

Correspondent Account Information and Client Agreement

**New Accounts
Service Center**
eSign / Scan / Fax

1 2 1 2CF

Form #

Account #

Branch #

FA #

Speed Dial #

Accounts carried by Raymond James & Associates, Inc., Member New York Stock Exchange/SIPC

Open New Account **Update Existing Account**

Account Type and Registration

Type (Select one) Capital Access Account Standard Account

Registration (Select one below)

- | | | | |
|---|---|---|------------------------------------|
| <input type="radio"/> Individual | <input type="radio"/> Tenants in Common | <input type="radio"/> LLC | <input type="radio"/> Trust |
| <input type="radio"/> Joint (WROS) | <input type="radio"/> Partnership | <input type="radio"/> Unincorporated Assoc. | <input type="radio"/> Estate |
| <input type="radio"/> Joint Tenants by Entirety | <input type="radio"/> Proprietorship | <input type="radio"/> UTMA/UGMA | <input type="radio"/> Guardianship |
| <input type="radio"/> Community Property | <input type="radio"/> Corporation | <input type="radio"/> Qualified Plan | <input type="radio"/> 529 Plan |
| <input type="radio"/> Other _____ | | | |

Margin Requested (If Yes, Initials Required) No Yes _____ Client 1 Initials _____ Client 2 Initials
 (Subject to Approval) _____ Client 3 Initials _____ Client 4 Initials

Account Information

Complete Account Title:	Relationship Link Name (Branch Use Only):
Related Accounts (Branch Use Only):	

Account Owner 1 Information (Tax Reporting Holder)

First Name, Middle Initial, Last Name OR Entity Name (Trust, Corporation)			Tenants in Common %
S.S. # (555-55-5555) OR Tax ID # (55-5555555) OR For foreign Entities, Regulator or Registration #	Date of Birth (MM-DD-YYYY)	E-mail Address	
<input type="radio"/> Driver's License # OR <input type="radio"/> Passport ID # (optional)	Expiration Date	State/Country	
Mailing Address (If PO Box/APO/FPO, provide a physical address below)	City	State	Zip
Legal Address	City	State	Zip
Name of Employer	<input type="radio"/> Retired <input type="radio"/> Unemployed	Occupation (most recent, if retired)	
Home Phone Number	Cell Phone Number	Work Phone Number	
Tax Bracket (Select one below):		Marital Status (Select one below):	
<input type="radio"/> 0%-10% <input type="radio"/> 10.01%-15% <input type="radio"/> 15.01%-25%	<input type="radio"/> Married <input type="radio"/> Single	Citizenship Status (Select one below):	
<input type="radio"/> 25.01%-28% <input type="radio"/> 28.01%-33% <input type="radio"/> 33.01%-35%		<input type="radio"/> US Citizen <input type="radio"/> Resident Alien	
<input type="radio"/> 35.01%-39.5% <input type="radio"/> 39.6%+		<input type="radio"/> Non-Resident Alien (W-8 Required)	

Account #

Account Owner 2 Information

			Tenants in Common %
First Name, Middle Initial, Last Name OR Entity Name (Trust, Corporation)			
S.S. # (555-55-5555) OR Tax ID # (55-5555555)	Date of Birth (MM-DD-YYYY)	E-mail Address	
<input type="radio"/> Driver's License # OR <input type="radio"/> Passport ID # (optional)	Expiration Date	State/Country	
Mailing Address (If PO Box/APO/FPO, provide a physical address below)	City	State	Zip
Legal Address	City	State	Zip
Name of Employer	<input type="radio"/> Retired <input type="radio"/> Unemployed	Occupation (most recent, if retired)	
Home Phone Number	Cell Phone Number	Work Phone Number	
Tax Bracket (Select one below):		Marital Status (Select one below):	
<input type="radio"/> 0%-10% <input type="radio"/> 10.01%-15% <input type="radio"/> 15.01%-25% <input type="radio"/> 25.01%-28% <input type="radio"/> 28.01%-33% <input type="radio"/> 33.01%-35% <input type="radio"/> 35.01%-39.5% <input type="radio"/> 39.6%+		<input type="radio"/> Married <input type="radio"/> Single Citizenship Status (Select one below): <input type="radio"/> US Citizen <input type="radio"/> Resident Alien <input type="radio"/> Non-Resident Alien (W-8 Required)	

Account Suitability

<p><u>Account Financial Information</u></p> <table style="width:100%;"> <tr> <td style="width:50%;">Combined Annual Income</td> <td style="width:50%;">Combined Net Worth <i>Excluding Personal Residence(s)</i></td> </tr> <tr> <td><input type="radio"/> \$0-\$19,999</td> <td><input type="radio"/> \$0-\$19,999</td> </tr> <tr> <td><input type="radio"/> \$20,000-\$50,000</td> <td><input type="radio"/> \$20,000-\$50,000</td> </tr> <tr> <td><input type="radio"/> \$50,001-\$100,000</td> <td><input type="radio"/> \$50,001-\$100,000</td> </tr> <tr> <td><input type="radio"/> \$100,001-\$200,000</td> <td><input type="radio"/> \$100,001-\$250,000</td> </tr> <tr> <td><input type="radio"/> \$200,001-\$500,000</td> <td><input type="radio"/> \$250,001-\$500,000</td> </tr> <tr> <td><input type="radio"/> \$500,001-\$1,000,000</td> <td><input type="radio"/> \$500,001-\$1,000,000</td> </tr> <tr> <td><input type="radio"/> Over \$1,000,000</td> <td><input type="radio"/> \$1,000,001-\$5,000,000</td> </tr> <tr> <td></td> <td><input type="radio"/> Over \$5,000,000</td> </tr> </table> <p><u>Primary Objective and Associated Risk Tolerance</u> <i>Select only one Objective and Associated Risk Tolerance</i></p> <table style="width:100%;"> <tr> <td style="width:50%;">Objective</td> <td style="width:50%;">Risk Tolerance</td> </tr> <tr> <td>Capital Preservation</td> <td><input type="radio"/> Low</td> </tr> <tr> <td>Income</td> <td><input type="radio"/> Low <input type="radio"/> Medium <input type="radio"/> High</td> </tr> <tr> <td>Growth</td> <td><input type="radio"/> Medium <input type="radio"/> High</td> </tr> <tr> <td>Speculation</td> <td><input type="radio"/> High</td> </tr> </table> <p style="text-align: center;"><u>Primary Time Horizon</u></p> <p><input type="radio"/> < 5 years <input type="radio"/> 5 - 10 years <input type="radio"/> > 10 years</p>	Combined Annual Income	Combined Net Worth <i>Excluding Personal Residence(s)</i>	<input type="radio"/> \$0-\$19,999	<input type="radio"/> \$0-\$19,999	<input type="radio"/> \$20,000-\$50,000	<input type="radio"/> \$20,000-\$50,000	<input type="radio"/> \$50,001-\$100,000	<input type="radio"/> \$50,001-\$100,000	<input type="radio"/> \$100,001-\$200,000	<input type="radio"/> \$100,001-\$250,000	<input type="radio"/> \$200,001-\$500,000	<input type="radio"/> \$250,001-\$500,000	<input type="radio"/> \$500,001-\$1,000,000	<input type="radio"/> \$500,001-\$1,000,000	<input type="radio"/> Over \$1,000,000	<input type="radio"/> \$1,000,001-\$5,000,000		<input type="radio"/> Over \$5,000,000	Objective	Risk Tolerance	Capital Preservation	<input type="radio"/> Low	Income	<input type="radio"/> Low <input type="radio"/> Medium <input type="radio"/> High	Growth	<input type="radio"/> Medium <input type="radio"/> High	Speculation	<input type="radio"/> High	<p><u>Investment Experience</u></p> <p><i>Provide your experience, if any, with the following investment types</i></p> <table style="width:100%; 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Account #

Account Instructions (Please select one of the following options from each category below.)

- | | |
|--|---|
| <p>Securities & Stock Dividend</p> <p><input type="radio"/> Hold to Street Name / From Account</p> <p><input type="radio"/> Direct Registration Service</p> | <p>Cash Dividend</p> <p><input type="radio"/> Hold in Account</p> <p><input type="radio"/> Mail Check to address of record</p> <p><input type="radio"/> Hold Principal – Mail Dividends / Interest</p> |
|--|---|

- | | |
|---|--|
| <p>Funds / Cash Sweep</p> <p><input type="radio"/> Raymond James Bank Deposit Program (RJBDP)</p> <p><input type="radio"/> Raymond James Bank Deposit Program (RJBDP) with Client Interest Program (CIP)</p> <p><input type="radio"/> Client Interest Program (CIP)</p> <p><input type="radio"/> Raymond James Bank Deposit Program (RJBDP) with Eagle Class – JPMorgan U.S. Government Money Market Fund (receipt of prospectus acknowledged)</p> <p><input type="radio"/> Eagle Class – JPMorgan U.S. Government Money Market Fund</p> | <p><input type="radio"/> Eagle Class – JPMorgan Municipal Money Market Fund (Receipt of prospectus acknowledged)</p> <p><input type="radio"/> Eagle Class – JPMorgan New York Municipal Money Market Fund (Receipt of prospectus acknowledged)</p> <p><input type="radio"/> Eagle Class – JPMorgan California Municipal Money Market Fund (Receipt of prospectus acknowledged)</p> <p><input type="radio"/> Raymond James Bank, N.A. with Check Writing (With RPS approval only - Separate application required)</p> |
|---|--|

Cost Basis Accounting Methods			
	Equities, Bonds & Options	Regulated Investment Companies (average cost eligible)	
		Open-end mutual funds	Closed-end mutual funds, UITs, ETFs & Others
First in, First out	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Last in, First out	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
High cost in, First out	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Minimum Tax	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average Cost	N/A	<input type="radio"/>	<input type="radio"/>

Options Account Disclosure (Correspondent Firm will require additional information)

To the extent that Raymond James & Associates, Inc. ("RJ&A") may purchase, sell, endorse, handle or carry for the account of the undersigned client agrees to the terms and conditions of the "Client Agreement" and the additional terms and conditions as follows:

1. Where the undersigned client is long an option, which is about to expire in the money, RJ&A is authorized in its sole discretion and without notification to exercise the option and liquidate the underlying stocks or instruments using its best efforts. This is no way to be construed as an obligation to sell or exercise such option.

2. The undersigned client acknowledges receipt of and has examined a current Option Disclosure Document issue by the various option exchanges, the FINRA and the Options Clearing Corporation ("OCC") and a descriptive pamphlet on the nature and risks of options prior to the first option transaction. The undersigned client agrees to be bound by the Rules of the FINRA applicable to the trading of options contracts issued by the Option Clearing Corporation, you are aware of and agree to be bound to the rule of the OCC. Furthermore, the undersigned client is aware of and agrees not to violate the position limits established by the FINRA and/or the OCC.

3. It shall be the sole responsibility of the undersigned client to exercise, in a proper and timely manner, any right, privilege or obligation or any put option, call option or other option which RJ&A may purchase, handle, endorse or carry for the account(s) of the undersigned client.

4. Where the undersigned client is a writer of any option on which an exercise notice has been assigned to RJ&A, the undersigned client agrees to be bound by any allocation method utilized by RJ&A, that is fair and equitable, as provided for in the Current Option Disclosure Document. Exercise assignment notices for option contracts are allocated among customer short positions, and are liable for assignment at any time. A more detailed description of our random allocation procedure is available upon request. Further, the undersigned client agrees that, if an exercise notice is assigned to this account, the underlying security or instrument will be delivered to RJ&A or sufficient collateral to promptly margin any short position resulting from such assignment within the stated period of time in the case of a call, and cash will be deposited with RJ&A in the case of a put, sufficient to properly margin the security or instrument.

<p>Correspondent SROP Use Only - Approved for Equity & Index Options</p> <p><input type="radio"/> 1. Covered <input type="radio"/> 3. Put Writing <input type="radio"/> 5. Uncovered Indexes <input type="radio"/> 7. Purchases to Hedge</p> <p><input type="radio"/> 2. Purchases <input type="radio"/> 4. Spreads <input type="radio"/> 6. Foreign Currency Options</p>	<p>Correspondent Firm SROP Signature</p>
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Account #

Capital Access Details I do not want VISA DEBIT CARDS

Account Card Holders (Listed on Account Registration)

Print Name (if different from Legal Name) _____
(maximum of 21 characters, including spaces)

Print Name (if different from Legal Name) _____
(maximum of 21 characters, including spaces)

Additional Card Holders (Card Holder Only)

For additional card holders not listed on the account registration: I understand and agree to the terms and conditions in the Capital Access Account Agreement. I also understand that my authority is limited to the use of the Capital Access VISA® Platinum debit card.

Print Name _____ Social Security # _____

Print Card Name (if different from above) _____
(maximum of 21 characters, including spaces)

Authorized VISA® Platinum debit cardholder signature	Date
--	------

Print Name _____ Social Security # _____

Print Card Name (if different from above) _____
(maximum of 21 characters, including spaces)

Authorized VISA® Platinum debit cardholder signature	Date
--	------

For Company or Trust

Double Embossed (Optional) _____
(maximum of 21 characters, including spaces)

Power of Attorney for Capital Access Features ONLY

I understand and agree to the terms and conditions in the Capital Access Account Agreement. A completed POA document is required, must include the signature of the Attorney-in-Fact and be accepted before authorization will take effect.

Print Name _____ Social Security # _____

Authorized Attorney-in-Fact Signature	Date
---------------------------------------	------

Check Information I do not want CHECKS

Check Imprint:
(Information appears in upper left corner of check)

(maximum of 35 characters per line)

Shipping Method:
 Regular Express Delivery
(7-10 business days) (1-2 business days – except weekends)

Additional charges apply for Express shipping. No charge for Regular Delivery.

Alternate Shipping Address:

Check Type _____

Check Design _____ City _____ State _____ Zip _____

Wallet, Private Design checks are provided at no charge. Additional check types and designs are available for an additional fee.

Country _____

of Checks _____ Starting Check # _____ Phone # _____

(501-9999)

Account #

Tax Certification

Tax Classification: Individual/Sole Proprietor C-Corporation S-Corporation Partnership
(required) LLC C-Corporation LLC S-Corporation LLC Partnership Trust/Estate
 Other _____

Exemptions: **Exempt payee code (if any):** _____ **Exemption from FATCA reporting code (if any):** _____

Under penalties of perjury I certify that:

- 1) The number shown on this agreement 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 failure to report all interest and 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 (as defined by IRS code), and
- 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 agreement, but you must provide your correct TIN.

Client Acknowledgments and Signatures

<u>Account Owner 1</u>		<u>Account Owner 2</u>		
<input type="radio"/> I am	<input type="radio"/> I am not	<input type="radio"/> I am	<input type="radio"/> I am not	an associate person or related to an associate person within the Raymond James Financial Group. Specify to whom and relationship: _____
<input type="radio"/> I am	<input type="radio"/> I am not	<input type="radio"/> I am	<input type="radio"/> I am not	an employee of or related to an employee of any exchange or a member firm of any exchange or member of the Financial Industry Regulatory Authority (FINRA), or an officer of a bank, trust company, or insurance company. Employees/related person employer: _____ in the position of: _____
<input type="radio"/> I am	<input type="radio"/> I am not	<input type="radio"/> I am	<input type="radio"/> I am not	a director, corporate officer, or a 10% shareholder of a publicly traded company. Indicate the name of the company and relationship: _____
<input type="radio"/> You may	<input type="radio"/> You may not	<input type="radio"/> You may	<input type="radio"/> You may not	disclose my name, address and security position to requesting companies in which I hold securities under rule 14b-1(c) of the Securities and Exchange Commission.

By signing below, I acknowledge that I have received, read, understand, and agree to abide by all the terms and conditions set forth in the Client Agreement and Raymond James Capital Access Account Agreement incorporated herein by this reference. I also recognize that this Agreement contains a predispute arbitration clause located on page 10, paragraph 5 and other provisions affecting my rights.

I have received the Client Agreement for my records.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Account Owner 1 Signature	Date	Account Owner 3 Signature (if applicable)	Date
Account Owner 2 Signature (if applicable)	Date	Account Owner 4 Signature (if applicable)	Date
Financial Advisor Signature	Date	Branch Manager Signature	Date

Client Agreement

I/we acknowledge and agree that my/our relationship with Raymond James & Associates, Inc. is governed by the provisions of this agreement. Throughout this agreement, "I", "me", "we", "us", "my" and "our" refer to the undersigned and any other actual or beneficial owner of property in this account. "You", "your", "the Firm" and "Raymond James" refer to Raymond James & Associates, Inc. and the introducing broker, if applicable. The terms "property" and "securities" mean securities of all kinds, monies, options and all other property dealt in by brokerage firms.

Applicable Regulations

I understand and agree that every transaction in my account is subject to the rules or customs in effect at the time of the transaction which, by the terms of the rule or custom, applies to the transaction. These rules or customs include state and federal laws, rules and regulations established by state or federal agencies, the Constitution, rules, customs and usages of the applicable exchange, association, market or clearinghouse or customs and usages of individuals transacting business on the applicable exchange, market or clearinghouse.

If this agreement is incompatible with any rule or custom, or if a rule or custom is changed, this agreement will be automatically modified to conform to the rule or custom. The modification of this agreement shall not affect any of its other provisions.

Trading Authorizations

I understand that you do not provide any warranty as to the availability, accuracy, completeness, timeliness, correct sequencing of suitability for the particular purpose of any market data provided to my advisors or to me.

Orders for Delivery and Settlement

I will designate each order to sell as a "short" sell order or a "long" sell order. A "short" sale means the sale of a security not owned by me. You may, at your sole discretion and without prior notice to me, cover any short sale in my account. I understand that "cover" means the purchase, at the market price, of securities that were previously sold short. When I designate a sale as "long", I am promising to you that I own the security and promising that, if the security is not in your possession when I place the sale order, I will deliver the security to you by the settlement date. If I fail to deliver the security to you by the settlement date, you may purchase the security, at the market price, for my account and hold me responsible for any loss, commission and/or fees.

When I order the purchase of a security, I will make payment to you on or before the settlement date. If I fail to make payment by the settlement date for securities purchased, I authorize you to, at your sole discretion and without notice to me, sell the purchased security or any other securities in my accounts to satisfy the debt and I understand that I will be solely responsible for any resulting loss. Alternatively, if I fail to pay for a security purchased by me by the settlement date, I understand that my account can be charged a late fee.

Fees and Charges

I understand that I will be charged commissions for my orders to buy or sell securities and/or other fees and I understand that your commission and fee rates may be changed with thirty (30) days written notice. I agree to pay the commission and/or fees at the rates in effect at the time. If you must take action against me to collect any outstanding balances or for any other reason relating to my account(s), I agree to pay all costs, including attorney's fees, to do so.

I agree that my account may be debited without prior notice to me for any fees or charges I incur, or any fees or charges related to my account for any transactions or services I receive from you or that you may incur on my behalf. These fees and charges are inclusive of negative interest rates charged by foreign depositories related to foreign currency holdings in my account.

Loans and Collateral

This section applies only to margin, Capital Access Accounts, or if there is a deficit in my account. (a) You may make a loan to me at any time and in any amount you choose, and I understand that any transaction or event resulting in a negative balance in my account acts as a request from me to you for a loan. I understand that you are not obligated to make any loan to me and you may alter the collateral requirements or conditions for loans at any time with or without prior notice to me. I agree to pay interest on any loan or account balance at the rate specified in your Statement of Credit Terms, a copy of which will be sent to me. I understand that from time to time you may change your Statement of Credit Terms, including the interest rate, and I agree to be bound by any revision from its effective date. For purposes of this agreement the legal and statutory rate of interest shall be the rate specified in your Statement of Credit Terms.

(b) As collateral for all loans or any balance due on my account and subject to applicable law, I grant you a security interest in all property held by you or in any of my accounts (which accounts shall each constitute a securities account), whether the property is in your possession now or comes to be in the future. If it is necessary for you to enforce your security interest by the sale of my property, including but not limited to, certificated and uncertificated securities, commercial paper, corporate debt obligations, mutual funds, U.S. government, agency, state, and municipal obligations, documents, instruments, general intangibles, deposit accounts, and cash, including any of the foregoing held in book entry form, any securities entitlements, any interests in the entries on the books of any securities intermediaries, and any other investment property and financial assets held therein, and any certificates evidencing any of the foregoing together with all renewals, additions, replacements, substitutions, conversions, splits, reductions, subscription rights, dividends, cash warrants, options, distributions of any kind, increases, or profits, and any and all proceeds of any of the

foregoing, and you may select which property is to be sold and at what time and price it will be sold and I will not hold you liable for your decisions.

(c) I understand that when I have a loan with you the property in my account or held by you may be used by you as security (either separately or together with other property) for loans you have or may incur in the future with third parties.

(d) I understand that any loan or any balance due on my account is payable on your demand, and you may demand payment of the full amount of any loan or balance due on my account at any time. If any dividend, interest, distribution or similar payment is made to my account, you are authorized to apply the payment to any balance due in my account but not obligated.

(e) I understand that if a cash debit is generated in my account, and I have margin, you are authorized to cover all or a portion of the cash debit by increasing the debit in my margin account.

(f) I understand that my securities may be loaned out to you or loaned out to others.

(g) I understand that I may not borrow any funds from my IRA Custodial Account, or pledge or otherwise use any part of my IRA Custodial Account as collateral or security for a loan. Additionally, no provision of this agreement concerning indemnity, liens, security interests or cross-collateralization shall apply to any account to the extent such application would be in conflict with any provisions of ERISA or the Internal Revenue Code relating to retirement or other tax-favored accounts.

Callable Securities

The allocation procedures of callable securities may be accessed at <http://www.raymondjames.com> or will be provided as a hard copy upon request.

Authorization: Accuracy of Reports

(a) You are authorized to act on oral instructions concerning my account and you are not liable for acting on any false oral instructions if the instructions reasonably appeared to you to be genuine. I authorize you to electronically record any and all conversations between me (or my representative) and you.

(b) I will notify you of any error in a confirmation of order within 4 days of when it is mailed to me. I will notify you of any error in a statement within 10 days of when it is mailed to me. If I do not give you written notification of an error in the time specified above, then I accept the confirmation or statement as correct and I will not later claim the confirmation or statement is incorrect or the transactions shown were unauthorized. I understand that all mail will be sent to the address shown on my New Account Agreement and I will be responsible for receiving mail at that address, unless I give you written notice of a change in address. Clients who elect dividend reinvestments (DRIP) or who establish mutual fund periodic payment plans such as Periodic Investment Plans (PIP), Systematic Withdrawal Plans (SWP) or Periodic Exchange Plan (PEP) through Raymond James will not receive trade confirmations when the transaction is executed. I will instead receive confirmation of the transactions on my monthly statement. I understand that Raymond James reserves the right to determine what securities are available for the DRIP and that if there are any material changes to the overall dividend reinvestment program, Raymond James will notify me. If I wish to make changes to my DRIP election, I understand those changes must be made at least two business days prior to the dividend payment date and that any changes made after that time will be applied to the next dividend payment. I understand that when I exit a position on which I have elected the DRIP, the DRIP feature is automatically removed, but can be restated by contacting my financial advisor. I may contact my financial advisor to obtain transaction details as early as one business day after my transaction occurs pursuant to my DRIP election. By signing the Account Information and Client Agreement, I am authorizing my financial advisor to take my verbal instructions.

(c) During the period I maintain an account with you or thereafter, I am authorized to obtain credit reports on me from any credit reporting agency, at your expense. If you request me to do so, I will sign a separate authorization allowing the release of credit information to you.

Authorization to Liquidate Account and Collateral

Upon the death of any of us, or if you otherwise feel it is necessary you may cancel any unexecuted order and you may also purchase securities to cover the sale of securities or sell securities to satisfy any debt. The decision to cancel an order or buy or sell securities in my account is solely at your discretion and the sale or purchase may be performed in any manner you feel reasonable. Each of our estate(s) and each survivor will be liable to you for the full amount of any debt or loss resulting from the completion of transactions initiated prior to your receipt of a written notice of death or incurred in the liquidation of the account or in the adjustment of interests of the respective parties. Any debt or lien assessed against the account following the death of any of us shall be charged fully against the interests of the survivor(s) and the estate of the decedent. This section does not release the decedent's estate from any liability provided in the agreement.

Introduced Accounts

I agree that if you are acting as a clearing broker for transactions on my account, you are not responsible for the conduct, representations or recommendations of the introducing broker or its agents.

If you are carrying the account of the undersigned as clearing broker by arrangement with another broker through whose courtesy the account of the undersigned has been introduced to you, then until receipt from the undersigned of written notice to the contrary, **you may accept from such other broker, without inquiry or investigation by you (a) orders for the purchase or sale in said**

account of securities and other property on margin or otherwise, **and (b) any other instructions concerning said account.** You shall not be responsible or liable for any acts or omissions of such other broker or its employees.

Joint Accounts

If this is a Joint Account, we agree that each of us has the authority to act on behalf of all account owners to: order any transaction involving the account, including transactions that result in a negative account balance; receive any property in the account, including cash withdrawals; receive any communications concerning the account including confirmations and statements; and make or agree to any changes in the account or this agreement, including closing the account. You are not required to verify with other account owners the authority for any instructions received from one of us and you do not need to give notice of any transaction to any owner who did not order the transaction. Each and every account owner shall be individually liable for the full amount of any loan or balance due on this account.

If one of us dies, the survivor(s) will give you immediate written notice of the death of any of us.

Binding on Successors

I understand and agree that this agreement will be binding on my successors (including my executor, heirs or assignees) and I will notify any successor of the agreement's provisions.

Waiver and Modification

I understand that your failure to exercise any right granted by this agreement or to insist on my strict compliance with any obligation under this agreement will not be considered a waiver of that right or obligation. I also understand if you furnish me with notice on one occasion, you are not obligated to provide me with notice in the future. I understand that no provision of this agreement can be waived or modified unless it is done in writing and signed by your Treasurer, Corporate Counsel or Compliance Director. I further understand that you may modify and amend this agreement upon thirty (30) days written notice to me, and my acceptance of such amendment will be deemed effective by my continued use of the services of the account.

Severability

If any provision of this agreement is deemed to be unenforceable for any reason, this will not affect the validity and enforceability of any other provision of this agreement.

Termination

You have the right to terminate any of my accounts, including multiple owner account(s), at any time by notice to me.

Unclaimed Property

In the event of the abandonment of this account, Raymond James will initiate an escheatment process in accordance with the applicable laws.

Uncashed Client Checks

Client checks that are not cashed within 120 days of issuance (90 days for standard check age plus 30 days hold period) will be redeposited to the originating client account, unless said check is for a de minimus amount (currently \$20). If the amount is less than the de minimus amount, the uncashed funds are placed in payable account for potential escheatment. This policy remains in effect and notification is hereby provided in accordance with interpretative guidance under Securities Exchange Act Rule 17AD-17.

Raymond James Cash Sweep Programs

Cash balances held in my account prior to investment can earn income through several options including the Raymond James Bank Deposit Program ("RJBDP"), the Client Interest Program ("CIP"), and JP Morgan Money Market Funds, depending on my account. These options, including their terms and conditions, are further described in my Important Disclosures from Your Broker/Dealer's Clearing Firm that I receive upon account opening. For additional information, please visit http://www.raymondjames.com/cash_sweep.htm, or, if I would prefer to receive a paper copy, I may contact Raymond James Client Services at 800-647-7378 or my financial advisor. For Eagle Class-J.P. Morgan Money Market Fund prospectuses, visit <https://am.jpmorgan.com/us/en/asset-management/gim/adv/eagle>. For the Investor Class-J.P. Morgan U.S. Government Money Market Fund prospectus, visit <https://prospectus-express.newriver.com/summary.asp?doctype=pros&clientid=jpml&fundid=4812C2338>.

For Non-Retirement Accounts, the following sweep options are available: RJBDP, CIP, Eagle Class-JPMorgan U.S. Government Money Market Fund, Eagle Class-JPMorgan Municipal Money Market Fund, Eagle Class-JPMorgan California Municipal Money Market Fund, Eagle Class-JPMorgan NY Municipal Money Market Fund, and, for a limited number of clients, the International Bank Deposit Program (Non-FDIC).

For ERISA Accounts and IRAs that are Managed Accounts, the available sweep options are: RJBDP-RJ Bank Only, Investor Class-JP Morgan U.S. Government Money Market Fund, or a combination of these two options. My sweep options for IRAs, and the related terms and conditions, are more fully described in Your Rights and Responsibilities as a Raymond James Client.

For IRAs that are not Managed Accounts, opened now or in the future, the available sweep options are: RJBDP, Eagle Class-JP Morgan U.S. Government Money Market Fund, or a combination of the two.

If I choose RJBDP, I acknowledge that I am solely responsible for monitoring the total amount of deposits I have at each program bank in order to determine the extent of FDIC insurance coverage available to me, and that Raymond James is not responsible for any insured or uninsured portion of my deposits at any of the program banks.

If I open additional accounts in the future, RJBDP with CIP will be selected for non-Retirement Accounts, and RJBDP-RJ Bank Only will be selected for ERISA and IRAs that are Managed Accounts. I may change my sweep option at any time by contacting my financial advisor. A listing of the Account types and Cash Sweep Program options can be found at the website referenced above.

For purposes of my relationship with Raymond James, a "Managed Account" means accounts that I open that are advised or sub-advised by Raymond James (inclusive of RJCS managers) available through a fee-based account program offered by or through Raymond James.

Extraordinary Events

You shall not be liable for losses caused directly or indirectly by any condition not within your exclusive control, including government restrictions, exchange or market rulings, suspension of trading, war, strikes or extreme market volatility or trading volumes.

Restrictions

You may, in your sole discretion, prohibit or restrict trading of securities, substitution of securities, or disbursements in any of my accounts, inclusive of rejecting an order for sale or liquidation.

Choice of Law

This agreement and any accounts opened hereunder shall be construed, interpreted and the rights of the parties shall be determined in accordance with the internal laws of the State of Florida (without referencing Choice of Law provisions of Florida or any other state).

My Representations

I represent that I am of the age of majority according to the laws of my state of residence. I further represent that I am not an employee of any exchange or a member firm of any exchange or member of the Financial Industry Regulatory Authority. ("FINRA"), or of a bank, trust company or insurance company unless I notify you to that effect. If I become so employed, I agree to notify you promptly. I also represent that no persons other than those signing this agreement have an interest in the account.

Taxes

I understand and agree that I am solely responsible for the payment of any federal, state, local, and foreign taxes, penalty, or other obligation, if any shall be due, and that Raymond James shall have no liability or responsibility with respect thereto. I further agree and acknowledge that Raymond James and its financial advisors do not offer or provide tax advice and I confirm that I have not and will not rely on anyone other than my own counsel or accountants for any advice concerning taxes, tax liability, or tax obligations with respect to any matters that are related to this Agreement or my relationship with Raymond James.

Raymond James has no responsibility for determining whether any transaction or investment would constitute a prohibited transaction, generate unrelated business taxable income, or constitute a listed transaction or reportable transaction, as any of those foregoing terms are defined in the Internal Revenue Code and regulations thereunder, or to inform me of the consequences and/or reporting requirements with respect to such transactions. Additionally, Raymond James has no responsibility for determining whether an investment made in the account earned income that is deemed to be unrelated business income which is subject to federal income tax, and will not prepare any returns or perform any tax reporting required as a result of liability incurred for tax on unrelated business taxable income.

I understand I should carefully consider holding tax-advantaged investments in a tax-advantaged account. Tax-exempt investments may become taxable as a distribution upon withdrawal from a tax-advantaged account and distributions may be taxable regardless of the tax-exempt status of the investments held in my account. I should consult my tax advisor for specific guidance.

Right to an Attorney

(a) I understand that when I sign the Client Agreement, this Client Agreement becomes a legally binding contract between you and me. I also understand that this document may alter the rights I might have and may create responsibilities I might otherwise not have had.

(b) I understand that I may, if I wish, consult with an attorney before I sign the Client Agreement and enter into this agreement. In connection with entering into this agreement, you are representing your interests, and not mine. Therefore, to the extent I do not understand any provision of this agreement or its effect, I understand that I should seek the independent advice of an attorney.

Mutual Fund Networking

Networking is an automated communication system used to transmit information between the mutual fund and the broker/dealer, allowing us to reflect fund records on the client brokerage statement. All mutual fund positions will automatically be networked, if eligible, unless we receive written instructions from you specifically stating otherwise.

Payment for Order Flow

(a) Raymond James may, from time to time, receive payment for order flow. Order flow payment is compensation received as an incentive to direct transactions to various markets. This compensation is received in a number of ways, including direct cash payment

ranging from a fraction of a cent to 2.5 cents per share, estimated to equal approximately \$1.0 million annually. In certain instances, reduced transaction fees are provided by various exchanges. While there is no actual agreement, oral or written, Raymond James believes that it is receiving business from specialists at various exchanges as a result of the transaction volume directed to them. Additionally, Raymond James acts as a market maker in a number of Over-The-Counter (OTC) securities. As a result of orders directed to these various markets, trading profits or losses may be generated.

(b) New York Stock Exchange (NYSE) Rule 108(a) allows a specialist to trade on parity with orders in the crowd when the specialist is establishing or increasing its position, as long as floor brokers representing orders in the crowd do not object to such practice. If we or our organization object to a specialist trading on parity with our order to establish or increase its position, the specialist would be obligated to honor such a request and refrain from trading on parity. Please note that we may object to a specialist trading on parity with our order by communicating our objection to our Raymond James representative. Unless we inform you otherwise, Raymond James will handle our orders as if we have no objection to the specialist trading on parity with our order.

(c) Raymond James' policy is to direct orders, based upon a number of factors and absent specific routing instructions from us, to the market center where it believes that the customer receives the best execution. The potential for receipt of order flow payment, or trading profits, is not a factor in this decision. Raymond James believes, based upon prior experience, that Raymond James' order routing practice provides opportunity for the orders to be executed at prices better than national best bid or best offer.

(d) Raymond James' ongoing review of the markets used allows Raymond James to keep Raymond James' commissions competitive, in addition to ensuring the best execution services for Raymond James' clients.

Arbitration Disclosures

This Agreement contains a predispute arbitration clause. By signing an arbitration agreement the parties agree as follows:

(1) 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.

(2) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.

(3) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

(4) The arbitrators do not have to explain their 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.

(5) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

(6) 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.

(7) The rules of arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

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 client 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.

Arbitration and Dispute Resolution

(a) Any dispute or controversy, either arising in the future or in existence now, between me and you (including your officers, directors, employees or agents and the introducing broker, if applicable) will be resolved by arbitration conducted before the Financial Industry Regulatory Authority (FINRA), subject to the jurisdiction of the Securities and Exchange Commission (SEC) pursuant to the FINRA Arbitration Code, and in accordance with the Federal Arbitration Act (Title 9 of the United States Code).

(b) A court of competent jurisdiction may enter judgment based on the award rendered by the arbitrators.

(c) Nothing in this agreement shall be deemed to limit or waive the application of any relevant state or federal statute of limitation, repose or other time bar.

Business Continuity Planning - Disclosure Statement

Raymond James has established the Business Continuity Planning (BCP) Department, a dedicated team of professionals that oversees the Firm's business continuity management strategy. The BCP Department works closely with business units and the Information Technology Department to employ a standardized framework for building, maintaining, and testing business continuity plans. The plans are created using an all hazards approach, including baseline requirements and strategies that address incidents of varying scope. Plans are designed to allow for continued operations of critical business functions, which include providing clients with prompt access to their funds and securities.

Incident Management

A Corporate Crisis Management Team (CCMT) comprised of senior management representing key areas of the Firm has been established to manage incidents that might impact the Firm's associates and clients. The CCMT will assess and direct the Firm's response to an incident, ensuring the safety and security of all associates and continuity of critical processes. As part of the overall BCP strategy, Raymond James maintains geographically dispersed operational locations to diminish risks posed by local and regional disruptions. In the event of an emergency at the home office, local staff is available at off-site locations to continue production work.

Technology and Data Recovery

Raymond James employs a dual data center strategy in which critical client data and systems are replicated to an alternate location ensuring accessibility. In addition, data retention and backup procedures are in place, including tape backup and offsite storage, offering a tertiary layer of data accessibility should the need arise. It is the Firm's goal to recover from an event requiring a processing switch to the alternate site within 12 hours or less. Due to the unpredictable nature of events causing significant business disruptions, the Firm cannot guarantee that systems will always be available or recoverable after such events.

Contacting Raymond James

Clients can obtain information regarding the status of their accounts and access to their funds and securities by contacting their financial advisor. If their financial advisor is unavailable, clients can contact Client Services at 1-800-647-7378. Up-to-date information regarding the operating status of the Firm can be obtained from <http://www.raymondjames.com>.

The Firm's business continuity plans are subject to modification. The BCP Disclosure Statement, including any updates or amendments, is available at http://www.raymondjames.com/business_continuity_planning.htm. Hard copies can be obtained upon request by contacting your Raymond James representative.

Prohibition on Use of Account for Internet Gambling or Other Illegal Purposes

I may not use my account to process internet gambling transactions, or to conduct any other activity that would violate applicable law. If Raymond James is uncertain regarding the legality of any transaction, it may refuse the transaction or freeze the amount in question while it investigates the matter.

Electronic Fund Transfers

In addition to the provisions of the Client Agreement, the below are applicable to electronic fund transfers ("EFTs") that credit or debit my account and that are subject to Regulation E, the Electronic Fund Transfer Act. For purposes of these disclosures, Raymond James' business days are Monday through Friday, excluding holidays. For EFTs related to a Capital Access Account, I will refer to my Raymond James Capital Access Account Agreement and Raymond James Capital Access Account Check & VISA® Platinum Card Agreement.

I may arrange to have deposits made to my account or funds transferred into my account and may also arrange to have charges made to my account or funds transferred out of my account. If I have arranged to have direct deposits made to my account at least once every sixty (60) days from the same person or company, I can call Client Services at 800-647-7378 to find out whether or not the deposit has been made. I also agree that payment for transfers may be made solely by reference to the account number of the recipient and that Raymond James is not obligated to determine whether a discrepancy exists between the name and the account number shown on the transfer information. If a preauthorized EFT is rejected for insufficient funds, I may be charged a \$20.00 fee. If Raymond James does not complete a transfer to or from my account on time or in the correct amount according to Raymond James' agreement with me, Raymond James will be liable for my losses or damages. However, there are some exceptions. Raymond James will not be liable, for instance, (i) if, through no fault of Raymond James, I do not have enough money in my account to make the transfer; (ii) if circumstances beyond Raymond James' control (such as fire or flood) prevent the transfer, despite reasonable precautions that Raymond James has taken; (iii) if the transfer would exceed my available margin; or (iv) there may be other exceptions stated in Raymond James' agreement with me. Additionally, Raymond James will not be responsible or liable for any consequential, incidental, exemplary, special, punitive, or indirect damages I may suffer as a result of Raymond James' failure to complete a transfer to or from my accounts on time or in the correct amount, or any funds that are otherwise improperly transferred.

Preauthorized EFTs

If I have instructed Raymond James to make regular EFTs out of my account, I may stop such payments by contacting my financial advisor, writing to Raymond James at the address located on my account statement, or contacting Client Services at 800-647-7378 no later than three business days before the scheduled date of the EFT. Failure to provide correct and complete information may make it impossible for Raymond James to stop the scheduled transaction. If I instruct Raymond James to discontinue the scheduled EFT and provide correct and complete information at least three business days or more before the transfer is scheduled and Raymond James fails to stop such payment, Raymond James may be liable for my damages. Raymond James may require that

written confirmation of a verbal stop payment be provided to it within fourteen (14) days of the date of any telephone stop-payment order. If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be.

Unauthorized EFTs

Raymond James will make available to me a monthly account statement provided there is account activity (if there is no account activity, a statement will be available quarterly). I am responsible for reviewing this statement each month and notifying Raymond James immediately if there are any unauthorized EFTs. Raymond James must hear from me no later than sixty (60) days after Raymond James sends me the first statement on which the error or problem appears. I could lose the entire value of my account, including my available margin, through any unauthorized transfer, so it is important that I notify Raymond James immediately if I see an unauthorized EFT in my account activity. If I believe that my account access information has been lost or stolen, I will tell Raymond James at once. Telephoning is the best way of minimizing my possible losses. If I tell Raymond James within two (2) business days of discovering the loss or theft of my account access information, my liability is no more than \$50.00 should someone access my account without my permission. If I do not notify Raymond James within (2) business days after I learn of such loss or theft, and Raymond James can prove that it could have prevented unauthorized use if I had told it, I could be liable for as much as \$500.00. If my monthly statement contains EFTs that I did not authorize, I must notify Raymond James at once. If I do not notify Raymond James within sixty (60) days after the statement was sent to me, I may lose any amount transferred without my authorization after the sixty (60) days, if Raymond James can prove that it could have prevented someone from taking the money if I had told you in time. I am responsible for reviewing my monthly statements and safeguarding my account information. If a good reason, such as a long trip or hospital stay, kept me from telling Raymond James, it may extend the time periods reasonably.

EFT Error Resolution

If I notice an error or have a question about my EFT, I will either call or write to Raymond James as soon as I can using the telephone number or address located on my account statement, I will call Raymond James Client Services at 1-800-647-7378, or I will contact my financial advisor if I think my statement is incorrect or if I need more information about a transfer listed on the statement. Raymond James must hear from me no later than sixty (60) days after Raymond James sent the first statement on which the problem or error appeared. I understand I must provide Raymond James with: (i) my name and account number (if any); (ii) a description of the error or the transfer I am unsure about, and explain as clearly as I can why I believe it is an error or why I need more information; and (iii) the dollar amount of the suspected error. If I tell Raymond James orally, it may require that I send the Firm my complaint or question in writing within ten (10) business days.

Raymond James will determine whether an error occurred within ten (10) business days after hearing from me and will correct any error promptly. If Raymond James needs more time, however, it may take up to forty-five (45) days to investigate my complaint or question. If Raymond James decides to do this, it will credit my account within ten (10) business days for the amount I think is in error, so that I will have the use of the money during the time it takes Raymond James to complete its investigation. If Raymond James asks me to put my complaint or question in writing and does not receive it within ten (10) business days, Raymond James may not credit my account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, Raymond James may take up to ninety (90) days to investigate my complaint or question. For new accounts, Raymond James may take up to twenty (20) business days to credit my account for the amount I think is in error. Raymond James will tell me the results within three (3) business days after completing its investigation. If Raymond James decides that there was no error, it will send me a written explanation. I may ask for copies of the documents that Raymond James used in its investigation.

EFT Disclosure of Information

Raymond James may disclose information to third parties about my account or the transfers I make: (i) where it is necessary for completing transfers; (ii) in order to verify the existence or condition of my account for a third party, such as a credit bureau or merchant; (iii) in order to comply with laws, regulations, government or regulatory agency or court orders; (iv) if I give Raymond James my written permission; or (v) as otherwise disclosed in Raymond James' privacy policy.

Important Information About Procedures for Opening a New Account

To assist the government in its efforts to fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, or who has the ability to transact, control, influence or manage the account, whether directly or indirectly. What this means for me: When I open an account, you will ask for my name, address, date of birth and other information that will allow you to identify me. You may also ask to see my driver's license, other government-issued photo identification, or other identifying documents. If I am opening an account on behalf of an entity, you will also ask for the entity's legal name, address, tax identification number and other information that will allow you to identify it. You may also ask for copies of business licenses or other documents to evidence the existence and good standing of the entity.

Raymond James Capital Access Account Agreement

This agreement, including the terms and conditions provided by the Raymond James Capital Access Account Check & VISA® Platinum Card Agreement and its accompanying financial services, sets forth the terms and conditions governing the relationship between Raymond James and its affiliates and the person(s) signing this document (hereinafter referred to as "the client").

Upon opening a Capital Access Account, Raymond James may provide the client with personalized checks and the client may apply for a Capital Access VISA Platinum debit card (the "Card") issued through Raymond James Bank, N.A. A Personal Identification Number ("PIN") will be available to the client for use in conjunction with accessing the Capital Access Account.

In return for these and other services, the client understands and agrees to pay certain fees, including an annual Capital Access Account membership fee. All fees will automatically be charged to the client's account. The client further understands that any additional features selected could incur additional costs.

The client agrees to write checks on a Raymond James Capital Access Account maintained at the Banking Vendor and may use these checks only in conjunction with his or her Capital Access Account and only amounts within authorized limits. The client also understands that Raymond James may reasonably withhold access to his or her funds until it is satisfied that checks placed into the client's account have been collected. Raymond James may satisfy amounts that are owed by the client in connection with his or her Capital Access Account in the following order of priority: from Client Interest Program (CIP), Raymond James Bank Deposit Program (RJBDP), Raymond James Bank Deposit Program – Raymond James Bank only, International Bank Deposit Program (Non-FDIC), Eagle Class – JPMorgan U.S. Government Money Market Fund, Eagle Class – JPMorgan Municipal Money Market Fund, Eagle Class – JPMorgan New York Municipal Money Market Fund, Eagle Class – JPMorgan California Municipal Money Market Fund, or Investor Class – JPMorgan U.S. Government Money Market Fund, if any, held in the account, and should these sources prove insufficient, from a margin loan to the client within the available margin loan value of securities in the client's account (provided this option was chosen and the account was approved for margin). Moreover, the client authorizes the Banking Vendor to honor checks (a) bearing only one signature and (b) bearing a signature with an approved name, a middle initial or a name deleted or added if the Banking Vendor otherwise reasonably believes the signature to be authorized.

The client understands that the Card will allow card transactions to the "Authorization Limit" as defined in the Raymond James Capital Access Account Check & VISA Platinum Card Agreement. The client agrees to have sufficient available assets to make payment in full for card transactions as they become available and understands that if he or she has insufficient available assets the card may be suspended or canceled. The client also agrees that the use of any card in connection with his or her Capital Access Account will also be governed by the terms and conditions contained in the Raymond James Capital Access Account Check & VISA Platinum Card Agreement that they will receive after the Card application is accepted by Raymond James Bank, N.A. and the Banking Vendor.

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy clients and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Account Description

The Capital Access Account integrates a conventional securities account with a cash management account, which provides a VISA Platinum debit card and check writing services. As part of that account, cash balances awaiting investment will earn interest daily in one or more of the following options: RJBDP, Raymond James Bank Deposit Program – Raymond James Bank only, International Bank Deposit Program (Non-FDIC), CIP, Eagle Class – JPMorgan U.S. Government Money Market Fund, Eagle Class – JPMorgan Municipal Money Market Fund, Eagle Class – JPMorgan New York Municipal Money Market Fund, Eagle Class – JPMorgan California Municipal Money Market Fund, or Investor Class – JPMorgan U.S. Government Money Market Fund.

Termination of a Capital Access Account

The client's participation in the Capital Access Account, or any feature offered in connection with the account, may be terminated at any time by Raymond James or the client. The client, however, shall remain responsible for authorized charges arising before or after termination.

Credit Reports

The client authorizes Raymond James to request a consumer report about him or her from a reporting agency for the purposes of considering the application in the Capital Access Account, reviewing or collecting any account opened for the client, or for any other legitimate business purpose. Upon the client's written request, Raymond James will inform the client of the name and address of each consumer-reporting agency from which it obtained a consumer report, if any, in connection with the client's application or accounts.

Liability

The client agrees that he or she will be personally liable for, and will indemnify Raymond James, Raymond James Bank, N.A. and the Banking Vendor, against any losses in connection with any and all Capital Access transactions (including securities transactions, use of the check writing privilege, the Card and the line of credit), effected by any person signing the Capital Access Account Application or any person to whom the client gives written authority to use his or her Capital Access Account. The client also agrees that he or she will be personally liable for, and will indemnify Raymond James, Raymond James Bank, N.A. and the Banking Vendor, against any losses in connection with the use of signature stamps, preprinted check stock with laser signature, or any other form of facsimile signature.

The client also agrees that no card(s) or checks issued in connection with his or her Capital Access Account can be used directly to purchase securities or any other products or services available through Raymond James or our correspondents.

The client shall at all times be liable for the payment of any amount advanced, any debit balance or other obligations owing in any of his or her accounts with Raymond James, and the client shall be liable to Raymond James for any deficiency remaining in such account(s) in the event of a liquidation thereof, in whole or in part, by the client or Raymond James. The client shall make payments of any such debit balance, obligation, money deficiency, indebtedness, including interest and commissions, upon demand, and any

costs of collection, including attorney's fees. It is further understood that Raymond James may request from any service provider or their successor, copies of checks, and/or Visa or Bill Payment drafts processed from the client's Capital Access Account.

Additional Terms and Conditions

The client hereby requests Raymond James to open cash, margin and/or short accounts, the Banking Vendor to issue the checks and Raymond James Bank, N.A. to issue the VISA Platinum debit card(s) in the name(s) set forth on this application. The client agrees to be bound by the terms and conditions of the aforesaid account as currently in effect and as amended from time to time.

For Joint Accounts: This application is made by both clients, as signed, and if approved, account terms and conditions will apply to both clients and both will be jointly and individually liable for any amounts due at any time. Both clients will be bound by their instructions regarding their account, checks or VISA Platinum debit card(s), if applicable, given either jointly or individually.

Raymond James Bank, N.A. and the Banking Vendor reserve all of its rights in connection with the issuance, processing or termination of VISA Platinum debit card(s) and checks.

For Uniform Transfers to Minors Act (UTMA) and Uniform Gifts to Minors Act (UGMA): The Custodian certifies that any and all transactions effectuated and instructions given on the UTMA or UGMA Account will be in full compliance with the Uniform Transfers to Minors Act or Uniform Gifts to Minors Act. Applicable law authorizes the Custodian to make distributions or transfers of the UTMA or UGMA Account funds, by check, debit card, credit card, or other means (including account-to-account transfer(s)) to and for the benefit of the minor. Raymond James shall have no responsibility to assure the proper application of UTMA or UGMA Account funds, securities or other assets by the Custodian.

The Custodian shall indemnify and defend Raymond James against any liability, loss, damages (including punitive damages), claim, settlement payment, cost and expense, interest, award judgement, diminution in value, fine, fee, and penalty, or other charge (including reasonable attorney's fees) arising out of or relating to the following: (i) the act or omission of Raymond James pursuant to the instructions provided by the Custodian and/or the authorization in this Raymond James Capital Access Account Agreement; (ii) any misrepresentation or breach of this Raymond James Capital Access Account Agreement or (iii) this Raymond James Capital Access Account Agreement and the transactions contemplated by it. This indemnity survives the termination of this Raymond James Capital Access Account Agreement and the closing of the UTMA or UGMA Account.

FACTS

WHAT DOES RAYMOND JAMES 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:

- Social Security number and income
- Credit history and credit score
- Account balances and account transactions

When you are **no longer** our customer, we continue to share your information as described in this notice.

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 Raymond James chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Raymond James 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	We don't share

To limit our sharing?

Call 1-800-647-7378

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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.

Questions?

Call 800-647-7378 or go to www.raymondjames.com

Who we are	
Who is providing this notice?	See the Raymond James U.S. legal entities noted below.

What we do	
How does Raymond James 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. For more information, please visit raymondjames.com/privacy_security
How does Raymond James collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account or perform transactions • make a wire transfer or tell us where to send money • tell us about your investment or retirement portfolio We also collect your personal information from others such as credit bureaus, affiliates or other companies.
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 on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Raymond James or an Eagle name.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Raymond James does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies to provide or market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners may include banks and credit unions.</i>

Other important information	
Financial advisors may change brokerage and/or investment advisory firms, and the nonpublic personal information collected by us and your advisor may be provided to the new firm so your advisor can continue to service your account(s). If you do not want your financial advisor to provide this information to the new firm, please call 800-647-7378 to opt out of this sharing. Opt-in states, such as California and Vermont and others, require your affirmative consent before the advisor can provide your nonpublic information to the new firm. You can provide or withdraw this consent at any time by contacting 800-647-7378.	
Vermont: In accordance with Vermont law, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.raymondjames.com or call 1-800-647-7378.	
California: In accordance with California law, we will not share information we collect about you with companies outside of Raymond James, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide your rewards/benefits. We will limit sharing among our companies to the extent required by California law.	
Nevada: In accordance with Nevada law, if you would like to be placed on our Internal Do Not Call List, please call 800-647-7378. For more information, you may contact ClientService@RaymondJames.com or Raymond James Client Services, 880 Carillon Parkway, St. Petersburg, FL 33716, or the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101. Phone number: 1-702-486-3132; email: BCPINFO@ag.state.nv.us .	

Raymond James U.S. legal entities	
Raymond James Financial, Inc., Raymond James & Associates, Inc., Raymond James Financial Services, Inc., Raymond James Financial Service Advisors, Inc., Eagle Asset Management, Inc., Eagle Fund Distributors, Inc., Eagle Family of Funds, Eagle Fund Services, Inc., and Raymond James Insurance Group, Inc. This notice does not apply to Raymond James Bank, N.A., and Raymond James Trust, N.A., as these affiliates deliver their own privacy notices.	