%	%	%
	Short-Term	Limited Partnerships	Annuities	Foreign Security
	%	%	%	%
				Other
				%
				Total
				%

5. Account Characteristics

Service Instructions

Proceeds from Sales *Choose one.*

- Hold in core account investment vehicle (if specified) or in brokerage account
 Send by check to mailing address of account
 Send by external bank link (EFT)
 Send by intra-bank payment (IBP)
Consult Broker/Dealer for availability
 Delivery vs. payment (DVP)

Security Purchases *Choose one.*

- Hold in street name
 Register certificates to account name and send to mailing address
 Delivery vs. payment (DVP)

Dividend/Distribution Income *Choose one.*

Note that any dividend/distribution income sent to a DVP account will remain there pending additional instructions.

- Handle all dividends and distributions like sales proceeds
 Reinvest mutual fund and equity dividends, handle all other distributions like sales proceeds
 Reinvest mutual fund dividends, handle all other distributions like sales proceeds
 Reinvest equity dividends, handle all other distributions like sales proceeds

Pay all distributions in cash and send a check:

- Weekly Twice a Month
 Monthly Quarterly

Bank Information

Required if you choose external or internal bank link or can be used to establish standing instructions for electronic transfers between your brokerage account and your bank account.

Bank Account Type

- Checking
 Savings

ABA Number	Account Number

Core Account Investment Vehicle

Consult your Broker/Dealer for a list of available investment vehicles. If you do not choose a core account investment vehicle for your core account, your Broker/Dealer may default your cash/credit balances to a non-interest-bearing cash holding while awaiting reinvestment. Different core account investment vehicles may have different rates of return and different terms and conditions, such as FDIC insurance or SIPC protection. If you do not select a core account investment vehicle, your Broker/Dealer may not consider these differences when selecting a default core account holding for you. You authorize your Broker/ Dealer to change the core account investment vehicle in your core account at its discretion.

Core Account Investment Vehicle Name	Core Account Investment Vehicle Symbol

continued on next page

5. Account Characteristics *continued*

Duplicate Information

- To All Account Holders** If selected, New Account Profiles (NAPs) and Revised Account Profiles (RAPs) regarding changes to investment objectives, additional account holder address changes, and name changes will be sent to each account holder's mailing address. If not selected, these communications will be mailed to the mailing address of the account and deemed to have been delivered to all account holders.
- To Third Party** Attach additional sheet if necessary. Completing this section will be considered your request to your Broker/Dealer to instruct NFS to send the type(s) of duplicate documents checked to the party or parties indicated.

Check all that apply. Trade Confirmations Statements

Name			
Address			
City	State/Province	Zip/Postal Code	Country

eDelivery

- Paper delivery of account statements, trade confirmations and/or eligible letters can be suppressed and a reminder delivered to you electronically when they are ready to be viewed online. Selecting this option indicates your interest in this optional feature. A follow-up email will be sent to you with instructions on how to complete the enrollment process online.
- Use the primary account holder's email address that is provided in Section 2.
- Use another account holder's email address. *Provide the email address below.*

Email

Optional Features You must qualify to add these features to your account. **Additional applications will be required.**

Indicate any features in this section that you would like to request. **Consult your Broker/Dealer for availability and eligibility, and to obtain the appropriate additional application(s) to apply for the features(s) you want.**

Account Features

- Margin
 Options

6. Beneficiary/FBO Information

This section is required for Transfer on Death Accounts, is optional for Trust and Non-Prototype accounts, and does not apply to any other types of accounts. Social Security/Taxpayer ID Number or Date of Birth is required for each beneficiary.

Electing "per stirpes" indicates that if the specified beneficiary(ies) predeceases you, his or her share of the account will pass through to his or her descendants. Before making a Per Stirpes designation, consult with an estate-planning attorney and see the Customer Agreement. *If you make any Per Stirpes designation, provide name of executor or other contact:*

Contact/Executor Name

Primary Beneficiaries/FBO

- For each beneficiary, check one and provide information. Social Security/Taxpayer ID Number or Date of Birth/Trust is required for each beneficiary.
- Use percentages only, not dollar amounts.
- If beneficiary is a trust, provide trust name and date trust was established.**

<input type="checkbox"/> Spouse	Beneficiary Name	<input type="checkbox"/> Per Stirpes
<input type="checkbox"/> Non-Spouse	<input type="checkbox"/> SSN <input type="checkbox"/> TIN Social Security/Taxpayer ID Number	Date of Birth/Trust MM DD YYYY
<input type="checkbox"/> Trust	Country of Citizenship/Organization	Name of Trustees <i>if applicable</i>
<input type="checkbox"/> Entity	Share Percentage	. %
<input type="checkbox"/> Spouse	Beneficiary Name	<input type="checkbox"/> Per Stirpes
<input type="checkbox"/> Non-Spouse	<input type="checkbox"/> SSN <input type="checkbox"/> TIN Social Security/Taxpayer ID Number	Date of Birth/Trust MM DD YYYY
<input type="checkbox"/> Trust	Country of Citizenship/Organization	Name of Trustees <i>if applicable</i>
<input type="checkbox"/> Entity	Share Percentage	. %

continued on next page

6. Beneficiary/FBO Information *continued*

To designate additional beneficiaries, attach instructions with the necessary beneficiary information.

- Spouse
 Non-Spouse
 Trust
 Entity

Beneficiary Name				<input type="checkbox"/> Per Stirpes
<input type="checkbox"/> SSN <input type="checkbox"/> TIN	Social Security/Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage	
			. %	
Country of Citizenship/Organization		Name of Trustees if applicable		

Primary beneficiary percentages must total 100%.

Contingent Beneficiaries

For each beneficiary, check one and provide information. Social Security/Taxpayer ID Number or Date of Birth/Trust is required for each beneficiary.

- Spouse
 Non-Spouse
 Trust
 Entity

Beneficiary Name				<input type="checkbox"/> Per Stirpes
<input type="checkbox"/> SSN <input type="checkbox"/> TIN	Social Security/Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage	
			. %	
Country of Citizenship/Organization		Name of Trustees if applicable		

Use percentages only, not dollar amounts.

If beneficiary is a trust, provide trust name and date trust was established.

To designate additional beneficiaries, attach instructions with the necessary beneficiary information.

- Spouse
 Non-Spouse
 Trust
 Entity

Beneficiary Name				<input type="checkbox"/> Per Stirpes
<input type="checkbox"/> SSN <input type="checkbox"/> TIN	Social Security/Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage	
			. %	
Country of Citizenship/Organization		Name of Trustees if applicable		

- Spouse
 Non-Spouse
 Trust
 Entity

Beneficiary Name				<input type="checkbox"/> Per Stirpes
<input type="checkbox"/> SSN <input type="checkbox"/> TIN	Social Security/Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage	
			. %	
Country of Citizenship/Organization		Name of Trustees if applicable		

Contingent beneficiary percentages must total 100%.

7. Entities That Are Account Holders

Provide information on any entity that is an account holder. Be sure to also provide, in Section 2 or 4, personal information on at least one individual associated with this account.

Entity Information

Entity Name			
Taxpayer ID Number	Country of Tax Residence		State/Country of Organization
Trust Date <i>required for Trusts</i>	Entity ID Document	State/Country of ID Issuance	

Legal Address

Cannot be a P.O. Box or Mail Drop.

Address Line 1		Address Line 2	
City	State/Province	Zip/Postal Code	Country

Mailing Address

- Same as Legal Address

Complete only if different from Legal Address above.

Address Line 1		Address Line 2	
City	State/Province	Zip/Postal Code	Country

8. Signature(s) and Date(s) *Form cannot be processed without signature(s) and date(s).*

USA PATRIOT Act Notice: To help the government fight the funding of terrorism and money laundering, federal law and contractual obligations between your Broker/Dealer and us require us to obtain your name, date of birth, address and a government-issued ID number before opening your account, and to verify the information. In certain circumstances, we may obtain and verify comparable information for any person authorized to make transactions in an account or beneficial owners of certain entities. Additional documentation is required for certain entities, such as trusts, estates, corporations, partnerships and other organizations. Your account may be restricted if we or your Broker/Dealer cannot obtain and verify this information. We or your Broker/Dealer will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if your account is restricted or closed.

In the section below, "NFS," "us," and "we" refer to National Financial Services LLC and its officers, directors, employees, agents, affiliates, shareholders, successors, assigns, and representatives as the context may require; "you" refers to the account holder(s) indicated on the account form and any authorized individuals; "you" refers to all account holder(s), collectively and individually; "Broker/Dealer" refers to the correspondent managing your account.

By signing below, you:

- Affirm that you are at least 18 years of age and are of full legal age in the state in which you reside.
- Affirm that you have received, read, understand, and agree to the current terms of Account Agreement and the account features you selected and agree to future amendments to these terms.
- Understand that unless you provide written notice to the contrary, your Broker/Dealer may supply your name to issuers of securities held in your account so you can receive important information regarding such securities.
- Represent and warrant that if you have not checked the boxes for Associations and Corporate Control Status, you are not affiliated with or employed by a stock exchange, the Financial Industry Regulatory Authority, or a Broker/Dealer and you are not a control person or affiliate of a public company under SEC Rule 144 (such as a director, 10% shareholder, or a policymaking officer), or an immediate family or household member of such a person.
- Affirm that you have also read, understand, and agree to the terms of the applicable prospectus or disclosure document for any mutual fund that you purchase or exchange or Bank Deposit Sweep Program into which you have funds transferred or invest, including any mutual fund or Bank Deposit Sweep Program that you choose for your core account and that you agree to future amendments to these terms.
- Represent that, if you choose a bank sweep product for your core account investment vehicle, you are: (1) a natural person; (2) if you are a fiduciary, each of the beneficial owners are natural persons; or (3) if this account is established as a Transfer on Death account, each beneficiary is a natural person.
- Agree that if you do not choose a core account investment vehicle for your account, you authorize your Broker/Dealer to default your cash/credit balances to a non-interest-bearing cash holding, and you shall hold your Broker/Dealer and us harmless for such default selection and any resulting consequences.
- Understand that different core account investment vehicles may have different rates of return and terms and conditions, such as FDIC insurance or SIPC protection, and your Broker/Dealer may not have considered these differences when selecting a core account holding for you.
- Have instructed your Broker/Dealer to establish, as your agent, an account with us. You have appointed your Broker/Dealer as your exclusive agent to act for and on your behalf with respect to all matters regarding your account with us, including the placing of securities purchase and sale orders; the selection of your core account investment vehicle, including a Bank Deposit Sweep Program; and to act in all respects in connection with such core account investment vehicle; and, provided margin and/or options trading have/had been approved, delivery of margin and option instructions for your account. No fiduciary relationship exists with us. Understand that we will look solely to your Broker/Dealer and not you with respect to such orders or instructions, and we are instructed to deliver confirmations, statements, and all other notices, including margin maintenance calls, if applicable, to your Broker/Dealer. Any such communications delivered to your Broker/Dealer shall be deemed to have been delivered to you. You agree to hold us harmless from and against any losses, costs, or expenses arising in connection with the delivery or receipt of any such communication(s), provided we have acted in accordance with the above. The foregoing shall be effective until written revocation is received by us and your Broker/Dealer.

The required signature(s) and date(s) are on page 9 and must be accompanied by all pages of the Brokerage Account Application.

FTS *Online* - The self-directed investment solution from Fifth Third Securities, Inc.

Please return your completed application to:

Fifth Third Securities - Brokerage Operations

Attn: FTS *Online* Account Opening

5001 Kingsley Drive, MD 1MOBBF

Cincinnati, OH 45227

For Customer Service, Call FTS *Online* Client Services at:

1-866-399-0195

M-F 8:00 a.m. - 5:00 p.m. ET

Please allow 10 business days after mailing your application for your account to be established. If you are unable to view your account on the My Accounts Summary page in Fifth Third Internet Banking after you receive your account information, please contact FTS *Online* Client Services at the number listed above.

continued on next page

8. Signature(s) and Date(s) *continued*

You acknowledge that this account is governed by a pre-dispute arbitration clause, which appears on the last page of the Brokerage Account Customer Agreement, and that you have read the pre-dispute arbitration clause.

Initial Joint Account Holder Initials

- Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA/SIPC, a registered broker/dealer and registered investment advisor providing brokerage and investment advisory services. Securities and investments are not FDIC insured; are not deposits or obligations of any bank; are not guaranteed by any financial institution or any other federal government agency; and are subject to investment risk, including the possible loss of the principal invested.*
- I acknowledge that if I do not select a core account investment vehicle, I authorize Fifth Third Securities to default my cash/credit balances to a non-interest-bearing cash holding. I further acknowledge that I have received and read the Fifth Third Bank Deposit Program Disclosure Summary. Although securities and investments are not FDIC-insured, the FDIC-Insured Bank Sweep Option is FDIC-insured, up to applicable limits.
- I understand that I will be charged certain fees for doing business with Fifth Third Securities. I further understand that you may change the fee schedule from time to time and I agree to be bound by such changes. You may terminate any or all services contemplated hereunder at any time.
- I acknowledge receipt of the Fifth Third Privacy Policy and Fifth Third Securities Business Continuity Plan.
- I acknowledge that my copy of this application shall serve as notification of my account record information.

All account holders (including authorized individuals and trustees) must sign and date in accordance with the signature requirements outlined in the account's supporting documents.

Print Name <i>First, M.I., Last</i> <hr/> Signature Date <i>MM - DD - YYYY</i> <div style="border: 1px solid black; padding: 2px; display: flex; justify-content: space-between;"> SIGN </div>	Print Name <i>First, M.I., Last</i> <hr/> Signature Date <i>MM - DD - YYYY</i> <div style="border: 1px solid black; padding: 2px; display: flex; justify-content: space-between;"> SIGN </div>
Print Name <i>First, M.I., Last</i> <hr/> Signature Date <i>MM - DD - YYYY</i> <div style="border: 1px solid black; padding: 2px; display: flex; justify-content: space-between;"> SIGN </div>	Print Name <i>First, M.I., Last</i> <hr/> Signature Date <i>MM - DD - YYYY</i> <div style="border: 1px solid black; padding: 2px; display: flex; justify-content: space-between;"> SIGN </div>
Print Name <i>First, M.I., Last</i> <hr/> Signature Date <i>MM - DD - YYYY</i> <div style="border: 1px solid black; padding: 2px; display: flex; justify-content: space-between;"> SIGN </div>	Print Name <i>First, M.I., Last</i> <hr/> Signature Date <i>MM - DD - YYYY</i> <div style="border: 1px solid black; padding: 2px; display: flex; justify-content: space-between;"> SIGN </div>

For Branch Use Only

Account accepted in accordance with firm policies.

Registered Rep. No./Name	Signature	Date <i>MM - DD - YYYY</i>
Office Manager/Principal Name	Signature	Date <i>MM - DD - YYYY</i>

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

Name (as shown on your income tax return)

Business name/disregarded entity name, if different from above

Check appropriate box for federal tax classification:

- Individual/sole proprietor or single-member LLC C Corporation S Corporation Partnership Trust/estate
- Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____
- Note.** For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner.
- Other (see instructions) ▶ _____

Exemptions (see IRS Form W9 instructions):
Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

Address (number, street, and apt. or suite no.)

Requester's name and address (optional)

City, state, and ZIP code

List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, refer to IRS Form W9 Part I instructions. For other entities, it is your employer identification number (EIN). Refer to IRS Form W9 instructions.

Note. If the account is in more than one name, refer to IRS Form W9 instructions for guidelines on whose number to enter.

Social security number									

Employer identification number									

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person.
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. Refer to IRS Form W9 instructions.

Sign Here

Signature of U.S. person ▶

Date ▶

DO NOT complete and sign page 9 if you are providing Form W8 or you are not a "U.S. citizen or U.S. person". Instead, provide the appropriate Form W-8 (W-8BEN, W-8ECI, W-8EXP, W-8IMY, or another applicable Form) to indicate your tax status. To find more information about Forms W9 and W8, as well as general tax withholding, go to www.irs.gov or contact your tax advisor.

Brokerage Account Customer Agreement

This is the agreement for your brokerage account. It describes the features and policies associated with the account. Review this document and keep it for your records. Do not return it with your application.

Who's Who in This Agreement

In this document, "us," "we," and "our" refer to your Broker/Dealer. "NFS" is National Financial Services LLC, a NYSE member, whom we have engaged to provide custody and clearing services for us.

The terms "account owner," "you," and "your" refer to the owner(s) indicated on the account application. For joint accounts, these terms refer to all owners, collectively and individually. For accounts owned by entities, such as trust or business accounts, these terms refer both to the entity and to all account holders.

Commitments Between You and Us

Our Commitments to You

When we accept your account application, we are agreeing to serve as your broker and to maintain an account for you. We agree, subject to our acceptance of an authorized order, to buy, sell, or otherwise dispose of securities for you according to your instructions. We and NFS also agree to provide various services and features, as described below. Note that NFS has no fiduciary responsibilities to you or this account, and does not offer any tax, legal, or investment advice, or opinions on the suitability of any investment in connection with this account.

Your Commitments to Us

Many of these commitments are spelled out more completely on the following pages, but in general, when you sign the account application, you agree to the following:

- to accept full responsibility for the content and accuracy of all authorized instructions placed on your account, and for all results and consequences of these instructions; this includes all investment decisions and trading orders, and all instructions placed by you or any other person you authorize
- to pay all fees, charges, and expenses incurred in your account
- to maintain enough assets in your account to satisfy all obligations as they become due, and to authorize us or NFS to take whatever steps we or NFS may consider necessary to resolve unpaid debts or other obligations
- if you choose a mutual fund for your core account investment vehicle ("core account"), to authorize liquidating shares of that account to satisfy any and all debits against your account
- to use the account and its features according to this agreement
- if you choose a Bank Deposit Sweep Program for your core account investment vehicle, to authorize withdrawing the applicable balance in your Bank Deposit Sweep Program to satisfy any and all debits in your account
- to let us or NFS monitor and/or record any phone conversations with you
- to let us or NFS verify the information you provide and obtain credit reports and other credit-related information about you at any time, such as payment and employment information (whether for margin or any other purpose)
- to let us or NFS share with third parties any information you provide, but only as required by law or as permitted by our and/or NFS's privacy policy
- to resolve disputes concerning your relationship with us or NFS (other than class actions) through arbitration rather than in a court of law
- to understand that, whenever you invest in, or exchange into, any mutual fund (including any fund chosen for your core account), you are responsible for obtaining and reading that fund's prospectus, including its description of the fund, the fund's fees and charges, and the operation of the fund

- to understand that whenever you invest in or have funds transferred to any Bank Deposit Sweep Program, you are responsible for obtaining and reading that Bank Deposit Sweep Program's disclosure document, including:
 - the description of the Bank Deposit Sweep Program;
 - the list of eligible banks and the sequence in which deposits will be made for a Bank Deposit Sweep Program, which list and sequence may change from time to time;
 - the Bank Deposit Sweep Program's fees and charges; and
 - the different protections and terms that may apply to investments in shares of a mutual fund and deposits of funds into a Bank Deposit Sweep Program, including the differences between Securities Investor Protection Corporation ("SIPC") protection and Federal Deposit Insurance Corporation ("FDIC") insurance
- to determine if any funds transferred to an account at a bank in the Bank Deposit Sweep Program and any separate bank accounts held at that same bank will affect FDIC insurance coverage for all your funds held at that bank
- to notify us in writing any time there is a material change in your financial circumstances or investment objectives
- to comply with all applicable laws and regulations concerning trading in restricted securities and securities of issuers of whom you are an affiliate
- to be bound by the current and future terms of this agreement, from the time you first use your account or sign your application, whichever happens first
- to understand that we or NFS can change the core account investment vehicles available for your account at any time, including changing the core account investment vehicle from a mutual fund to a bank deposit account
- to understand that NFS has the right to reject any transaction for any reason

Account Features

Core Account and Income Account

Your account includes a core account that is used for settling transactions and holding credit balances. Amounts credited to your core account will be invested in the core account investment vehicle you indicate on your account application. You understand that if you do not select a core account investment vehicle, you authorize us or NFS to use the default option as the core account investment vehicle. This will be a non-interest-bearing cash holding.

Different core account investment vehicles may have different rates of return and different terms and conditions, such as FDIC insurance or SIPC protection. If you do not select a core account investment vehicle, your Broker/Dealer or NFS may not consider these differences when selecting a default core account investment vehicle for you.

Your account also includes an income account, which receives all non-reinvested income produced by securities held in your account (such as interest, dividends, and mutual fund distributions). Income paid into this account will accrue until paid out according to your instructions.

If the core account designated in your brokerage account becomes unavailable at any time for any reason, you authorize your Broker/Dealer and/or its agent to select an alternative core account in its (their) discretion. In this event, any or all of the credit balance in your account may be placed into the alternative core account at any time.

By signing the Brokerage Account Application, you represent that you have read this Brokerage Account Customer Agreement and understand, authorize and consent to your Broker/Dealer and/or its agent changing your core account investment vehicle at its discretion, at any time and for any reason to another money market mutual fund, a free credit balance position, or another cash investment vehicle, if available. You agree to hold NFS, your Broker/Dealer and/or their agents harmless for any actions taken in connection with or resulting from changing your core account investment vehicle, including but not

limited to, any changes in the rate of return offered by the alternative core account investment vehicle that your Broker/Dealer and/or its agent selects for you.

Bank Deposit Sweep Program

If you choose a Bank Deposit Sweep Program as your core account investment vehicle, cash balances in your Account will be automatically swept into interest-bearing deposit accounts at one or more federally insured banking institutions that are participating in the Bank Deposit Sweep Program (each, a "Bank") as more fully described in the Disclosure Document. Your cash balances held at each Bank will be eligible for FDIC insurance up to \$250,000 until December 31, 2013 (unless this date is extended by Congress), at which time the eligible insured amount will become \$100,000 (principal plus accrued interest) per depositor in each insurable capacity (i.e., individual, joint, etc.) per Bank, in accordance with applicable FDIC rules. All deposits (for example, deposits you may make at the Bank outside of the Bank Deposit Sweep Program plus the Bank Deposit Sweep Program cash balance) held by an individual in the same right and legal capacity and at the same Bank are insured up to \$250,000 until December 31, 2013 as described above. Joint accounts owned by two individuals are insured up to \$250,000 until December 31, 2013 as described above for each co-owner (again, in the aggregate for all joint account Bank Deposit Sweep Program and non-Bank Deposit Sweep Program joint account balances) at each Bank. Special rules apply to insurance of trust deposits. The amount of FDIC coverage will be limited by the number of Banks in the Bank Deposit Sweep Program and the number of Banks in which your money is deposited. All FDIC insurance coverage is in accordance with FDIC rules.

Neither NFS nor your Broker/Dealer will monitor the total amount of your Bank Deposit Sweep Program and other balances at each Bank to determine whether it exceeds the limit of applicable FDIC insurance. **You are responsible for monitoring the total amount of your assets on deposit with each Bank (including accounts at each Bank held in the same right and legal capacity) in order to determine the extent of FDIC insurance coverage available to you on those deposits, including your Bank Deposit Sweep Program balance held at each Bank.** If you are a trustee or other fiduciary, you are responsible for determining the application of the insurance rules for the account and its beneficiaries. Information on account protection is set forth below. If your Broker/Dealer selects a Bank Deposit Sweep Program as its default core account investment vehicle, you may not be able to opt out of all of the Banks in the Program.

Refer to your Bank Deposit Sweep Program disclosure document for more information on FDIC insurance coverage. You may also contact your Investment Representative with any questions you may have about the Bank Deposit Sweep Program.

Statements

NFS will send to the address of record a statement of account:

- every calendar quarter, at a minimum
- for any month when you have trading or cash management activity

Your account statements will show all activity in your account for the stated period, including securities transactions, cash and margin balances, credits and debits to your core account, and all fees paid directly from your account.

NFS will also send confirmation for every securities transaction in your account. The only exceptions are automatic investments, automatic withdrawals, dividend reinvestments, transfers to other accounts, and transactions that involve only your core account; for these activities, your regular account statement serves in place of a confirmation.

Money Market Fund Same-Day Trading and Settlement Program

You agree that your use of the Money Market Fund Same-Day Trading and Settlement Program (SDS) is governed by the terms and conditions in this section. You understand and acknowledge that: (1) SDS purchase trades (buy orders) are funded by cash wired into your account on the day you place an SDS purchase trade (buy), (2) you cannot use the available balance in your core account to fund an SDS purchase

trade, (3) cash wired into your account and not used that day will settle overnight into your core account and becomes ineligible to fund SDS purchase trades, (4) NFS may cancel any purchase trade if you have not wired cash into your account by the last transmission intervals available for the SDS fund you want to buy, (5) transmission intervals are determined by NFS and the applicable fund company at their discretion, (6) sale/redemption (sell order) proceeds will not be released to you until the wire is received by NFS, (7) all orders must be placed during trading hours; overnight orders will not be accepted, (8) once an order has been transmitted to the fund company by NFS, it cannot be canceled, and (9) retirement accounts are not eligible for this program.

Account Protection

Securities in accounts carried by NFS are protected in accordance with SIPC up to \$500,000. The \$500,000 total amount of SIPC protection is inclusive of up to \$250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC's Board of Directors. NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage.

For more details on SIPC, or to request a SIPC brochure, visit www.sipc.org or call 202-371-8300.

Transferring Money Electronically

Options for transferring cash in and out of your core account electronically include wires, which use the Federal Reserve wire system, and electronic funds transfers (EFTs), which work like an electronic check. These features are optional and require separate instructions from you, which we will relay to NFS.

Dividend Reinvestment

In addition to reinvestment of mutual fund dividends, reinvestment of dividends from eligible equities and closed-end funds is an option for most accounts, including retirement accounts and those with margin. You can choose to have the service apply to all eligible securities in your account, or only to certain ones, although during the time when a security is enrolled for reinvestment, all of that security's eligible distributions must be reinvested through this service.

With certain securities (such as mutual funds), the reinvestment options available in this account may be different than those you would have if you were to invest directly with the issuer.

Margin Account (Requires separate Application)

A margin account lets you borrow money from NFS, using as collateral eligible securities that are in your account. A margin account is designed primarily to finance additional purchases of securities, although it can also provide overdraft protection for your cash management activities. Consult one of our representatives for information on how to establish margin and the benefits and risks it offers.

Account Registration

Joint Registration

With joint registration accounts, any obligations or liabilities resulting from one account owner's actions are joint and several (in other words, are the responsibility of each account owner, both individually and jointly). We or NFS may enforce this agreement against all account owners or against any owner individually.

Each owner of a joint account may act as if he or she were the sole owner of the account, with no further notice or approval necessary from any joint owner. For example, a joint owner can — in his or her own name — write checks, buy and sell securities, withdraw or transfer assets, borrow against the account (such as through short sales or margin), arrange for account statements to be sent only to them, or change the account's features and services (although no account owner may remove another's name from the account).

In addition, with joint accounts, the principle of "notice to one is notice to all" applies. We or NFS are legally considered to have fulfilled an obligation to you and the account if we fulfill it with respect to just one account owner (for example, sending statements or other required communications to just one account owner).

Note also that neither we nor NFS have any obligation to question the purpose or propriety of any instruction of a joint account owner that appears to be authentic, or to let other owners know about any changes an owner has made to the account, unless we have received written notice to the contrary, in good order, from another account owner. We and NFS do each reserve the right to require, at any time, the written consent of all account owners before acting on an instruction from any account owner, but we or NFS will use this right only at our own discretion and for our own protection.

Laws covering joint or community property vary by state. You are responsible for verifying that the joint registration you choose is valid in your state. You may want to consult your lawyer about this. Generally, for joint tenants with rights of survivorship and tenants by the entirety, on the death of an account owner the entire interest in the account goes to the surviving account owner(s), on the same terms and conditions. For tenants in common, a deceased account owner's interest (which equals that of the other account owner(s) unless specified otherwise) goes to that account owner's legal representative. Tenants in common are responsible for maintaining records of the percentages of ownership.

Transfer on Death Registration

With transfer on death ("TOD") registration, you designate a beneficiary or beneficiaries who will receive all monies, securities, or other assets held in your account at the time of your death (or upon the death of the last surviving account holder, if this is a joint account).

You can change your beneficiary designation at any time by filling out a new Beneficiary Designation form. We will rely on the latest Beneficiary Designation in our possession. You cannot change your beneficiary by will, codicil, or trust or other testamentary document. If we consider it necessary, we may request additional documents from any beneficiaries before we transfer assets to them from your account. Note that although NFS may hold in a nominee name securities that are in a TOD account, NFS has no responsibility to determine the registration or ownership of the account as a whole, either before or after your death.

Note that Per Stirpes designation rules may vary from state to state. It is your responsibility to consult with an estate-planning attorney to determine whether this designation is available and/or appropriate. By checking the Per Stirpes box associated with a given beneficiary, you are agreeing that if that beneficiary predeceases you, his or her share of the account will pass through to his or her descendants as determined by state law.

If more than one person is named and no share percentages are indicated, payment will be made, in equal shares, to your primary beneficiary or beneficiaries who survive you. If a percentage is indicated for a primary beneficiary who does not survive you, and if you have not checked the Per Stirpes box, the percentage of that beneficiary's designated share will be divided equally among the surviving primary beneficiaries. If there is no primary beneficiary living at the time of your death, you hereby specify that the balance is to be distributed to the contingent beneficiary or beneficiaries listed.

Neither we nor NFS will advise you on whether TOD registration is appropriate for your tax or estate-planning purposes. Registering a securities account in TOD form is legal only in certain states, so it is important to consult your own legal or tax advisor before establishing or revoking a TOD registration.

Custodial Registration

For accounts opened under the Uniform Gifts/Transfers to Minors Acts, you, the account owner, are the custodian. By opening this type of account, you agree that all assets belong to the minor and that you will only use them for the minor's benefit — even after the assets have been removed from the account.

Investment Objectives

Below are five common investment objectives. As the account owner, it is up to you to select the account's investment objective. Neither we nor NFS can assure you that any given investment or strategy will achieve your investment objective. Note that the typical investments listed are only examples of the types of investments historically associated with each objective. Also note that the options strategies

listed under "Trading Profits" and "Speculation" require margin (which requires a separate application and is not available on retirement accounts).

Capital Preservation

- seek to maintain principal
- interested in investments with very low historical risk of loss of principal

Typical Investments

- money market funds
- high-quality short-term fixed-income investments

Income

- seek to generate income from investments
- interested in investments with low historical risk of loss of principal

Typical Investments

- high-quality short- and medium-term fixed-income investments
- short-term bond funds
- covered call options

Capital Appreciation

- seek to grow principal value over time
- willing to invest in securities with moderate to above-average historical risk of loss of principal

Typical Investments

- common stocks
- lower-quality medium-term fixed-income investments
- equity mutual funds or index funds

Speculation

- seek a significant increase in principal
- willing to accept a correspondingly greater degree of risk by investing in securities with high historical risk of loss of principal

Typical Investments

- lower-quality long-term fixed-income investments
- initial public offerings (IPOs)
- volatile or low-priced common stocks
- equity or index options strategies such as puts or calls, spreads, straddles, and combinations
- short-term or day-trading strategies

Trading Profits

- seek to take advantage of short-term trading opportunities (a high-risk strategy)

Typical Investments

- short-term purchases and sales of volatile or low-priced common stocks
- equity or index options strategies such as puts or calls, spreads, straddles, and combinations

Risk Tolerance

Conservative – You want to preserve the initial principal with minimal risk and volatility and are willing to accept the lowest potential return, with the understanding that it may not keep pace with inflation.

Moderately Conservative – You are willing to accept relatively low risk to the initial principal and low volatility to seek a modest level of potential return, with the understanding that you could lose some of the principal.

Moderate – You are willing to accept modest risk relative to the initial principal and tolerate some volatility in order to seek modest returns, with the understanding that you could lose a portion of the principal.

Moderately Aggressive – You are willing to accept above-average risk relative to the initial principal and tolerate higher volatility in order to seek a higher potential return, with the understanding that you could lose a substantially larger portion of the principal.

Aggressive – You are willing to accept the highest level of risk to the initial principal along with very high volatility in exchange for the highest potential return, with the understanding that you could lose most, if not all of the principal.

Policies on Transactions

Credits to Your Account

Any new deposits (including checks) and any proceeds from transactions are credited promptly to your core account.

If you have a money market fund for your core account investment vehicle, all core credits will be automatically swept into that fund — daily for amounts of \$1.00 or more or weekly for lesser amounts. All investments must meet the fund's investment minimums. Money in your core account investment vehicle earns dividends, as described in the applicable fund's prospectus. If in the future you have a different money market fund for your core account investment vehicle, these provisions will still apply.

If you have a Bank Deposit Sweep Program as your core account investment vehicle, your core account credits (which are considered cash balances awaiting reinvestment) will be moved each day to the Bank Deposit Sweep Program. Money in the Bank Deposit Sweep Program generally earns interest as described in the applicable disclosure document and the rate of such interest paid is determined by us, also as indicated in the applicable disclosure document, and may change at any time without notice to you. To learn more, refer to the Bank Deposit Sweep Program disclosure document. You may also speak with your Investment Representative if you have questions regarding the Bank Deposit Sweep Program.

If you have a taxable interest-bearing credit account for your core account investment vehicle, your core account credits (which are considered cash balances awaiting reinvestment) may earn interest, at our discretion. The rate of any interest paid, as well as any minimums that may apply, is determined by NFS or us and may change at any time without notice to you. To learn more, speak to one of our representatives.

Note that while incoming checks will begin to earn dividends or interest upon deposit, you may have to wait up to four days before being able to draw on the proceeds (regardless of your core account investment vehicle).

Credit balances in your income account may earn taxable interest, the rate of which is determined by NFS or us and may change at any time without notice to you. Any income account interest will be based on the daily averaging of income account credit balances during the interest period and, as long as it amounts to at least one cent, is paid on the first business day following the 20th day of each month and reflected on your month-end statement. Note that free credit balances in your core account and income account will not be combined to determine your interest earnings in either account.

If a check issued to you from your account remains uncashed and outstanding for at least six months, you authorize and instruct NFS to cancel the check and return the underlying proceeds to you by depositing the proceeds into your account's core position.

Debits to Your Account

All debits are accumulated daily to your account and are paid to the extent that sufficient funds are available. As an account owner, you are responsible for satisfying all debits on your account, including any debt still owed after all assets have been removed from an account, any interest (at prevailing margin rates) that has accrued on that debt, any late charges arising from your failure to pay for securities transactions in full by the settlement date, and any costs (such as legal fees) that we or NFS incur in collecting the debt.

When multiple debit items become payable at the same time, these items will be paid in the following order:

- securities transactions (including any margin calls) and any account fees
- debit card transactions
- checks written against your account

When settling debits against your account, it is NFS's policy to turn to the following sources (collectively called your "available balance"), in this order:

- any cash available in your account without incurring margin interest charges (including both core and income account balances)
- if you have a margin account, any margin credit available

- any shares in another money market fund, including any in another nonretirement account with the same registration (which you authorize us to sell for this purpose when you sign the application)
- any securities in this or any other account furnished by us in which you have an interest

Interest on any margin debt will accrue beginning the day credit is extended and is subject to the terms of the Supplemental Application for NFS Margin Account Privileges. Money market fund shares used to pay debits are redeemed at the NAV in effect at the time (typically \$1.00). For disclosures concerning money market funds, see "Money Market Fund Investments" later in this agreement.

Resolving Unpaid Debts or Other Obligations

If your available balance is not enough to satisfy a given debit, we and NFS reserve the right to take action as we see fit, including any of the following:

- decline to honor the debit, which may result in fees (such as a returned check fee) or other consequences for you
- if you have a margin account and the unsatisfied debit is for a securities purchase, draw on the available balance of another account of yours that we hold

If you have a margin account, we or NFS may transfer to that account any unresolved debit from other accounts of yours.

Note that at any time, we or NFS may reduce your available balance based on obligations that have been incurred but not yet debited.

It is important to understand that we and NFS have additional choices for resolving unsatisfied obligations. Like many other securities brokers, we and NFS reserve the right to sell, transfer, or otherwise use any assets or other property in which you have an interest — either currently or at any other time — to discharge any obligations you may have to us or NFS (including unmatured and contingent obligations), and to do so without further notice or demand. For example, if you have bought securities but not paid for them, we or NFS may sell them ourselves and use the proceeds to settle the purchase.

We or NFS may also use property to satisfy a margin deficiency or other obligation, whether or not we or NFS have made advances in connection with this property. This provision extends to any property held by you or carried for any account of yours, including any credit balances, assets, and contracts, as well as shares of any mutual funds or other investment companies for which we, NFS, or an affiliate of either one provides management or administrative services. Although we or NFS may use other methods when we determine they may be more appropriate, we or NFS reserve the right to use the provisions described in this section at any time, except in cases involving retirement accounts when these provisions would conflict with the Employee Retirement Income Security Act of 1974 (ERISA) or the Internal Revenue Code of 1986, both as amended.

When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, NFS may or may not receive an allocation of called/redeemed securities by the issuer, transfer agent and/or depository. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation system, in accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. NFS's allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation. You have the right to withdraw uncalled fully paid securities at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call, and also to withdraw excess margin securities provided your account is not subject to restriction under Regulation T or such withdrawal will not cause an undermargined condition.

Use of Funds Held Overnight

As compensation for services provided with respect to accounts, NFS receives use of: amounts from the sale of securities prior to settlement; amounts that are deposited in the accounts before investment; and disbursement amounts made by check prior to the check being cleared by the bank on which it was drawn. Any above amounts will first be netted against outstanding account obligations. The use of such amounts may generate earnings (or "float") for NFS or instead may be used by NFS to offset its other operational obligations. Information

concerning the time frames during which NFS may have use of such amounts and rates at which float earnings are expected to accrue is provided as follows:

- (1) Receipts.** Amounts that settle from the sale of securities or that are deposited into an account (by wire, check, ACH (Automated Clearing House) or other means) will generally be invested in the account's core account investment vehicle by close of business on the business day following NFS's receipt of such funds. NFS gets the use of such amounts from the time it receives funds until the core account purchase settles on the next business day. Note that amounts disbursed from an account (other than as referenced in Section (2) below) or purchases made in an account will result in a corresponding "cost" to NFS. This occurs because NFS provides funding for these disbursements or purchases one day prior to the receipt of funds from the account's core account. These "costs" may reduce or eliminate any benefit that NFS derived from the receipts described previously.
- (2) Disbursements.** NFS gets the use of amounts disbursed by check from accounts from the date the check is issued by NFS until the check is presented and paid.
- (3) Float Earnings.** To the extent that such amounts generate float earnings, such earnings will generally be realized by NFS at rates approximating the Target Federal Funds Rate.

Transaction Settlement Deadlines

Unless notified to the contrary, you need to pay for all transactions by 2 p.m. Eastern Time on the settlement date, and deliver all securities in time for us to receive them one business day before the settlement date. We and NFS reserve the right to cancel or liquidate, at your risk, any transaction not settled in a timely way.

Bank Wires and EFT Transactions

Bank wire transactions are normally executed the business day after you request them. A wire normally may be for between \$10,000 and \$999,999.

EFT transactions are normally executed within three to seven business days of your request. An EFT transfer may be for between \$10 and \$99,999. The two accounts involved in an EFT transaction must have at least one owner's name in common (and that name must match exactly). To send and receive EFT transactions, your bank must be a member of the Automated Clearing House (ACH) system.

For EFT transactions, you hereby grant us limited power of attorney for purposes of redeeming any shares in your accounts (with the right to make any necessary substitutions), and direct us to accept any orders to make payments to an authorized bank account and to fulfill these orders through the redemption of shares in your account. You agree that the above appointments and authorizations will continue until either the account is terminated, we receive written notice of any change, or we have sent 30 days' written notice to your account's address of record indicating that we will cease to act as agents to the above appointments.

Dividend Reinvestment

With this feature, all dividends paid by securities that you designate for reinvestment are automatically reinvested in additional shares of the same security. ("Dividends" here means cash dividends and capital gain distributions, but not cash-in-lieu payments, late ex-dividend payments, and special dividend payments.) In designating any security for reinvestment, you authorize NFS to purchase shares of that security for your account.

To be eligible for this feature, a security must satisfy all of the following:

- be a closed-end fund, domestic common stock, or ADR
- be margin-eligible (as defined by NFS)
- be held in street name by NFS (or at a securities depository on its behalf)
- not be held as a short position

Dividends are reinvested on shares that satisfy all of the following:

- the security is eligible
- you own the shares on the dividend record date
- you own the shares on the dividend payable date (or the posting date, for shares handled through the Depository Trust Company ("DTC") program described below), even if you sell them that day

- your position in the security has been settled on or before the record date
- the shares are designated for reinvestment as of 9:00 p.m. Eastern Time on the record date (or, if the record date is not a business day, then the last business day before the record date)

If you designate securities on an account-wide basis, any ineligible securities you own will automatically be designated if and when they become eligible.

The reinvestment of dividends may be delayed in certain circumstances. NFS reserves the right to suspend or completely remove securities from participation in dividend reinvestment and credit such dividends in cash at any time without notice.

If you designate securities individually, and want to designate a new security you are buying, you can do so when you place your order to buy the security; however, if you are buying through a limit order, you will have to reconfirm the designation at the end of every business week that your order remains unfilled.

If an issuer delays a dividend, the reinvestment will occur on the day the dividend is actually paid.

Automatic reinvestments often involve purchase of partial shares, calculated to three decimal places. Partial shares pay pro-rated dividends and can be sold if you sell your entire share position, and will be liquidated automatically in transfers and certain other situations, but otherwise typically cannot be sold.

Although for dividend reinvestments your regular account statement takes the place of a confirmation, you can obtain immediate information the day after the reinvestment date by contacting us.

If you transfer or reregister your account with us (for example, by changing from individual to joint registration), you need to re-designate any securities whose dividends you want reinvested.

At our option, we may buy reinvestment shares through a program offered by the Depository Trust Company ("DTC") that offers a share price discount of up to 5%. To find out which securities are currently available through the DTC, contact us. Note that the availability through this program of any given security may change without notice. Also note that DTC program transactions take longer to process: Although the transactions are effective as of the dividend payable date, they are generally not posted to your account until 10 to 15 days later. If you sell your dividend-generating shares before the posting date, the dividend will not be reinvested.

To remove securities from the dividend reinvestment service, notify us in writing or during business hours. We must receive your notification by 9:00 p.m. Eastern Time one business day before the record date (or, if the record date is not a business day, then two business days before the record date).

Note that dividend reinvestment does not assure a profit on your investments and does not protect against loss in declining markets.

Precious Metals

Precious metals are not covered by SIPC account protection, but are insured by the depository at market value if stored through NFS. When trading precious metals, note that because they can experience sudden and rapid price changes, they are risky as investments, and you cannot be guaranteed an advantageous price when you trade them. If you take delivery of precious metals, delivery charges and sales and use taxes will apply. Precious metals are not marginable.

Monitoring Your Account

As an account owner, you are responsible for monitoring your account. This includes making sure that all transactions are accurate and that you are receiving confirmations, account statements, and any other expected communications. It also includes reviewing these documents to see that information about your account is accurate and contains nothing suspicious. You understand that NFS does not monitor your account for you and has no duty to advise you of any issue regarding your account or us.

If you have a Bank Deposit Sweep Program as your core account investment vehicle, you are responsible for monitoring the total amount

of your assets on deposit with each Bank in the Bank Deposit Sweep Program (including amounts in other accounts at each Bank held in the same right and legal capacity) in order to determine the extent of deposit insurance coverage available to you. If you are a trustee or other fiduciary, you are responsible for determining the application of the insurance rules for the account and its beneficiaries.

So long as we or NFS send communications to you at the physical or electronic address of record given on the application, or to any other address given to us by an owner, the communications are legally presumed to have been delivered, whether you actually received them or not. In addition, confirmations are legally presumed to be accurate unless you specifically tell us otherwise within five days of when they were sent to you; account statements, within ten days.

If you have not received a communication you expected, or if you have a question or believe you have found an error in any communication from us, telephone us immediately, then follow up with written notice.

Limits of Responsibility

Although all entities that provide services to your account strive to ensure the quality and reliability of those services, neither we nor NFS can be responsible for the availability, accuracy, timeliness, completeness, or security of any service related to your account.

You therefore agree that we and NFS are not responsible for any losses (meaning claims, damages, actions, demands, investment losses, or other losses, as well as any costs, charges, attorneys' fees, or other fees and expenses) that you incur as a result of conditions beyond our control or any agreement between the parties. This includes, for example:

- any action that is done in accordance with the procedures described in this agreement or an applicable mutual fund or securities prospectus or Bank Deposit Sweep Program disclosure document or other investment description
- the acceptance and processing of any order placed on your account, whether received electronically or through other means, as long as the order reasonably appears to be authentic
- investment decisions or instructions placed in your account, or other such actions attributable to you or any authorized person
- occurrences related to governments or markets, such as restrictions, suspensions of trading, bank closures or bank regulatory, legal or other limitations or restrictions, or high market volatility or trading volumes
- uncontrollable circumstances in the world at large, such as wars, earthquakes, power outages, or unusual weather conditions
- occurrences related to computers and communications, such as a network or systems failure, a message interception, or an instance of unauthorized access or breach of security
- the storage and use of information about you and your account(s) by our systems and transmission of this information between you and us; these activities occur entirely at your risk
- telephone requests for money transfers, so long as we transmit the proceeds to you or the bank account number identified
- any checks or other debits to your account that are not honored because the account has insufficient funds

If any service failure is determined to be our responsibility, we will be liable only for whatever benefit you would have realized up to the time by which you should have notified us, as specified earlier in "Monitoring Your Account."

Indemnification

You agree to indemnify us from, and hold us harmless for, any losses (as defined in "Limits of Responsibility") resulting from your actions or failures to act, whether intentional or not, including losses resulting from actions taken by third parties.

Beyond taking reasonable steps to verify the authenticity of instructions, we have no obligation to inquire into the purpose, wisdom, or propriety of any instruction we receive.

Terms Concerning This Agreement

Applicability

This agreement is the only agreement between you and us concerning its subject matter, and covers all brokerage accounts that you, at whatever time, open, reopen, or have opened with us. In addition, if you have already entered into any agreements concerning services or features that relate to this account, or if you do so in the future, this agreement incorporates by reference the terms, conditions, and policies of those agreements. In the case of any conflict between this agreement and an agreement for a particular service or feature, the service or feature agreement will prevail.

Governing Laws and Policies

This agreement and its enforcement are governed by the laws of the Commonwealth of Massachusetts, except with respect to its conflicts-of-law provisions.

All transactions through NFS are subject to the rules, guidelines, and customs of the marketplace where they are executed, and those of any clearing facility NFS may use, as well as applicable state and federal laws and any NFS trading policies and limitations that are in effect at the time.

Modification and Enforcement

We may amend this agreement at any time. This may include changing, dropping, or adding fees and policies, changing features and services or the entities that provide them, and limiting the usage or availability of any feature or service, within the limits of applicable laws and regulations. Although it is our policy to send notice to account owners of any material changes, we are not obligated to do so in most cases. Outside of changes originating in these ways, no provision of this agreement can be amended or waived except in writing by one of our authorized representatives.

We or NFS may transfer our interests in this account or agreement to any of our successors and assigns, whether by merger, consolidation, or otherwise. You may not transfer your interests in your account or agreement except with our prior written approval, or through inheritance, corporate dissolution, or similar circumstance, as allowed by law, in which case any rights and obligations in existence at the time will accrue to, and be binding on, your heirs, executors, administrators, successors, or assigns.

We or NFS may enforce this agreement against any and all account owners. Although we or NFS may not always enforce certain provisions of this agreement, both parties retain the full right to do so at any time.

If any provision of this agreement is found to be in conflict with applicable laws, rules, or regulations, either present or future, that provision will be enforced to the maximum extent allowable, or made to conform, as the case may be. However, the remainder of this agreement will remain fully in effect.

If for any reason (such as the termination of a contract between us and NFS) your account is held directly by NFS, it may be restricted, and there may be new or different fees and commissions. Examples of restrictions include the ability to place sell orders only and the loss of electronic trading.

Termination

We or NFS can terminate your account or this agreement at any time, for any reason, upon written notice to you. You can close your account, or terminate any optional feature, by notifying us in writing or calling us on a recorded line. When an account is closed, all debit cards, checkwriting, and other features associated with it are terminated.

Regardless of how or when your account is closed, you will remain responsible for all unpaid obligations of your account. This includes charges, debit items, or other transactions you initiated or authorized, whether arising before or after termination, as well as any fees incurred but not yet charged to your account. Payment for these obligations will be deducted from your final account balance.

Your account balance and certain uncashed checks issued from your account may be transferred to a state unclaimed property administrator if no activity occurs in the account or the check remains outstanding within the time period specified by the applicable state law.

In the event that we or NFS determine that the Bank Deposit Sweep Program is no longer an eligible core account investment vehicle, you authorize the withdrawal of your account balance from the Bank Deposit Sweep Program and agree that such funds may be invested in a different core account investment vehicle at the sole discretion of us or NFS. You understand and agree that the new core account investment vehicle (i) may not be a Bank Deposit Sweep Program, (ii) may not be eligible for FDIC insurance and (iii) may not provide the same interest rate and/or rate of return as your previous core account investment vehicle. In the event of such occurrence, you may contact your Broker/Dealer for information on any such core account investment vehicle.

Notices and Disclosures

Account Administration

FINRA Rule 4311 requires that we identify the various account administration functions that we and NFS each agree to perform. Below is a summary of this information; for a more complete description, contact us.

As your Broker/Dealer, we will:

- open, approve, and monitor your brokerage account
- transmit accurate, timely instructions to NFS regarding your brokerage account
- determine the suitability of any investment recommendations and advice
- operate your brokerage account in compliance with applicable laws and regulations
- if you have a margin account, advise you of margin requirements and ensure that your account remains in compliance with all applicable federal, industry, and NFS margin requirements
- maintain proper books and records of all services we perform for you

At our direction, NFS will:

- execute, clear, and settle transactions that we process through them
- send you transaction confirmations and periodic brokerage account statements, if we don't do this ourselves
- act as custodian for all funds and securities they receive on your behalf
- carry out our instructions regarding the transactions, and the receipt and delivery of securities, on your brokerage account
- extend margin credit, if you have applied, and been approved, for margin borrowing
- maintain proper books and records of all services they perform in connection with your account

Note that NFS may not have verified certain pricing information that we or third parties provide to you. For more information on the allocation of services, speak with one of our representatives.

Non-Transferable Securities

In the event that any securities in your account become non-transferable, NFS may remove them from your account without further notice. Non-transferable securities are those where transfer agent services have not been available for six or more years. A lack of transfer agent services may be due to a number of reasons, including that the issuer of such securities may no longer be in business and may even be insolvent.

Note the following:

- There are no known markets for these securities.
- NFS is unable to deliver certificates to you representing these positions.
- These transactions will not appear on Form 1099 or any other tax reporting form.
- The removal of the position will not be reported as a taxable distribution and any reinstatement of the position will not be reported as a contribution.
- If transfer agent services become available sometime in the future, NFS will use its best efforts to have the position reinstated in your account.

- Positions removed from your account will appear on your next available account statement following such removal as an "Expired" transaction.

By opening and maintaining an account with NFS, you consent to the actions as described above, and you waive any claims against your Broker/Dealer or NFS arising out of such actions. You also understand that your Broker/Dealer does not provide tax advice concerning your account or any securities that may be the subject of removal from or reinstatement into your account and you agree to consult with your tax advisor concerning any tax implications that may arise as a result of any of these circumstances.

Routing of Orders

Brokerage orders (including those generated by reinvested dividends) are routed through NFS, who in turn sends orders to various exchanges or market centers for execution. In deciding where to send an order, NFS looks at a number of factors, such as 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 execution cost. Some market centers may execute orders at prices superior to the publicly quoted market. Although you can give instructions with a written order (though not an order placed through any telephone, electronic, or online trading system) that the order be sent to a particular marketplace, NFS's order-routing policies are designed to result in transaction processing that is favorable for you.

Note that we and NFS may receive monetary payments or other consideration (such as financial credits or reciprocal business) for directing equity trades to particular broker/dealers or market centers for execution.

Credit-Related Information

For the name and address of any credit reporting agency from whom we or NFS has obtained information about you, send a written request to us or the card issuer, as applicable.

Money Market Fund Investments

An investment in a money market fund is neither insured nor guaranteed by the FDIC or any other U.S. government agency. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

USA PATRIOT Act Notice

To help the government fight the funding of terrorism and money laundering, federal law and contractual obligations between your Broker/Dealer and us require us to obtain your name, date of birth, address and a government-issued ID number before opening your account, and to verify the information. In certain circumstances, we may obtain and verify comparable information for any person authorized to make transactions in an account or beneficial owners of certain entities. Additional documentation is required for certain entities, such as trusts, estates, corporations, partnerships and other organizations. Your account may be restricted if we or your Broker/Dealer cannot obtain and verify this information. We or your Broker/Dealer will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if your account is restricted or closed.

Business Continuity Plan, Public Disclosure

Fifth Third Securities, Inc., in cooperation with parent company, Fifth Third Bank, has established a comprehensive plan for its response to business disruptions that result from both natural and manmade emergencies. The plan is designed to minimize the disruption to Fifth Third Securities personnel, automated systems, and our customers by ensuring a rapid recovery from a variety of situations with varying levels of severity. Procedures and facilities exist to provide service with minimal disruption in the event of any one location or business district being rendered inoperative. Personnel may be required to relocate to a predetermined facility that is able to adequately accommodate their needs.

A regional disruption affecting the Fifth Third Securities Main Office Operations Department and several remote facilities will result in a voicemail message that directs customers to contact Fifth Third Securities' clearing firm for order processing until recovery can be facilitated. A disruption affecting the information technology

infrastructure will result in a simultaneous transition of processing to a proprietary Information Technology Hot-site located hundreds of miles from the Fifth Third Bank's main processing site.

We have also reviewed the business continuity plans of our key support vendors to verify that they also have adequate recovery procedures and infrastructure in place.

Fifth Third Securities may periodically modify its Business Continuity Plan, Public Disclosure as needed. The modified disclosure will be posted on its public website promptly. A current version of the firm's disclosure may otherwise be requested by sending a written request to: Fifth Third Securities, 5001 Kingsley Drive, MD 1MOB2A, Cincinnati, OH 45227.

Written complaints

Fifth Third Securities, Inc.
Director of Compliance MD 10AT42
38 Fountain Square Plaza
Cincinnati, OH 45263
OR contact 1-888-889-1025

Mutual Fund & Annuity Compensation

Fifth Third Securities may receive additional compensation from some of the mutual fund companies whose funds we sell. Fifth Third Securities may also receive additional compensation from some of the insurance companies or distributors whose annuities that we sell. For mutual funds, these payments are in addition to standard sales loads, annual service fees (referred to as Rule 12b-1 fees), expense

reimbursements, sub-transfer agent fees for maintaining client account information and providing other administrative services for the mutual funds (shareholder accounting and networking fees), and any reimbursement for education, marketing support and training-related expenses. For annuities, these payments are in addition to the sales charges, fees and expenses incurred in connection with the sale of annuities, including, but not limited to, mortality and expense fees, administrative fees, annual maintenance fees, applicable surrender charges, and fees associated with the underlying sub-accounts (for variable annuities). Fifth Third Securities may also receive payments from these mutual fund companies and insurance companies or annuity distributors for their participation in certain internal events, such as seminars, conferences and meetings. In the ordinary course of business, our Registered Representatives may receive promotional items, meals, entertainment, or other similar "noncash" compensation from representatives of the mutual fund companies and insurance companies or annuity distributors with which we do business. You should feel free to discuss with your Registered Representative how they or Fifth Third Securities are compensated in connection with your respective mutual fund and/or annuity purchase(s).

Other Compensation

Fifth Third Securities may receive additional benefits from affiliated entities based upon balances held by those affiliates in deposit accounts for your benefit. Further, Fifth Third Securities' affiliated banks may use your deposited balance for their benefit in the ordinary course of their business.

Resolving Disputes — Arbitration

This agreement contains a pre-dispute arbitration clause. Under this clause, which becomes binding on all parties when you sign your account application, You, your Broker/Dealer, and NFS 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 unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- 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 me, my Broker/ Dealer and NFS concerning any subject matter, issue or circumstance whatsoever (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 me, my Broker/ Dealer and NFS 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 Financial Industry Regulatory Authority (FINRA) or any United States securities self-regulatory organization or United States securities exchange of which the person, entity or entities against whom the claim is made is a member, as I may designate. If I designate the rules of a United States self-regulatory organization or United States securities exchange and those rules fail to be applied for any reason, then I shall designate the prevailing rules of any other United States securities self-regulatory organization or United States securities exchange of which the person, entity or entities against whom the claim is made is a member. If I do not notify you in writing of my designation within five (5) days after such failure or after I receive from you a written demand for arbitration, then I authorize you and/or NFS to make such designation on my behalf. The designation of the rules of a United States self-regulatory organization or United States securities exchange is not integral to the underlying agreement to arbitrate. 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 predispute 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: (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.

FACTS**WHAT DOES FIFTH THIRD DO WITH YOUR PERSONAL INFORMATION?**

WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number, name, address, email address, income, and assets • Payment history and account balances • Credit history and credit worthiness
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fifth Third chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES FIFTH THIRD SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	N/A

TO LIMIT OUR SHARING	<ul style="list-style-type: none"> • Call 800-889-5269—our menu will prompt you through your choice(s); or • Write to us at Fifth Third, Customer Service, Privacy Administration, Post Office Box 4444, Cincinnati, OH 45263-4444. Requests must include your name, address, telephone number, and Social Security number (or taxpayer identification number). Incomplete information will delay or possibly prevent our ability to honor your request; or • Visit any Fifth Third Banking Center. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
-----------------------------	---

QUESTIONS?	Call 800-889-5269 or go to 53.com.
-------------------	------------------------------------

WHO WE ARE	
Who is providing this notice?	Fifth Third Bank and its affiliates (please see below for List of Affiliates).

WHAT WE DO	
How does Fifth Third protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Fifth Third collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Pay your bills or make a deposit • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more information on state laws.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include companies with a Fifth Third name; financial companies such as an insurance agency or a leasing company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Fifth Third does not share information with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include but may not be limited to insurance companies.

OTHER IMPORTANT INFORMATION		
<p>Nevada law requires that we provide you with the following contact information:</p> <table border="0"> <tr> <td>Fifth Third, Customer Service Privacy Administration P.O. Box 4444 Cincinnati, OH 45263-4444</td> <td>Bureau of Consumer Protection, Office of the Nevada Attorney General 555 East Washington Street, Suite 3900 Las Vegas, NV 89101 Phone: 702-486-3132, Email: BCFINFO@ag.state.nv.us</td> </tr> </table> <p>CA, ND and VT residents: Accounts with mailing addresses in these states will be treated as if they have selected for us to not share your credit and personal financial information with other Fifth Third companies. For CA and VT residents, accounts with mailing addresses in these states will be treated as if they have selected for us not to share information under a joint marketing agreement as defined above.</p>	Fifth Third, Customer Service Privacy Administration P.O. Box 4444 Cincinnati, OH 45263-4444	Bureau of Consumer Protection, Office of the Nevada Attorney General 555 East Washington Street, Suite 3900 Las Vegas, NV 89101 Phone: 702-486-3132, Email: BCFINFO@ag.state.nv.us
Fifth Third, Customer Service Privacy Administration P.O. Box 4444 Cincinnati, OH 45263-4444	Bureau of Consumer Protection, Office of the Nevada Attorney General 555 East Washington Street, Suite 3900 Las Vegas, NV 89101 Phone: 702-486-3132, Email: BCFINFO@ag.state.nv.us	

CUSTOMER IDENTIFICATION PROGRAM
<p>In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts, including loan and deposit accounts, as well as trust, brokerage, insurance, and investment management accounts.</p> <p>What This Means To Our Customers When you open an account, you will be asked for your name, address, Social Security or tax identification number, date of birth (if applicable), and other information that will allow Fifth Third to identify you. You will also be asked to furnish your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current customer of Fifth Third.</p>

LIST OF AFFILIATES		
Fifth Third Bank, an Ohio Banking Corporation	Fifth Third Equipment Finance Company	Fifth Third Holdings, LLC
Fifth Third Insurance Agency, Inc.	ClearArc Capital, Inc.	Fifth Third Mortgage-Michigan, LLC
Fifth Third Mortgage Company	Vantiv, Inc. and Vantiv, LLC	Fifth Third Auto Leasing Trust
Fifth Third Securities, Inc. Member FINRA/SIPC	SLK Global/BPO Services Pvt. Ltd.	Vista Settlement Services, LLC

Fifth Third Bank, Member FDIC.  Equal Housing Lender.

Important Information About Credit Reporting

We may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Fifth Third Bank provides access to investments and investment services through various subsidiaries, including Fifth Third Securities. Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA/SIPC, a registered broker-dealer and a registered investment advisor registered with the U.S. Securities and Exchange Commission (SEC). Registration does not imply a certain level of skill or training. Securities and investments offered through Fifth Third Securities, Inc. and insurance products:

Are Not FDIC Insured	Offer No Bank Guarantee	May Lose Value
Are Not Insured By Any Federal Government Agency	Are Not A Deposit	

Insurance products made available through Fifth Third Insurance Agency, Inc.

3.NF-002-PP-0814
653062
08/14



FIFTH THIRD SECURITIES CORE DISCLOSURE SUMMARY

Fifth Third Securities clients may elect an investment vehicle to invest free cash balances within their brokerage account. This election can be made at account establishment and it may be changed upon receipt of a client signed letter of instruction. If you do not elect a core account investment vehicle your cash/credit balances will default to a non-interest bearing cash holding while awaiting reinvestment. You shall hold Fifth Third Securities, Inc. harmless for such a default selection and any resulting consequences.

Different core account investment vehicles may have different rates of return and different terms and conditions, such as FDIC Insurance or SIPC protection. For detailed information concerning these investment elections please refer to the applicable prospectus. Information pertaining to the Fifth Third Bank Deposit Program can be found under the heading Fifth Third Bank Deposit Program Disclosure Summary.

Below is a list of current core account options:

CORE SYMBOL	DESCRIPTION	INDUSTRY SYMBOL
QFTAQ	Fifth Third Bank Deposit Program (Not covered by SIPC)	N/A
QGOCQ	Federated Government Obligations Fund SS	GOSXX
QTOCQ	Federated Treasury Obligations Fund CAP	TOCXX
QMOSQ	Federated Muni Obligations Fund SS	MOSXX
QMIMQ	Federated Michigan Muni Cash Trust SS	MIMXX
FLSXX	Federated Florida Muni Cash Trust CS	FLSXX

FIFTH THIRD BANK DEPOSIT PROGRAM DISCLOSURE SUMMARY

This summary contains key information about the Fifth Third Bank Deposit Program (the “**Fifth Third BD Program**”). The Fifth Third BD Program is one of Fifth Third Securities, Inc.’s (“**Fifth Third Securities**”) investment vehicles for cash balances. Through the Fifth Third BD Program, available cash balances in your Fifth Third Securities account(s) will periodically and automatically invest (or “sweep”) into Fifth Third Bank, an Ohio banking corporation and Federal Reserve member bank headquartered in Cincinnati, Ohio (the “**Bank**”). Fifth Third Securities is a direct wholly-owned subsidiary of the Bank. The Fifth Third BD Program offers Fifth Third Securities clients deposits insured by the Federal Deposit Insurance Corporation (the “**FDIC**”), up to applicable limits based upon the type of account, the manner in which the account is held and the other accounts a client may hold at the Bank. Your funds in the Fifth Third BD Program are eligible for FDIC insurance up to \$250,000 (including principal and accrued interest) per depositor in most insurable account types (e.g. individual, joint account) and up to \$250,000 (including principal and accrued interest) for individual retirement accounts (“**IRAs**” and, individually, an “**IRA**”) and certain other self-directed retirement accounts. We will refer to the maximum insurable amount of each insurable capacity as the “**maximum applicable deposit insurance amount.**”

For more detailed information about FDIC insurance, and its application to other account registrations (for example, joint accounts, custodial accounts, corporate, partnership and unincorporated association accounts, trust and retirement plan accounts) please call your Fifth Third Securities Registered Representative or you may contact the FDIC Office of Consumer Affairs directly by letter (550 17th Street, N.W., Washington, D.C. 20429), by phone (877-275-3342, 800-925-4618 [TDD]) or, by e-mail (dcaineternet@fdic.gov), or by the FDIC website at www.fdic.gov.

Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member [FINRA/SIPC](#), a wholly owned subsidiary of Fifth Third Bank, a registered broker-dealer, and a registered investment advisor registered with the U.S. Securities and Exchange Commission ([SEC](#)). Registration does not imply a certain level of skill or training. Securities and investments offered through Fifth Third Securities, Inc. and insurance products:

Are Not FDIC Insured	Offer No Bank Guarantee	May Lose Value
Are Not Insured By Any Federal Government Agency		Are Not A Deposit

Insurance products made available through Fifth Third Insurance Agency, Inc.

How the Fifth Third BD Program Works

Deposits

Interest. When funds in your securities account first become available for deposit, whether by the sale of an existing position or by transfer of cash into your account at inception or otherwise, Fifth Third Securities, as your agent through its clearing firm, National Financial Services LLC, will sweep your funds into the Fifth Third BD Program. Cash deposits will not move to the Bank until the business day following (“**D+1**”) the day funds are deposited in your account (“**D**”). Cash balances swept into the Fifth Third BD Program will not accrue interest until D+1, which is the first day on which your cash is held by the Bank.

Protection and Insurance. On D, your cash will not be FDIC-insured, but will be protected by the Securities Investor Protection Corporation (the “**SIPC**”) subject to applicable limits. On D+1, your cash will not be protected by the SIPC, but will be eligible for FDIC insurance. See below at “How the Fifth Third BD Program Works—SIPC and FDIC Coverage” for more information about SIPC protection and FDIC insurance and the Fifth Third BD Program.

For purposes of this section, a “**business day**” is any day other than a day on which our clearing firm, banks in the State of New York or the funds transfer system operated by the Federal Reserve System is closed.

After the first deposit in the Fifth Third BD Program, you will be able to view your activity on your periodic Fifth Third Securities account statement.

Withdrawals

Transaction Order. When funds are needed to cover transactions in your Fifth Third Securities account, Fifth Third Securities will first use any available cash balances in your brokerage account to effect those transactions. If there are not sufficient funds in your brokerage account to cover the transactions, we will then withdraw funds from the Fifth Third BD Program to complete the transactions. If balances in your Fifth Third Securities account and in the Fifth Third BD Program are not sufficient to cover transactions, we will debit any margin account for which you are an account owner pursuant to the terms of your margin agreement.

Interest. Interest on your account in the BD Program will accrue up to and including the day on which a withdrawal of funds is made from that account (“**W**”).

Protection and Insurance. On W, your cash will be FDIC-insured up to the maximum applicable deposit insurance amount and after W will be protected by the SIPC if those funds are in your brokerage account with Fifth Third Securities, subject to applicable limits.

Amount of Interest Paid on Your Fifth Third BD Program Account

You will be paid interest on your balance in the Fifth Third BD Program based upon interest rate tiers which may be changed at any time without notice to you. Once the interest rate tier is determined for your account, that rate will be paid on your entire cash balance in that account. Interest rates will be established periodically by Fifth Third Securities based on prevailing economic and business conditions. You can obtain the current available interest rate tiers and interest rates for the Fifth Third BD Program by calling your Fifth Third Securities Registered Representative.

Interest Rate Tiers

Interest paid will be tiered based upon the amount of cash in the Fifth Third BD Program attributable to you, as reflected on your account statement. Generally, the balances of clients in higher interest rate tiers will receive higher interest rates than the balances of clients in the lower interest rate tiers.

The interest rate tiers and corresponding Annual Percentage Yields (“**APY**”) as of December 16, 2008 are below:

Balance	Rate	APY
\$0 - \$100,000	0.04999%	0.05%
\$100,001 - \$250,000	0.09995%	0.10%
\$250,001 - \$1,000,000	0.19980%	0.20%
\$1,000,000 +	0.24969%	0.25%

After initial investment, Fifth Third Securities currently only reviews Fifth Third BD Program balances for each separate account on a monthly basis to determine whether an account balance qualifies for a different interest rate tier from the existing interest rate tier. This review is expected to (1) occur the first business day of each month (the “**Monthly Review Date**”) and (2) make any change in tiers effective as of the second business day of each month (the “**Monthly Effective Date**”).

Due to this monthly review of interest rate tiers, your entire balance held in the Fifth Third BD Program will (1) initially pay interest at the rate applicable to your initial deposit, (2) pay interest on and after the Monthly Effective Date at the rate established by our review on the Monthly Review Date, in either case regardless of increases or decreases to your balance during the-month.

The Bank is not obligated to pay different interest rates on different tiers and interest rate tiers may be changed at any time without notice to you. The interest rates paid with respect to the Fifth Third BD Program may be higher or lower than the interest rates available to depositors making deposits directly with the Bank, or other depository institutions in comparable accounts. You should

compare the terms, rates of return, required minimum amounts, charges and other features of the Fifth Third BD Program with other deposit accounts and alternative investments.

Interest will accrue on account balances from the day they are deposited with the Bank (that is, on D+1) through the business day the withdrawal is initiated with the Bank (that is, W). Interest on your position in the Fifth Third BD Program will be calculated daily, compounded monthly and credited monthly. The Bank uses the daily balance method to calculate interest, which method applies a daily periodic rate to the balance in your account each day.

Relationship of the Bank with Fifth Third Securities

Because Fifth Third Securities is acting as your agent with the Bank, you will not receive a separate notice of ownership, such as a passbook or certificate. Deposit account ownership will appear on the records our clearing firm maintains as your custodian and record keeper. If the Fifth Third BD Program is no longer available, we will notify you. In such event, you may then direct an investment or an investment may be directed on your behalf, or we will invest the funds in another available Core Account or other investment vehicle.

You or Fifth Third Securities may choose to terminate your participation in the Fifth Third BD Program at any time. In either case, you may deal directly with the Bank subject to their rules for maintaining accounts. Please note that in the case of an IRA or other tax-qualified retirement account, you may not be able to set up a direct depository relationship. In addition, for an IRA, you may incur a tax liability when you set up a direct depository relationship with the Bank. Please consult with your tax advisor for more information.

Deposit Insurance

Your funds become eligible for FDIC deposit insurance as soon as they are placed in the Fifth Third BD Program at the Bank. Any deposits, including certificates of deposit (“CDs”), you maintain directly with the Bank or through an intermediary such as Fifth Third Securities or another broker in the same capacity, will be aggregated with your deposit accounts at the Bank for purposes of determining the maximum applicable deposit insurance amount. If the Bank closes, the deposit accounts are insured, up to the maximum applicable deposit insurance amount, for principal and interest accrued to the day the Bank is closed.

In any event, at all times your account is protected or insured by either the SIPC, subject to applicable limits (in the case of cash, securities or other investments held in your Fifth Third Securities account) or the FDIC, up to the maximum applicable deposit insurance amount (in the case of cash invested in the Fifth Third BD Program at the Bank).

You should note that SIPC does not provide any protection with respect to investment losses that may be incurred by the securities and other investments held in your Fifth Third securities account.

IMPORTANT NOTE:

It is your responsibility to monitor the total amount of deposits that you have at the Bank and to determine the extent of FDIC insurance coverage available to you. Fifth Third Securities is not responsible for any insured or uninsured portion of your deposits at the Bank.

If federal deposit insurance payments become necessary, payments of principal plus unpaid and accrued interest will be made to you. There is no specific time period during which the FDIC must make insurance payments available. Furthermore, you may be required to provide certain documentation to the FDIC and Fifth Third Securities before insurance payments are made. For example, if you hold deposits as trustee for the benefit of trust participants, you may be required to furnish affidavits and provide indemnities regarding an insurance payment.

SIPC and FDIC Coverage

Balances maintained in the Fifth Third BD Program at the Bank are **NOT** protected by the SIPC or any excess insurance coverage purchased by Fifth Third Securities. When your balance is held in the Fifth Third BD Program at the Bank it is eligible for FDIC insurance, up to the maximum applicable deposit insurance amount. Additional information about FDIC insurance can be found at www.fdic.gov. Balances maintained in your securities account are NOT insured by the FDIC. When such balances are held in your securities account, they are protected by SIPC, up to applicable limits. Additional information about SIPC and asset protection can be found at www.sipc.org. For more information about SIPC and FDIC coverage, please see above at “How the Fifth Third BD Program Works—Deposits” and “How the Fifth Third BD Program Works—Withdrawals.”

Compensation and Benefit to Fifth Third Securities and Your Registered Representative

To the extent balances are invested in the Fifth Third BD Program, Fifth Third Bank may make compensation payments to Fifth Third Securities. Fifth Third Securities may receive significantly greater revenue depending on the interest rate tier an account is placed into on a monthly basis. Fifth Third Securities may receive fees and compensation of up to two percent (2.0%) from Fifth Third Bank and/or its affiliates based on the aggregate average monthly deposit balances in the Fifth Third BD Program (computed on an annualized basis). Other than applicable fees on securities accounts, you will not be charged any fee or commission for participation in the Fifth Third BD Program. **The revenue generated by the Fifth Third BD Program for Fifth Third Securities may be greater than revenues generated by sweep options at other brokerage firms, and may be greater than other possible sweep options that Fifth Third Securities used in the past or may consider using in the future.** Any revenue derived by Fifth Third Securities from the daily deposit balance held in the Fifth Third BD Program will also be attributed to your

Registered Representative when considering his/her compensation.

In addition, Fifth Third Securities may make compensation payments to National Financial Services LLC ("NFS"), its clearing agent, for record keeping and other services with respect to amounts invested in the Fifth Third BD Program. NFS may receive more revenue from Fifth Third Securities with respect to amounts in the Fifth Third BD Program than with respect to corresponding amounts invested in other investment options.

Use of Your Deposited Money by the Bank

The Fifth Third BD Program creates financial benefits for Fifth Third Bancorp and one or more of its subsidiaries.

The Bank may use the cash balances in the Fifth Third BD Program to fund certain lending activity that the Bank does in the ordinary course of business. As with other depository institutions, the profitability of the Bank is determined in large part by the difference between the interest paid and other costs incurred by them on deposits such as those related to the Fifth Third BD Program, and the interest or other income earned on their loans, investments and other assets. Deposits in the Fifth Third BD Program provide a stable source of funds for lending for the Bank. Fifth Third Securities may receive compensation from Fifth Third Bank with respect to balances in the Fifth Third BD Program. Your Registered Representative will be similarly compensated by Fifth Third Securities with respect to your investment in the Fifth Third BD Program, as will employees of the Bank. By contrast an investment in a different core investment vehicle (an "**Affiliated Fund**") generates advisory revenue for Fifth Third Securities. The Bank does not directly receive revenue from an investment in an Affiliated Fund. Fifth Third Securities receives income from investments by its clients in Affiliated Funds in the form of 12b-1 fees (otherwise known as "distribution fees") and revenue sharing payments. Fifth Third Securities Registered Representatives are also compensated partially based upon investments in Affiliated Funds. The revenue that the Bank will have the opportunity to earn through lending activity related to the Fifth Third BD Program is usually significantly greater than the fees earned by Fifth Third Securities for distributing Affiliated Funds.