Traditional IRA
Individual Retirement Account
ADDITIONAL INFORMATION

Purpose. This Organizer contains the forms necessary to establish a traditional individual retirement account (IRA). This Organizer should not be used to establish an inherited traditional IRA.

How to use this IRA Organizer. The individual establishing this IRA must complete the Application page. The IRA owner must sign the document. There are two detachable copies of the Application. The original signed copy of the Application should be kept by the trustee for its records. The second copy may be used by the trustee or IRA administration provider. The IRA owner should keep the remaining contents of the IRA Organizer. Community or marital property state laws may require spousal consent for nonspouse beneficiary designations.

FINANCIAL DISCLOSURE

The purpose of this Financial Disclosure is to provide you with an IRS required growth projection of the value of your IRA available for withdrawal at the end of each of the first five years of its existence and at the end of the years in which you attain the ages of 60, 65, and 70. Certain assumptions are applied that may vary from your actual investment provisions.

Three projection methods are provided for the situations where the nature of your initial investment allows for a reasonable projection. The fourth projection method is for initial investments whose growth cannot be reasonably projected.

The growth projection must be made assuming either a $1,000 contribution made on January 1 of each year or a $1,000 one-time contribution made on January 1 of your first year. The annual contribution represents an initial contribution that is a regular, SEP, or recharacterized regular Roth IRA contribution. One-time contributions include a rollover, transfer, recharacterized conversion, or recharacterized ineligible Roth IRA rollover contribution. These projected amounts are not guaranteed.

IRA FEES AND LOSS OF EARNINGS PENALTIES

This Section Applies To The Projection Method Selected.

The fees and penalties listed below may affect the projected value of your IRA. The disclosed fees and penalties will be included in that projection method applicable to your Financial Disclosure. Projection Method One cannot be used if an IRA Establishment Fee, Annual Service/Administration Fee, and/or certain Other boxes are checked below, including the Other box under Loss of Earnings Penalty.

Fees:
☐ None
☐ IRA Establishment Fee $___________
☐ Annual Service/Administration Fee of $___________ or ________% of assets will be charged at ☐ end ☐ beginning of each year for purposes of this projection.
☐ Transfer/Direct Rollover Fee $___________
☐ IRA Termination Fee $___________
☐ Other: $___________ or ________% of Assets
☐ Other: $___________ or ________% of Assets

Loss of Earnings Penalty (Check one):
☐ None ☐ 1-Month ☐ 3-Month
☐ 9-Month ☐ 6-Month ☐ Other:

PROJECTION METHODS (Check one):

☐ Projection Method One—Use Preprinted Tables.
At the end of this IRA agreement, preprinted financial disclosure tables provide you with the IRA's projected values. The assumptions used to calculate each table's projected IRA values are:
- Earnings rate - One-half (.5) percent compounded annually on a 365-day year.
- Projected values - Calculated using numbers rounded to the nearest one cent (0.01).
- Loss of earnings penalties - The 1-, 3-, and 6-month penalties are calculated on a 30-day month and a 360-day year.
- Calculated loss of earnings penalty - The 1-, 3-, and 6-month penalties are not rounded prior to subtraction from the No Penalty column's projected value.

Your IRA's values projected below are based on the following assumptions:

☐ Projection Method Two—Custom Projection.

☐ Annual Contributions.
☐ Rollover/Transfer (one-time) Contribution.

Year age on January 1 of this initial contribution year:____________________
Earnings Rate:____________________% 
Compounding Method:____________________

Loss of Earnings Calculation Method:

☐ Projection Method Three—See Separate Financial Disclosure and Assumptions Provided By Your IRA's Trustee.

☐ Projection Method Four—The Value of Your IRA Cannot be Reasonably Projected.

The value of your IRA is solely dependent on the performance of your IRA's investments such as mutual funds, stocks, bonds, and other securities and cannot be reasonably projected. However, we are required to provide the following information as part of this financial disclosure:

1. Earnings. The method for computing and allocating the earnings on your IRA investments may be found in the prospectus or similar materials applicable to your IRA investments. The method may vary depending on the provider and type of the investments.

2. Investments. The investments contained in your IRA will be provided directly by us, through us, or by an entity registered as a broker-dealer.

3. Investment Fees. Various fees may be applied to your IRA investments. The investment fees may include termination or surrender fees, loss of earnings penalties, sales commissions, management fees, trustee fees, and other assessments.

4. IRA Fees. IRA Fees were previously disclosed. If necessary, the specified fees are computed as follows: ____________________

Additional Documents. Applicable law or policies of the IRA trustee may require additional documentation such as IRS Form W-9, Request for Taxpayer Identification Number and Certification. The trustee may provide additional agreements and policies because of the possible levels of investment options.

For Additional Guidance. It is in your best interest to seek the guidance of a tax or legal professional before completing this document. For more information, refer to Internal Revenue Service (IRS) Publication 590, Individual Retirement Arrangements (IRAs), instructions to your federal income tax return, your local IRS office, or the IRS's web site at www.irs.gov.
Traditional IRA Application

Please print or type.

1 IRA OWNER INFORMATION

Name: _______________________________ IRA Account (Plan) Number: ____________________________
Address, City, State, and ZIP: ___________________________ Date of Birth: __________________
Social Security Number (SSN): ______________________ Gender: □ Male □ Female
Daytime Phone Number: ___________________________ E-mail (optional): ______________________

2 CONTRIBUTION INFORMATION

A. General Contribution Information

Investment Number: ___________________________ Amount $: ___________________________
Contribution Date: ___________________________ Tax Year: ___________________________

B. Contribution Type (Select one)

□ Regular/Spousal □ Catch-Up □ Rollover from a Traditional IRA or SIMPLE IRA
□ Simplified Employee Pension (SEP) □ Direct Rollover from an Eligible Retirement Plan
□ Rollover from an Eligible Retirement Plan □ Transfer from a Traditional IRA or SIMPLE IRA

3 DESIGNATION OF BENEFICIARY

At the time of my death, the primary beneficiaries named below will receive my IRA assets. If all of my primary beneficiaries die before me, the contingent beneficiaries named below will receive my IRA assets. In the event a beneficiary dies before me, such beneficiary’s share will be reallocated on a pro-rata basis to the other beneficiaries that share the deceased beneficiary’s classification as a primary or contingent beneficiary. If all of the beneficiaries die before me, my IRA assets will be paid to my estate. If no percentages are assigned to beneficiaries, or if the percentage total for any beneficiary classification exceeds 100 percent, the beneficiaries in that beneficiary classification will share equally. If the percentage total for each beneficiary classification is less than 100 percent, any remaining percentage will be divided equally among the beneficiaries within that class. This designation revokes and supersedes all earlier beneficiary designations which may apply to this IRA.

A. Primary Beneficiary

Percentage: ________ Name of Beneficiary: ___________________________
SSN or Taxpayer Identification Number: ___________________________
Relationship to IRA Owner: ___________________________
Beneficiary Date of Birth: ___________________________
Total 100%: ________

B. Contingent Beneficiary

Percentage: ________ Name of Beneficiary: ___________________________
SSN or Taxpayer Identification Number: ___________________________
Relationship to IRA Owner: ___________________________
Beneficiary Date of Birth: ___________________________
Total 100%: ________

4 SPOUSAL CONSENT

Community or marital property state laws may require spousal consent for a nonspouse beneficiary designation. The laws of the state in which the financial organization is domiciled, the IRA owner resides, the trust is located, the spouse resides, or this transaction is consummated should be reviewed to determine if such a requirement exists. Spousal consent for the beneficiary designation may also be required by financial organization policy.

Signature of Spouse: ___________________________ Date: ___________________________

5 SIGNATURES

I certify that the information provided by me on this Application is accurate, and that I have received a copy of IRS Form 5305, Traditional Individual Retirement Trust Account, a Disclosure Statement, and a Financial Disclosure. I agree to be bound by the terms and conditions found in the Agreement, Disclosure Statement, Financial Disclosure, and amendments thereto. I assume sole responsibility for all consequences relating to my actions concerning this IRA. I understand that I may revoke this IRA on or before seven (7) days after the date of establishment. My designation of the tax year for my contribution, and any election to treat a contribution as a rollover or recharacterization, is irrevocable. I indemnify and agree to hold the trustee harmless against any liabilities. I understand that the trustee cannot provide, and has not provided, me with tax or legal advice. I have been advised to seek the guidance of a tax or legal professional.

Signature of IRA Owner: ___________________________ Date: ___________________________
Signature of Trustee: ___________________________ Date: ___________________________
Amendments. We may make any or all of these changes at any time, including prospectively, to comply with any applicable requirements or to make a change that does not adversely affect you. We will provide you with written notice of any such change at least 30 days before the change becomes effective. If you do not wish to be bound by any such change, you may terminate your IRA under provisions consistent with the provisions of this Agreement and the IRA governing document. We will provide you with a written notice of the effective date of such termination. If you wish to continue to be subject to any such change, you must provide us with a written objection within 30 days of the receipt date of the amendment.

6. Notices and Debits. Any notice mailed to you will be deemed delivered and received by you five days after the postal due date. This five day period following the postal mark is the due date. Notices will be mailed to the last address for you on file with us. You must immediately notify us of any change in your address. If you do not provide us with prompt notice of a change in your address, we may provide you with notice in a delivery format other than by mail. Such formats may include electronic deliveries. Any notice, including terminations, change in personal information, or changes to specifications or IRA terms and conditions, will be deemed delivered to you when mailed to your last known address. All notices must be in writing unless our policies and procedures provide for oral notice.

7. Miscellaneous. The provisions of this Agreement are intended in accordance with the laws of, and venue in, the state of [State].

8. Disqualifications. Any provision of this Agreement that would disqualify the IRA will be disregarded to the extent necessary to maintain the account as an IRA.

9. Interpretation. If any part of this Agreement is deemed invalid, the remainder of the Agreement will remain in full force and effect.

10. Representations and Warranties. You represent that you and other persons you authorize to provide to us are not subject to any restriction or other restriction or restriction that would disqualify the account as an IRA.

11. Trustee. It is the responsibility of the named trustee to ensure that the IRA is maintained in accordance with this Agreement and all applicable federal and state law governing retirement plans.

12. Investment of Contributions. We will invest any contributions you make to the IRA in accordance with the instructions you provide.

13. Transferring IRA Contributions. The IRA may be transferred to another retirement plan or to another IRA at your request. We will provide you with a written statement of the transfer.

14. Administrator or Trustee. You agree to indemnify and hold us harmless from any claims, losses, expenses, or other liabilities incurred in connection with your IRA.
# Traditional IRA Application

Please print or type.

## 1. IRA OWNER INFORMATION

<table>
<thead>
<tr>
<th>Name</th>
<th>IRA Account (Plan) Number</th>
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<tr>
<th>Address, City, State, and ZIP</th>
<th>Social Security Number (SSN)</th>
<th>Date of Birth</th>
<th>Gender: ☐ Male ☐ Female</th>
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<th>Daytime Phone Number</th>
<th>E-mail (optional)</th>
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## 2. CONTRIBUTION INFORMATION

### A. General Contribution Information

<table>
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<tr>
<th>Investment Number</th>
<th>Amount $</th>
<th>Catch-Up</th>
<th>Contribution Date</th>
<th>Tax Year</th>
<th>Recharacterization</th>
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### B. Contribution Type (Select one)

- ☐ Regular Spousal
- ☐ Rollover from a Traditional IRA or SIMPLE IRA
- ☐ Rollover from an Eligible Retirement Plan
- ☐ Simplified Employee Pension (SEP)
- ☐ Direct Rollover from an Eligible Retirement Plan
- ☐ Transfer from a Traditional IRA or SIMPLE IRA

## 3. DESIGNATION OF BENEFICIARY

At the time of my death, the primary beneficiaries named below will receive my IRA assets. If all of my primary beneficiaries die before me, the contingent beneficiaries named below will receive my IRA assets. In the event a beneficiary dies before me, such beneficiary’s share will be reallocated on a pro-rata basis to the other beneficiaries that share the deceased beneficiary’s classification as a primary or contingent beneficiary.

If all of the beneficiaries die before me, my IRA assets will be paid to my estate. If no percentages are assigned to beneficiaries, or if the percentage total of any beneficiary classification exceeds 100 percent, the beneficiaries in that beneficiary classification will share equally. If the percentage total for each beneficiary classification is less than 100 percent, any remaining percentage will be divided equally among the beneficiaries within each class. This designation revokes and supersedes all earlier beneficiary designations which may apply to this IRA.

### A. Primary Beneficiary

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<tr>
<th>Percentage</th>
<th>Name of Beneficiary</th>
<th>SSN or Taxpayer Identification Number</th>
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### B. Contingent Beneficiary

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## 4. SPOUSAL CONSENT

Community or marital property state laws may require spousal consent for a nonspouse beneficiary designation. The laws of the state in which the financial organization is domiciled, the IRA owner resides, the trust is located, the spouse resides, or this transaction is consummated should be reviewed to determine if such a requirement exists. Spousal consent for the beneficiary designation may also be required by financial organization policy.

I Am Married. I understand that if I designate a primary beneficiary other than my spouse, my spouse must consent by signing below.

I Am Not Married. I understand that if I marry in the future, I must complete a new Designation of Beneficiary form, which includes the spousal consent documentation. I am the spouse of the IRA owner. Because of the significant consequences associated with giving up my interest in the IRA, the trustee has not provided me with legal or tax advice, but has advised me to seek tax or legal advice. I acknowledge that I have received a fair and reasonable disclosure of the IRA owner’s assets or property and any financial obligations for a community property state. In the event I have a legal interest in the IRA assets, I hereby give to the IRA owner such interest in the assets held in this IRA and consent to the beneficiary designation set forth in this Application.

Signature of Spouse | Date | Signature of Witness (if required) | Date |
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Signature of IRA Owner | Date |
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I certify that the information provided by me on this Application is accurate, and that I have received a copy of IRS Form 5305, Traditional Individual Retirement Account, a Disclosure Statement, and a Financial Disclosure. I agree to be bound by the terms and conditions found in the Agreement, Disclosure Statement, Financial Disclosure, and amendments thereto. I assume sole responsibility for all consequences relating to my actions concerning this IRA. I understand that I may revoke this IRA on or before seven (7) days after the date of establishment. My designation of the tax year for my contribution, and any election to treat a contribution as a rollover or recharacterization, is irrevocable. I indemnify and agree to hold the trustee harmless against any liabilities. I understand that the trustee cannot provide, and has not provided, me with tax or legal advice. I have been advised to seek the guidance of a tax or legal professional.

Signature of IRA Owner | Date |
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Signature of Trustee | Date |
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Traditional IRA Application

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1 IRA OWNER INFORMATION

(Name, address, and phone number above)

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<td>Direct Rollover from an Eligible Retirement Plan</td>
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B. Contingent Beneficiary

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Community or marital property state laws may require spousal consent for a nonspouse beneficiary designation. The laws of the state in which the financial organization is domiciled, the IRA owner resides, the trust is located, the spouse resides, or this transaction is consummated should be reviewed to determine if such a requirement exists. Spousal consent for the beneficiary designation may also be required by financial organization policy.

If I am married, I understand that if I designate a primary beneficiary other than my spouse, my spouse must consent by signing below.

[Signature of Spouse] Date [Signature of Witness (if required)] Date

If I am not married, I understand that if I marry in the future, I must complete a new Designation of Beneficiary form, which includes the spousal consent documentation.

I am the spouse of the IRA owner. Because of the significant consequences associated with giving up my interest in the IRA, the trustee has not provided me with legal or tax advice, but has advised me to seek tax or legal advice. I acknowledge that I have received a fair and reasonable disclosure of the IRA owner’s assets or property and any financial obligations for a community property state. In the event I have a legal interest in the IRA assets, I hereby give to the IRA owner such interest in the assets held in this IRA and consent to the beneficiary designation set forth in this Application.

5 SIGNATURES

I certify that the information provided by me on this Application is accurate, and that I have received a copy of IRS Form 5305, Individual Retirement Trust Agreement, a Disclosure Statement, and a Financial Disclosure. I agree to be bound by the terms and conditions found in the Agreement, Disclosure Statement, Financial Disclosure, and amendments thereto. I assume sole responsibility for all consequences relating to my actions concerning this IRA. I understand that I may revoke this IRA on or before seven (7) days after the date of establishment. My designation of the tax year for my contribution, and any election to treat a contribution as a rollover or recharacterization, is irrevocable. I indemnify and agree to hold the trustee harmless against any liabilities. I understand that the trustee cannot provide, and has not provided, me with tax or legal advice. I have been advised to seek the guidance of a tax or legal professional.

[Signature of IRA Owner] Date [Signature of Trustee] Date
TRADITIONAL INDIVIDUAL RETIREMENT ACCOUNT
(Under section 408(a) of the Internal Revenue Code)
The grantor and the trustee make the following agreement:

Article I. Except in the case of a rollover contribution described in section 402(c), 403(a)(4), 403(b)(7), 408(d), or 408(e)(4), the required minimum contribution to a simplified employee pension plan as described in section 408(a)(6) or a recharacterized contribution described in section 408A(d)(6), the trustee will accept only cash contributions up to $2,000 per year for tax years 2002 through 2004. That contribution limit is increased to $4,000 for tax years 2005 through 2007 and thereafter. For individuals who have reached the age of 50 before the close of the tax year, the contribution limit is increased to $2,500 per year for tax years 2002 through 2004, $4,500 for 2005 and 2006, and $6,000 for 2007 and thereafter. For tax years after 2008, the above limits will be increased to reflect a cost-of-living adjustment if any.

Article II. The grantor’s interest in the trust account is nonforfeitable.

Article III.
1. No part of the trust account funds may be invested in life insurance contracts, nor may the assets of the trust account be commingled with other property except as a contributions fund or common investment fund (within the meaning of section 408a(5)).
2. No part of the trust account funds may be invested in collectibles (within the meaning of section 408(m)(1) except as otherwise permitted by section 408(m)(3)), which provides an exception for certain gold, silver, and platinum coins, coins issued under the laws of any state, and certain bullion.

Article IV.
1. Notwithstanding any provision of this agreement to the contrary, the distribution of the grantor’s interest in the trust account shall be made in accordance with the following requirements, which shall otherwise comply with section 408(a)(6) and the regulations thereunder. The provisions of which are herein incorporated by reference.
2. The grantor’s entire interest in the trust account must be, or begin to be, distributed not later than the grantor’s required beginning date, April 1 following the calendar year in which the grantor reaches age 70 1/2 if the grantor elects, in good faith, acceptable to the trustee, to have the balance in the trust account distributed in:
   (a) A single sum or
   (b) Payments over a period not longer than the life of the grantor or the joint lives of the grantor and his or her designated beneficiary for the minimum distribution requirement may be satisfied by making a minimum annual distribution computed by

Article V.
1. The grantor agrees to provide the trustee with all necessary information to prepare any reports required by section 408(a) and Regulations sections 1.408-5 and 1.408-6.
2. The trustee agrees to submit to the Internal Revenue Service (IRS) and grant the reports prescribed by the IRS.

Article VI. Notwithstanding any other articles which may be added or incorporated the provisions of Articles I through III and this sentence will be controlling. Any additional articles inconsistent with section 408(a) and the related regulations will be invalid.

Article VII. This Agreement will be amended as necessary to comply with the provisions of the Code and the related regulations. Other amendments may be made in the discretion of the person or persons whose signatures appear on the Application that accompanies this Agreement.

Article VIII.
8.01 Your IRA Documents. This Internal Revenue Service (IRS) Forms 5305 series agreement for traditional IRAs, and any amendments or additional provisions to such agreement (the “agreement”) set forth the laws and conditions governing your individual retirement account (IRA) and your or, after your death, your beneficiary’s relationship with us. Your agreement will be accompanied by a disclosure statement, which sets forth various IRA rules in simpler language, and a financial disclosure.
8.02 Definitions. The IRS Forms 5305 series agreement contains a detailed definitions section. The definitions found in such section apply to this Agreement. The IRS refers to you as the grantor, and as the trustee, references to “you,” “your,” and “IRA owner” will mean the grantor, and “we,” “us,” and “our” will mean the trustee. The terms “you” and “your” will apply to you in the event you appoint a third party, or have a third party appointed on your behalf, to handle certain transactions affecting your IRA, such agent will be considered “you” for purposes of this Agreement. Additionally, references to “IRA” will mean the trust account.
8.03 Additional Provisions. Additional provisions may be attached to, and made a part of, this Agreement by either party. The provisions must be in writing, agreed to by us, and in a format acceptable to us.
8.04 Our Fees and Expenses. We may charge reasonable fees and be entitled to reimbursement for any expenses we incur in establishing and maintaining your IRA. We may charge the fees at any time by providing you with notice of such charge. We or our representative will provide you with fee disclosure and policies. Fees may be deducted directly from your IRA assets, and/or billed separately to you. Fees billed separately to you and paid by you may be claimed on your federal income tax return as miscellaneous itemized deductions. The payment of fees has no effect on your contributions. Additionally, we have the right to liquidate your IRA assets to pay such fees and expenses. If you do not direct us on the method of liquidation, we will liquidate the assets of your choice and will not be responsible for any losses or claims that may arise out of the liquidation.
8.05 Amendments. We may amend your IRA in any respect and at any time, including retroactively, to comply with applicable laws governing retirement plans and the corresponding regulations. Any other amendments shall require your consent, by action or no action, and will be preceded by written notice to you. Unless otherwise required, you are deemed to have automatically consent to an amendment, which means that your written approval is not required for the amendment to apply to the IRA. In certain instances the governing law or our policies may be applicable before an amendment can be applied to the IRA. If you want to withhold your consent to an amendment, you must provide us with a written objection within 30 days of the receipt date of the amendment.
8.06 Notice and Delivery. Any notice mailed to you will be deemed delivered and received when the postmark date. This fifth day following the postmark is the receipt date. Notices will be mailed to the last address we have in our records. You are responsible for ensuring that you have your proper mailing address. Upon your consent, we may provide you with notice in a delivery format other than by mail. Such formats may include various electronic delivery services. Any notice, including terminations, changes in personal information, or contributions mailed to us will be deemed delivered when actually received by us based on our ordinary business practices. All notices must be in writing unless our policies and procedures provide for oral notices.
8.07 Applicable Laws. This Agreement will be construed and interpreted in accordance with the laws of, and made and issued, in our state of domicile.
8.08 Disqualifying Provisions. Any provision of this Agreement that would disqualify the IRA will be disregarded to the extent necessary to maintain the account as an IRA.
8.09 Interpretation. If any question arises as to the meaning of any provision of this Agreement, then we shall be authorized to interpret any such provision, and our interpretation will be binding upon all parties.

8.10 Representations and indemnity. You represent that any information you or your agents provide to us is accurate and complete, and that your actions comply with this Agreement and applicable laws governing retirement plans. You understand that we have the right to rely on the information provided by you, and we have no duty to inquire about or investigate such information. We are not responsible for any losses or expenses that may result from your information, direction, or actions, including your failure to act. We agree to hold you harmless, to indemnify, and to defend us against any and all actions or claims arising from, and related to, the investments incurred by us and your actions. Additionally, you represent that it is your responsibility to seek the guidance of a tax or legal professional for your IRA issues.

We are not responsible for determining whether any contributions or distributions comply with this Agreement and/or the federal laws governing retirement plans. You are responsible for any taxes, judgement penalties or expenses incurred in connection with your IRA, or any losses that are a result of events beyond our control. We have no responsibility to process transactions until after we have received appropriate direction and documentation, and we have a reasonable opportunity to process the transactions. We are not responsible for interpreting or directing beneficiary designations or divisions, including separate accounting, court orders, penalty exception determinations, or other similar situations.

8.11 Investment of IRA Assets.

(a) IRA Investment Options. In our capacity as your IRA trustee, we provide various options concerning types of investments and investment direction. At the time you established or amended your IRA, we provided you with one or all of the following investment options: deposit investments, self-directed investments, or managed investments. This section describes each of the options. We will provide you with any required disclosures concerning your IRA investments.

(i) Deposit Investments Only. If you allow for deposit investments only, the deposit investments provided by us will be limited to savings, share, and/or money market accounts, and various certificates of deposit (CDs).

(ii) Self-Directed IRA Investments. If your IRA is self-directed, you may invest your contributions and IRA assets in various non-deposit investments. Non-deposit investments may include investments in property, annuities, mutual funds, stocks, bonds, and government, municipal, and U.S. Treasury securities, and other similar investments. Most, if not all, of the investments we offer are subject to investment risk and possible loss of principal. If you are not experienced in investing, you may wish to consult with a financial professional.

(iii) Managed Trust. If your IRA is managed by us, we will provide you with a managed trust or agency agreement, or other similar document that sets forth the terms and conditions governing our investment relationship.

(b) Investment Contributions. We will invest IRA contributions and reinvest your IRA assets as directed by you based on our then-current investment policies and procedures. If you fail to provide us with investment direction for a contribution, we will return or hold all or part of such contribution based on our policies and procedures. We will not be responsible for any loss of IRA income associated with your failure to provide us with investment direction.

(c) Directing Investments. All investment directions must be in a manner acceptable to us. You may invest in any IRA investments that you are qualified to purchase, and that we are authorized to offer and do offer at the time of the investment selection, and that are acceptable under applicable laws or regulations. You must purchase investments that are generally registered in our name or our nominee’s name (if applicable) for the benefit of your IRA. Specific investment information may be provided at the time of the investment.

Based on our policies, we may allow you to delegate the investment responsibility of your IRA to an agent by providing us with written notice of delegation in a format acceptable to us. We will review or guide your agent’s decisions, and you are responsible for the agent’s actions or failure to act. We are not responsible for directing your investments, or providing investment advice, including guidance on the suitability or potential market value of various investments. For investments in securities, we will exercise voting rights and other similar rights only at your direction, and according to our current policies and procedures.

(d) Investment Fees and Asset Liquidation. Certain investment-related fees, which apply to your IRA, must be charged to your IRA and cannot be paid by us. We have the right to liquidate your IRA assets to pay fees and expenses, federal tax levies, or other assessments on your IRA. If you do not direct us to do so, we will liquidate the assets in your IRA in a manner that we consider advisable, and we may be responsible for any losses or claims that may arise out of the liquidation.

8.12 Distributions. Withdrawal requests must be in a format acceptable to us, and/or on forms provided by us. We may require you, or your beneficiary after your death, to elect a distribution reason, provide documentation, and provide a proper tax identification number before we process a distribution. These withdrawals may be subject to taxes, withholding, and penalties. Distributions will generally be in cash or in kind based on our policies. In-kind distributions will be valued according to our policies at the time of the distribution.

Required minimum distributions will be based on Treasury Regulations 1.401(a)(9) and 1.401-6 in addition to our then-current policies and procedures. The required minimum distribution regulations are described within the Disclosure Statement. In the event you or your beneficiary after your death, fail to take a required minimum distribution we may do nothing, distribute your entire IRA balance, or distribute the amount of your required minimum distribution based on our own calculation.

8.13 Transfer and Rollover Contributions. We may accept transfers, rollovers, recharacterizations, and other similar contributions in cash or in kind from other IRAs, eligible retirement plans, and as allowed by law. Prior to completing such transactions we may require that you provide certain information in a format acceptable to us. In-kind contributions may be valued according to our policies and procedures at the time of the contribution.

8.14 Reports and Records. We will maintain the records necessary for IRS reporting on this IRA. Required reports will be provided to you, or your beneficiary after your death, and the IRS. If you believe that your report is inaccurate or incomplete, you may correct it in writing within 60 days of receiving the report date. Your investments may require additional state and federal reporting.

8.15 Termination. You may terminate this Agreement without our consent by providing us with a written notice of termination. A termination and the resulting distribution or transfer will be processed and completed as soon as administratively feasible following the receipt of proper notice. At the time of termination, we may retain any amount in your IRA necessary to cover any fees and expenses, taxes, or investment penalties.

8.16 Our Resignation. We may resign at any time by providing you with 30 days written notice prior to the resignation date, or within five days of our receipt of your written objection to an amendment. In the event you materially breach this Agreement, we can terminate this Agreement by providing you with five days prior written notice. Upon our resignation, you must appoint a qualified successor custodian or trustee. Your IRA assets will be transferred to the successor custodian or trustee once we have received appropriate direction. Transfers will be complete only after we have received our resignation notice and a complete list of your remaining IRA fees or expenses. At the time of termination, we may retain any amount necessary to cover any fees and expenses, taxes, or investment penalties. If you fail to provide us with acceptable transfer direction within 30 days from the date of the notice, we can transfer the assets to a successor custodian or trustee of your choice, distribute the assets to you in kind, or return the assets to the government, as applicable.

8.17 Successor Organization. If we merge with, purchase, or are acquired by another organization, such organization, if qualified, may automatically become the successor custodian or trustee of your IRA.

IRS FORM 5305 INSTRUCTIONS (Rev. 3-2002)

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

Form 5305 is a model trust account agreement that meets the requirements of section 408(a) and has been pre-approved by the IRS. A traditional individual retirement account (traditional IRA) is established after the form is fulfilled by the IRA trustee and the IRA trustee must be completed no later than the due date (excluding extensions) of the individual's income tax return for the tax year. This account must be created in the United States for the exclusive benefit of the grantor and his or her beneficiaries.

Do not file Form 5305 with the IRS. Instead, keep it with your records.

For more information on IRAs, including the required disclosures the trustee must give the grantor, see Pub. 590, Individual Retirement Arrangements (IRAs).

Definitions

Trustee. The trustee must be a bank or savings and loan association, as defined in section 408(n), or any person who has the approval of the IRS to act as trustee.

Grantor. The grantor is the person who establishes the trust account.

Identifying Number

The grantor's social security number will serve as the grantor's identification number (EIN) required for an IRA.

Traditional IRA for Nonworking Spouse

Form 5305 may be used to establish the IRA trust for a nonworking spouse. Contributions to an IRA trust account for a nonworking spouse must be made to a separate IRA trust account established by the nonworking spouse.

Specific Instructions

Article IV. Distributions made under this article may be made in a single sum, periodic payment, or a combination of both. The distribution option should be reviewed in the year the grantor reaches age 70 1/2 to ensure that the requirements of section 408(a)(6) have been met.

Article VIII. Any and all that follow it may be modified to include the appropriate provisions that are agreed to by the grantor and trustee to complete the agreement. They may include, for example, references to, definitions, investment powers, voting rights, corrective provisions, amendment and termination, removal of the trustee, trustee's fees, state law requirements, beginning date of distributions, accepting only cash, treatment of excess contributions, prohibited transactions with the grantor, etc. Attach additional pages if necessary.
TRADITIONAL IRA DISCLOSURE STATEMENT

Right to Revoke Your IRA. With some exceptions, you have the right to revoke this individual retirement account (IRA) within seven days of receiving this Disclosure Statement. If you revoke your IRA, we will return your entire IRA contribution without any adjustment for items such as sales commissions, administrative expenses, or fluctuation in market value. Exceptions to your right of revocation include that you may not revoke an IRA established with a recharacterized contribution, nor do you have the right to revoke upon amendment of this Agreement.

You may revoke your IRA by providing us with written notice. The revocation notice may be mailed by first-class mail, or hand delivered to us. If your notice is mailed by first-class, postage pre-paid mail, the revocation will be deemed mailed on the date of the postmark.

If you have any questions or concerns regarding the revocation of your IRA, please call us at (telephone number, address, and contact name), to be used for communications, can be found on the application that accompanies this Disclosure Statement and Internal Revenue Service (IRS) Forms 5305 series agreement.

This Disclosure Statement. This Disclosure Statement provides you, and your beneficiaries after your death, with a summary of the rules and regulations governing this IRA.

Definitions. The IRS Form 5305 series agreement for traditional IRAs contains a detailed definitions section. The definitions found in such section apply to this Agreement. The IRS refers to you as the grantor, and us as the trustee. References to “you,” “your,” and “IRA owner” will mean the grantor, and “we,” “us,” and “our” will mean the trustee. The terms “you” and “your” will apply to you. In the event you appoint a third party, or have a third party appointed on your behalf to handle certain transactions affecting your IRA, such third party will be considered your agent, and therefore, “you” for purposes of this Agreement. Additionally, references to “IRA” will mean the trust account.

For Additional Assistance. It is in your best interest to seek the guidance of a tax or legal professional before completing any IRA establishment documents. Your first reference for questions concerning your IRA should be the IRS Forms 5305 series agreement, any additional provisions or amendments to such document, and this Disclosure Statement. For more information, you can also refer to IRS Publication 590, Individual Retirement Arrangements (IRAs), instructions to your federal income tax return, your local IRS office, or the IRS’s web site at www.irs.gov.

IRA Restrictions and Approval:
1. IRS Form 5305 or 5305-A Agreement. This Disclosure Statement and the IRS Forms 5305 series agreement, amendments, and additional provisions, set forth the terms and conditions governing your traditional IRA. Such documents are the “Agreement.”
2. Individual Benefit. This IRA must be for the exclusive benefit of you and, upon your death, your beneficiaries. The IRA must be established in your name and shall not be used for the benefit of any other person or entity.
3. Beneficiary Designation. By completing the appropriate section on the corresponding IRA application you may designate any person(s) as your beneficiary to receive your IRA assets upon your death. You may also change or revoke an existing designation in such manner and in accordance with such rules as your IRA trustee prescribes for this purpose. If there is no beneficial designation on file at the time of your death, or if none of the beneficiaries on file are alive at the time of your death, your IRA assets will be paid to your estate. To modify or revoke the beneficiary designation on file at the time of your death, will be fully processed in doing so, and will have no liability whatsoever to any person making a claim to the IRA assets under a subsequently filed designation or for any other reason.
4. Cash Contributions. Regular or annual IRA contributions must be in cash, which may include a check, money order, or wire transfer, unless the contributions are rollover, transfer, or other similar transactions. It is within our discretion to accept in-kind contributions for rollovers, transfers, or recharacterizations.
5. IRA Trustee. An IRA trustee must be a bank, federally insured credit union, savings and loan association, trust company, or other entity, which is approved by the Secretary of the Treasury to act as an IRA trustee.
6. Prohibition Against Life Insurance and Commingling. None of your IRA assets may be invested in life insurance contracts, or commingled with other property, except in a common trust fund or common investment fund.
7. Nonforfeiture Benefits. The assets in your IRA are not forfeitable.
8. Collectibles. Generally, none of your IRA assets may be invested in collectibles, including any work of art, rug, or antique, metal or gem, stamp or coin, alcoholic beverage, or any other tangible personal property. If we allow, you may invest your IRA assets in the following coins and bullion: certain gold, silver, and platinum coins minted by the United States; a coin issued under the laws of any state; and any gold, silver, platinum, and palladium bullion of a certain fineness, and only if such bullion is held by us. For additional guidance on collectibles, see Section 408(m)(2) of the Internal Revenue Code (IRC).
9. Tax-Free Rollovers. You may be eligible to make a rollover contribution, in cash or in kind, to an IRA or certain employer-sponsored eligible retirement plans. Rollovers to and from IRAs and eligible retirement plans are described in greater detail elsewhere in this Disclosure Statement.
10. Required Minimum Distribution Rules. Your IRA is subject to the required minimum distribution rules summarized in this Agreement.
11. No Prohibited Transactions. If you engage in a prohibited transaction, the IRA loses its tax exempt status as of the first day of the year. You must include the fair market value of your IRA as of that first day in your gross income for the year during which the prohibited transaction occurred, and pay all applicable tax penalties.
12. No Pledging. If you pledge all or a portion of your IRA as security for a loan, the portion pledged will be treated as a distribution to you, and the taxable portion will be included in gross income, and may be subject to the 10 percent premature-distribution penalty tax.
13. IRS Approval of Form. This Agreement includes an IRS Forms 5305 series agreement. This IRS document has been approved by the IRS. This approval is not a guarantee that the IRA will exist, and is not an endorsement of the investments provided by us, or the operation of the IRA.
14. State Laws. State laws may affect your IRA in certain situations, including deductions, beneficiary designations, agency relationships, consent, taxes, withholding, and reporting.

IRA Eligibility and Contributions.

1. Regular or Annual IRA Contribution. An annual contribution, commonly referred to as a regular contribution, is your contribution for the tax year, and is based on your and/or your spouse’s compensation. Your designation of the tax year for your contribution is irrevocable. You may direct all or a portion of any tax refund directly to an IRA beginning January 1, 2007.
2. Compensation for Eligibility. You are eligible to contribute to your IRA if you are younger than age 70½ during the entire tax year (for which your contribution applies), and you have compensation (also referred to as earned income).
3. Contributions. Contributions include wages, salary, tips, bonuses, and other amounts received for performing personal services, and earned income from self-employment. Compensation does not include earnings and profits from property such as dividends, interest, or capital gains, or pension, annuity, or deferred compensation plan amounts. Your compensation includes any taxable alimony or separate maintenance payments you may receive under a divorce decree or separate maintenance agreement.
4. Catch-up Contributions. Catch-up contributions are IRA contributions made by individuals who are age 50 and older. You are eligible to make catch-up contributions if you meet the eligibility requirements for regular contributions and you attain age 50 by the end of the taxable year for which a catch-up contribution is being made.
5. SEP and SIMPLE IRA Contributions. Your employer may make simplified employee pension (SEP) plan contributions to this IRA in addition to your own regular IRA contributions. Your employer is responsible for verifying the SEP eligibility requirements and determining the SEP contribution amount. This IRA cannot accept Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) IRA contributions from your employer.
6. Maximum Contribution Limits. Your regular and catch-up IRA contributions are limited to the lesser of 100 percent of your and/or your spouse’s compensation or the dollar amounts set forth on the following chart.

<table>
<thead>
<tr>
<th>Contribution Tax Year</th>
<th>Regular Contribution Limit</th>
<th>Catch-up Contribution Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008 and 2009</td>
<td>$5,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>2010 and later</td>
<td>$5,000 + COLA*</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

*The regular IRA contribution limits are subject to annual cost-of-living adjustments (COLAs).
7. Contribution Deadline. You may make regular and catch-up IRA contributions any time for a taxable year up to and including your federal income tax return due date, excluding extensions, for that taxable year. The due date for most taxpayers is April 15. The deadline may be extended in some situations. Examples include a presidentially declared disaster, a terrorist or military action, or service in a combat zone.
8. Roth IRA and Traditional IRA Contribution Limit. Your combined regular and catch-up traditional IRA and Roth IRA contributions may not exceed the maximum contribution limits set forth in the previous chart.
Tax Deductions. Tax deductions apply only to your regular and catch-up IRA contribution amount, and the deduction may never exceed your maximum regular and catch-up contribution amount for the contribution year. Your deduction depends on whether you and your spouse (if applicable) are active participants, and your modified adjusted gross income (MAGI). Your MAGI is your adjusted gross income from your federal income tax return for the contribution year with certain subtractions and additions. For more information on MAGI, see the instructions to your federal income tax return or IRS Publication 590, Individual Retirement Arrangements (IRAs).

1. Active Participant. You could be an active participant in one of the following employer-sponsored retirement plans:
   a. a qualified pension, profit sharing, 401(k), money purchase pension, employee stock ownership plan, or stock bonus plan;
   b. a SEP plan;
   c. a SIMPLE IRA or SIMPLE 401(k) plan;
   d. a qualified annuity plan of an employer;
   e. a tax-sheltered annuity plan for employees of certain tax-exempt organization or public schools;
   f. a Section 501(c)(3) trust;
   g. an H.R. 10 or Keogh plan (for self-employed individuals); or
   h. a plan established by the United States, a state, or political subdivision of the state or by an agency or instrumentality of such entity (excluding certain Section 457 plans).

For assistance in determining whether you (or your spouse) are an active participant, see your employer or a tax professional. IRS Form W-2, Wage and Tax Statement, as provided by your employer, should indicate whether you are an active participant.

2. Deduction Limits. If you are not an active participant, your entire regular contribution to your IRA is generally deductible. Your marital status may affect your deduction amount. If you are an active participant, the amount you can deduct depends on your MAGI for the tax year for which the contribution applies. The following chart shows how your active participant status and filing status and MAGI affect your deduction. If you are an active participant, the greater your MAGI, the lesser the amount you may deduct.

<table>
<thead>
<tr>
<th>MAGI Thresholds</th>
<th>Filing Status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single, Active Participant</td>
</tr>
<tr>
<td>$65,000 $60,000</td>
<td>$85,000 $105,800</td>
</tr>
<tr>
<td>$159,000 $169,000</td>
<td>$159,000 $169,000</td>
</tr>
</tbody>
</table>

* The MAGI thresholds are subject to annual cost-of-living adjustments.

3. Deduction Calculation. If your MAGI is equal to or less than the applicable Low End number in the chart based on your tax-filing status, then you may deduct your entire regular and catch-up IRA contribution. If your MAGI meets or exceeds the High End number, you may not deduct any portion of your contribution. If your MAGI is between the Low End and High End numbers, which is the phased-out range, see your tax or legal professional for assistance in determining your deduction amount. IRS Publication 590, Individual Retirement Arrangements (IRAs), and the instructions to your federal income tax return also contain helpful calculation information.

4. Non deductible Contributions. You may make nondeductible contributions to your IRA if you are not able to, or choose not to, deduct your contributions. You report nondeductible contributions to the IRS on Form 8606, Nondeductible IRAs, which is attached to your federal income tax return for the year of the contribution. Failure to report nondeductible contributions, or the understatement of nondeductible contributions, may result in IRS penalties.

Nonrefundable Tax Credit. You may be eligible to take a tax credit for your regular IRA contributions. The credit is equal to a percentage of your qualified contributions up to $2,000. The credit cannot exceed $1,000 for any tax year, and is in addition to any deduction that may apply. To be eligible for the tax credit, you must be age 18 or older by the end of the applicable tax year, not a dependent of another taxpayer, not a full-time student, and satisfy certain restrictions on distributions.

5. Moving Assets To and From IRAs. The transfer of assets from one IRA to another IRA, or from an IRA to a non-IRA, or vice versa, may be subject to early withdrawal tax penalties if the funds are not used for certain qualifying distributions. The IRS has published rules to guide you in making such transfers.

6. IRA-to-IRA Transfers. You may transfer all or a portion of your traditional IRA assets from one traditional IRA to another traditional IRA. An IRA transfer means that the IRA assets move from one IRA to another IRA, in a manner that prevents you from cashing or liquidating the IRA assets, or even depositing the assets anywhere except in the receiving IRA. Transfers are not taxable or reportable, and the IRS does not impose timing or frequency restrictions on transfers. You may be required to complete a transfer authorization form prior to transferring your IRA assets.

7. IRA-to-IRA Rollovers. An IRA rollover is another way to move assets tax-free between IRAs. You may roll over all or a portion of your IRA assets by taking a distribution from one IRA and recharacterizing it as a rollover contribution into the same or another IRA. A rollover contribution is irrevocable. You must report your IRA rollover to the IRS on your federal income tax return. Your contribution may only be designated as a rollover if the IRA distribution is deposited within 60 calendar days following the date you receive the distributed assets. The 60-day period may be extended to 120 days for a first-time homebuyer distribution where there is a delay or conflict in the purchase or construction of the home. You are limited to one rollover per IRA per 12-month period, and the distribution amount, including the IRA assets rolled over, are subject to this 12-month rule. The 12-month period begins on the day after you receive a distribution that will be properly rolled over into an IRA. The 12-month rule does not apply to rollovers related to first-time homebuyer distributions.

8. Rollovers and Transfers from SIMPLE IRAs. You may not roll over or transfer assets from a SIMPLE IRA to a traditional IRA or other eligible retirement plan until two years have passed since the date on which you first participated in your employer’s SIMPLE IRA. If you participated in SIMPLEs of different employers, the initial contribution date and two-year period are determined separately for SIMPLE IRA assets from each employer.

9. Rollovers from Employer-Sponsored Eligible Retirement Plans. If certain requirements are met, you may either directly or indirectly roll over assets from an eligible retirement plan, sponsored by your employer, into your IRA. Your plan administrator or employer is responsible for determining the amount of your qualified retirement plan assets that are eligible for rollover to an IRA or other eligible retirement plan.

a. Eligible Retirement Plan. IRC Section 402(c)(8)(B) defines eligible retirement plans. Such plans include qualified trusts under IRC Section 401(a), annuity plans under IRC Section 403(a), annuity contracts under IRC Section 403(b), and certain governmental IRC Section 457 plans.

b. Eligible Distribution. Not all distributions from an employer-sponsored eligible retirement plan are eligible for rollover to an IRA. The most common distributions, which are not eligible for rollover, include required minimum distributions, defaulted loans, substantially equal periodic payments as defined in IRC Section 402(c)(4)(A), distributions paid to nonspouse beneficiaries, and hardship distributions. Your employer determines which assets may not be rolled over, and must provide you with an IRC Section 402(f) notice of taxation, which explains the tax issues concerning distributions.

c. Direct Rollover. A direct rollover moves eligible retirement plan assets from your employer-sponsored eligible retirement plan to your IRA in a manner that prevents you from cashing or liquidating the plan assets, or even depositing the assets anywhere except in the receiving IRA. A direct rollover is reported to the IRS but, if properly completed, the transaction is not subject to tax or penalty. There are no IRS limitations, such as the 60-day period or 12-month rule, on direct rollovers. This Agreement should not be used for a direct rollover from an eligible retirement plan to an inherited traditional IRA.

d. Indirect Rollover and Withholding. An indirect rollover begins with a plan distribution made payable to you. If you receive distributions during the tax year totaling more than $200, your employer is required to withhold 20 percent on the taxable portion of your eligible rollover distribution as a prepayment of federal income taxes on distributions. You may make up the 20 percent withholding from your own funds at the time you deposit the distribution into an IRA. If the 20 percent is not made up at the time you deposit your distribution into an IRA, that portion is generally treated as taxable income. If you are younger than age 59½, you are subject to a 10 percent premature-distribution penalty tax on the taxable amount of the distribution that is not rolled over, unless a penalty tax exception applies. Your distribution is only eligible to be contributed to an IRA during the 60 days following your receipt of a plan distribution. Your decision to contribute the assets to the IRA as a rollover contribution is irrevocable. The 12-month rule does not apply to rollovers from employer-sponsored eligible retirement plans. State withholding may apply to eligible rollover distributions.

e. Separate or Conduit IRA. In certain cases, it may be to your benefit to make the rollover contribution into a separate or conduit IRA. Conduit IRAs can provide individuals with a means of tracking IRA assets from different sources, which may be subject to certain restrictions or favorable tax treatment.

5. Waiver of the 60-Day Period. The Secretary of the Treasury may waive the 60-day period for completing rollovers in certain situations such as casualty, disaster, or other events beyond the reasonable control of the individual who is subject to the 60-day period.

6. Traditional IRA to Employer-Sponsored Eligible Retirement Plans. You may directly or indirectly roll over a taxable distribution from your IRA to an employer-sponsored eligible retirement plan which accepts rollover contributions. Nontaxable or non deductible IRA assets may not be rolled over...
into employer-sponsored eligible retirement plans. You can generally roll over, to employer-sponsored eligible retirement plans, only the aggregate taxable balance in all of your traditional IRAs and SIMPLE IRAs. The 12-month rule does not apply to these rollovers.

7. Transfers Due to Divorce. Your former spouse, pursuant to a divorce decree or legal separation order, may transfer assets from your traditional IRA to his or her traditional IRA.

8. Qualified Reserved Contributions. If you are a qualified reservist ordered or called to active duty after September 11, 2001 for more than 179 days (or for an indefinite period), and take an IRA distribution or take certain elective deferrals from an eligible retirement plan after September 11, 2001, and before the end of your active duty, you may make one or more contributions of these distributions or deferrals to your traditional IRA or SIMPLE IRA within 60 days of the end of such active duty and have them be treated as if they were contributions to your traditional IRA or SIMPLE IRA. See IRS Publication 590 for details.

9. Qualified Settlement Income. You may roll over certain qualified settlement income (e.g., an amount received in connection with the Exxon Valdez litigation) to your IRA under limits provided by law. Generally, the 12-month rule does not apply to such rollovers. It is in your best interest to seek the guidance of a tax or legal professional before taking advantage of such rollover and/or taking such assets from the IRA.

Movement of Assets Between Traditional and Roth IRAs.

1. Traditional IRA or Roth IRA Conversions. You are eligible to convert all or a portion of your traditional IRA assets to Roth IRA assets if your MAGI is defined in the instructions to your federal income tax return, is not more than $100,000 for the year of the IRA distribution. The $100,000 MAGI limit does not apply after December 31, 2009. Your conversion assets (excluding pro-rated non-deductible contributions) are subject to federal income tax. Your conversion must be reported to the IRS. The 10 percentage point minimum penalty tax does not apply to conversions. If you elect to convert your assets using a rollover transaction, the 60-day rule applies. The 12-month rule does not apply to conversions. If you are married, and you and your spouse are filing separate federal income tax returns, you are not eligible to convert your traditional IRA assets to Roth IRA assets for a tax year if your spouse is a Roth IRA holder as of January 1, 2010.

2. Traditional IRA and Roth IRA Recharacterizations. You may recharacterize, or choose to treat all or a portion of your regular and catch-up traditional IRA contribution as a regular Roth IRA contribution. Similarly, you may recharacterize your regular and catch-up Roth IRA contribution as a regular traditional IRA contribution. You may cancel a conversion through a recharacterization of all or a part of the amount of the conversion converted from a traditional IRA to a Roth IRA. You may also recharacterize the amount rolled or directly rolled over to a Roth IRA from an eligible retirement plan if it is determined you were ineligible to complete such rollover. A recharacterization election is irrevocable. You must complete a recharacterization no later than your federal income tax-filing due date, including extensions, for the year in which you made the contribution. If you timely file your federal income tax return, you may still recharacterize as late as the due date for filing your return (including extensions) for the year in which you made the recharacterization. Recharacterizations must occur by transfer, which means that the assets, adjusted for gains and losses on the recharacterized amount, must be transferred into another IRA. The recharacterized contribution is treated as though you deposited it into the second IRA on the same day you actually deposited it in the first IRA. Recharacterization transactions are reported to the IRS. The election to recharacterize may be revoked only if you receive a new notice of recharacterization, as defined by the Tax Code.

3. Traditional IRA to Roth IRA Recontributions. A reconversion occurs when all or a portion of traditional IRA assets previously converted to a Roth IRA are reconverted back to a traditional IRA and then converted again. After reconversion, if you want to continue to contribute to your traditional IRA, you must make a contribution to the traditional IRA within 60 days of the beginning of the year following the year the amount was converted, or (2) the end of the 30-day period following the day of the reconversion. In other words, you cannot reconvert in the same year as the first conversion. Reconversion transactions are reported to the IRS.

IRA Distributions. You or, after your death, your beneficiary may take an IRA distribution in one of the following kinds based on our policies, at any time. However, depending on the timing and amount of your distribution you may be subject to income taxes and/or penalty taxes.

1. Removal of Excess Contributions. You may withdraw all or a portion of your excess contribution and attributable earnings before your federal income tax return due date, including extensions, for the taxable year for which you made the contribution. The excess contribution amount distributed will not be taxable, but the attributable earnings on the contribution will be taxable in the year in which you made the contribution. You must also be subject to the 10 percentage point minimum penalty tax. In certain situations, you may treat your excess as a regular and catch-up IRA contribution for the year after you timely file your federal income tax return, you may still remove your excess contribution, plus attributable earnings, as late as October 15 for calendar year filers.

2. Distributions Unrelated to a Beneficiary's Death. You may withdraw all or a portion of your regular and catch-up IRA contribution and attributable earnings in the same manner as an excess contribution. However, you cannot apply your unrequired contribution as a regular IRA contribution for a future year. The unrequired contribution amount distributed will not be taxable, but the attributable earnings on the contribution will be taxable in the year in which you made the contribution, and may be subject to the 10 percentage point minimum penalty tax. If you timely file your federal income tax return, you can still remove your excess contribution, plus attributable earnings, as late as October 15 for calendar year filers.

3. Distribution of Nondeductible and Nontaxable Contributions. If any of your traditional IRAs or SIMPLE IRAs contain nontaxable contributions or rollovers of nontaxable distributions from employer-sponsored eligible retirement plans, any distributions you take from any of your traditional IRAs or SIMPLE IRAs, that are not rolled over, will return to you a proportionate share of the nontaxable contributions and rollovers to the extent that the nontaxable contributions and rollovers that you have in your traditional IRAs or SIMPLE IRAs at the end of the tax year of your distributions. IRS Form 8606, Nondeductible IRAs, has been specifically designed to calculate this proportionate return. You must complete IRS Form 8606 each year you take distributions under these circumstances, and attach it to your tax return for that year to validate the nontaxable portion of your IRA distributions reported for that year.

4. Qualified Health Savings Account (HSA) Funding Distribution. If you are an HSA eligible individual, you may elect to take a qualified HSA funding distribution from your IRA (not including ongoing SEP or SIMPLE IRAs) to the extent such distribution is contributed to your HSA in a trustee-to-trustee transfer. This amount is aggregated with all other annual contributions and is subject to your annual contribution limit. A qualified HSA funding distribution election is irrevocable and is generally available once in your lifetime. A testing period applies. The testing period for this provision begins with the month of the contribution to your HSA and ends on the last day of the 12th month following such month. If you are not an eligible individual for the entire testing period, unless you die or become disabled, the amount of the distribution made under this provision will be includable in gross income for the tax year of the month you are no longer an eligible individual, and is subject to a 10 percentage point penalty tax.

5. Tax-Free Distributions to Charities. If you have attained age 70 1/2, you may make tax-free distributions directly from your IRA to a qualified charitable organization. Tax-free distributions are limited to $100,000 per year and only apply to distributions made through December 31, 2009. This deadline is subject to extension by an act of Congress.

Required Minimum Distributions for You.

1. After Age 70 1/2, Your first required minimum distribution (RMD) must be taken by April 1, 2010, for the calendar year in which you attain age 70 1/2, which is your required beginning date. Second year and subsequent distributions must be taken by December 31 of each such year. An RMD is taxable in the calendar year you receive it.

2. Distribution Calculations. Your RMD will generally be calculated by dividing your previous year-end adjusted balance in your IRA by a factor from the uniform lifetime table provided by the IRS. This table is indexed to your anticipated life expectancy. The life expectancy tables used in computing your RMDs are based on your age, the year you attained age 70 1/2, and the year in which you retire. If you are the beneficiary named a beneficiary and regardless of the age or type of beneficiary you may have named. However, if for any distribution year, you have as your only named beneficiary the entire year, your spouse, who is more than ten years younger than you, the uniform lifetime table will not be used. To calculate your RMD for that year you will use the age of you and your spouse at the end of that year to determine a joint life expectancy factor from the IRS’s joint and life table. If you are divorced and not remarried, you can either name a new beneficiary or you can use your new joint and life table to determine your new RMD. If you are divorced and remarried, or if your former spouse is no longer your sole beneficiary, you must use your old joint and life table to determine your RMD. If you are divorced and remarried, and your former spouse is a beneficiary who was married to you at the time your RMDs began, you can continue to use the joint and life table provided for married couples to determine your RMD. If you are divorced and remarried, and your former spouse is a beneficiary who was married to you at the time your RMDs began, you can continue to use the joint and life table provided for married couples to determine your RMD.

3. Multiplying IRAs. If you have more than one traditional IRA or SIMPLE IRA you must calculate a separate RMD for each one. You may, however, take the aggregate total of your RMDs from any one or more of your personal traditional IRAs or SIMPLE IRAs.

4. Rollovers of RMDs. An RMD must be satisfied before you can roll over any portion of your IRA account balance. The first distributions made during a year will be considered RMDs and can be satisfied by earlier distributions from your other traditional IRAs or SIMPLE IRAs that are aggregated. Any RMD that is rolled over will be fully taxable and considered in excess contributions until rolled over.

5. Transfers of RMDs. Transfers are not considered distributions. You can transfer any portion of your traditional IRA or SIMPLE IRA at any time during the year provided you satisfy your aggregate RMDs before the end of the distribution year.

RMDs For Your Beneficiaries. Your beneficiaries will generally have until December 31 of the year following your death to begin RMDs. Exceptions exist for your surviving spouse and for any beneficiary who must distribute or chooses to distribute his/her share of your traditional IRA within a five-year period. If your death occurs on or after your required beginning date, your beneficiaries must withdraw any of your RMDs that you had not received during the year of your death.

1. Distribution Calculations in General. Most beneficiaries will use a single life expectancy method to satisfy these RMDs unless they elect the five-year rule. The five-year rule requires your beneficiary to completely withdraw all of the RMDs from the traditional IRAs by the end of the fifth year following your death. The single life expectancy factor, using the IRS’s single life table, will be determined by
using the age on December 31 of the oldest designated beneficiary unless
multiple beneficiaries exist and separate accounting applies. This initially
determined factor is reduced by one for each subsequent year’s calculation.

This general rule for determining life expectancy applies if your IRA has at
least one designated beneficiary, whether your death occurs before or on
after your required beginning date. However, if you die on or after your
required beginning date, your remaining life expectancy, determined in your
death year and reduced by one in each subsequent year, may be used to
determine the distribution each year. This is true if your remaining life
expectancy is longer than the beneficiary’s life expectancy that same year,
determined in the year after your death and reduced by one in each subsequent
year, or if your IRA is treated as having no designated beneficiary.

2. Designated Beneficiary. A designated beneficiary is any named beneficiary
who has an interest in your IRA on the determination date, which is September
30 of the year following your death year. Named beneficiaries who completely
distribute their interests in your IRA, or completely disclaim their interests in
your IRA, under IRC Section 2518, will not be considered when designated
beneficiaries are determined. Named beneficiaries who die after your death but
before the determination date will still be considered for the sake of
determining the distribution period. If any named beneficiary that is not an
individual, such as an estate or charity, has an interest in your IRA on the
determination date, and separate accounting does not apply, your IRA will be
treated as having no designated beneficiary.

If you name a qualified trust, which is defined in Treasury Regulation 1.401(a)(9)-4, Q&A 5, as your IRA beneficiary, the beneficiaries of the
qualified trust are treated as the beneficiaries of your IRA for purposes of
determining designated beneficiaries and the appropriate life expectancy period
after your death. A qualified trust provides documentation of its beneficiaries
to the trustee.

3. Death Before Your Required Beginning Date With No Designated
Beneficiary. If you die before your required beginning date and your IRA is
treated as having no designated beneficiary, your named beneficiaries will be
required to completely withdraw your IRA assets by the end of the fifth year
following your death year.

4. Death On or After Your Required Beginning Date With No Designated
Beneficiary. If you die on or after your required beginning date and your IRA
is treated as having no designated beneficiary, RMDs will continue to your
named beneficiaries over your remaining single expectancy as determined in
your death year. Once determined, this life expectancy factor will be reduced
by one for each subsequent year of the distribution period.

5. Spouse Beneficiary. If your spouse is your only designated beneficiary on the
determination date or if there are multiple designated beneficiaries and separate
accounting applies, he/she will use his/her age each year to determine the life
expectancy factor for calculating that year’s RMD. If your spouse is the only
designated beneficiary, or if there are multiple designated beneficiaries and
separate accounting applies, and you die before your required beginning date,
your surviving spouse can postpone commencement of his/her RMDs until the
end of the year in which you would have attained age 70½. If you die on or
after your required beginning date, your surviving spouse will use the longer of
his/her single life expectancy, determined each year after the death year using
his/her attained age, or your remaining single life expectancy determined in
your death year and reduced by one each subsequent year.

If your spouse is the only designated beneficiary or if there are multiple
designated beneficiaries and separate accounting applies, he/she can treat your
IRA as his/her own IRA after your death. This generally happens after any of
your remaining RMD amount for the year of your death has been distributed.
This is not available to your surviving spouse if he/she is the sole beneficiary
of a qualified trust that is named as beneficiary of your IRA.

Your spouse beneficiary could take a distribution of his/her share of your
IRA and roll it over to an IRA of his/her own.

6. RMDs to Multiple Beneficiaries. Our policy may allow your beneficiaries
to name their own successor beneficiaries to your IRA. A successor beneficiary
would receive any of your IRA assets that remain after your death and the subsequent death of your beneficiaries. This distribution
would be in accordance with Article IV.3 of the Agreement, and generally
would not allow a successor beneficiary to calculate RMDs based on his/her
own life expectancy.

7. Separate Accounting. Our policies may permit separate accounting to be
applied to your IRA for the benefit of your beneficiaries. If permitted, separate
accounting must be applied in accordance with Treasury Regulation 1.401(a)(9)-8, Q&A 2 and 3. A beneficiary is considered the only designated
beneficiary of the other share of the IRA assets if separate accounting applies.

Federal Income Tax Status of Distributions

1. Taxation. IRA distributions which are not rolled over will be taxed as income
in the year distributed except for the portion of your aggregate SIMPLE IRA
and traditional IRA distributions that represents your nondeductible contributions and/or nontaxable rollover amounts. You may also be subject to state or local taxes and withholding on your IRA distributions.

2. Earnings. Earnings, including gains and losses, on your IRA will not be subject to federal income taxes until they are considered distributed.

3. Ordinary Income Taxation. Your taxable IRA distribution is usually included in
gross income in the distribution year. IRA distributions are not eligible for
special tax treatments, such as ten year averaging, that may apply to other
employer-sponsored retirement plan distributions.

Estate and Gift Tax. The designation of a beneficiary to receive IRA distributions
upon your death will not be considered a transfer of property for federal gift tax
purposes. Upon your death, the value of all assets remaining in your IRA will
usually be included in your gross estate for federal estate tax purposes, regardless of the
named beneficiary or manner of distribution. There is no specific estate tax exclusion for assets held within an IRA. After your death, beneficiaries should pay
careful attention to the rules for the disclaiming any portion of your IRA under IRC
Section 2518.

Federal Income Tax Withholding. IRA distributions are subject to federal income tax
withholding unless you or, upon your death, your beneficiary affirmatively elect
to have no withholding apply. The required federal income tax withholding rate is
10 percent of the distribution. Upon your request for a distribution, by providing IRS
Form W-4P or an appropriate substitute, we will notify you of your right to waive
withholding or elect to have greater than 10 percent withheld.

Annual Statements. Each year we will furnish to you and the IRS with statements
reflecting the activity in your IRA. You and the IRS will receive IRS Forms 5498
and 1099-R. IRS Form 5498 indicates the fair market value of the account, including IRA contributions, for the year. IRS Form 1099-R reflects your IRA distributions for the year.

By January 31 of each year, you will receive a report of your fair market value as of
the previous calendar year. If applicable, you will also receive a report concerning your annual RMD.

Federal Tax Penalties and IRS Form 5329. Several tax penalties may apply to
your various IRA transactions, and are in addition to any federal, state, or local
taxes. Federal penalties and excise taxes are generally reported and remitted to the
IRS by completing IRS Form 5329, and attaching the form to your federal income
tax return. The penalties may include any of the following taxes:

1. Premature-Distribution Penalty Tax. If you take a distribution from your IRA
before reaching age 59½, you are subject to a 10 percent premature-distribution penalty tax on the taxable portion of the distribution. However, certain exceptions apply. Exceptions to the 10 percent penalty tax are distributions due to
death, disability, first-time home purchase, eligible higher education expenses, medical expenses exceeding a certain percentage of adjusted gross income, health insurance premiums due to your extended unemployment, a series of substantially equal periodic payments, IRS levy, traditional IRA conversions, qualified reservist distributions, and qualified HSA funding distributions. Properly rolled over rollovers, transfers, recharacterizations, and conversions are not subject to the 10 percent penalty tax.

2. Excess Contribution Penalty Tax. If you contribute more to your IRA than
you are eligible to contribute, you have created an excess contribution, which is
subject to a 6 percent excise tax. The excise tax applies each year that the
excess contribution remains in your IRA. If you timely file your federal income
tax return, you may still remove your excess contribution, plus attributable
earnings, as late as October 15 for calendar year filers.

3. Excess Accumulation Penalty Tax. Any portion of a RMD that is not
distributed by its deadline is subject to a 50 percent excess accumulation penalty
tax. See IRS Form 5329 instructions when requesting a waiver. The IRS may
take this penalty upon your proof of reasonable error and that reasonable steps
were taken to correct the error, including remedying the shortfall.

Disaster Tax Relief. Subject to IRC Section 1400Q, individuals in certain federally-declared disaster areas may be given the opportunity to take qualified distributions (subject to applicable time periods defined by law) in aggregation from IRAs and other eligible retirement plans up to the prescribed limit (e.g. $100,000 for Midwestern Disaster and Hurricane Katrina). Typically, these rules permit an individual to prorate any amounts required to be included in gross income over a three tax year period or include it all in the year of distribution. In addition, an individual may follow this three year period after the date of receipt to roll over all or part of the qualified distribution within the 12-month rollover period or the 60-day requirement. Certain first-time homebuyer or hardship distributions may be eligible for rollover within a prescripted time period. Also, for additional disaster area information and IRS guidance on associated tax relief, refer to IRS notices and publications, or visit the IRS’s web site at www.irs.gov.
**FINANCIAL DISCLOSURE - PROJECTION METHOD ONE**

How to Use the Preprinted Tables. Your projection will come from the Annual Contributions Table if your initial IRA contribution is a regular, SEP, or recharacterized regular Roth IRA contribution. The Rollover/Transfer Contribution table is used if your initial contribution is a rollover, transfer, recharacterized conversion, or recharacterized ineligible Roth IRA contribution.

1. If we disclosed a distribution transaction or termination fee in the IRA FEES AND LOSS OF EARNINGS PENALTIES of this disclosure, the After Fees column has been completed to reflect your IRA’s projected values. We have reduced the value in the No Penalty column or loss of earnings penalty column applicable to your initial investment. The same factors affect each of your projected values.

2. Find your age as of January 1 of this year of establishment on the appropriate table. If your birthday is January 1 of this year, find your age as of December 31 of the previous year on the appropriate table. The amounts to the right of your age are the projected values of your IRA at the end of the year you attain age 70. Your values may be subject to a 1-, 3-, or 6-month penalty. See IRA FEES AND LOSS OF EARNINGS PENALTIES to determine the applicable loss of earnings penalty. The loss of earnings penalty determines the appropriate column to use for your projection.

3. Your IRA’s projected value at the end of the year you attain age 65 is found in the fifth row below your age 70 values.

4. Your IRA’s projected value at the end of the year you attain age 60 is found in the fifth row below your age 65 values.

5. Your IRA’s projected value at the end of each of the first five years is identified at the bottom of each table.

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T3 Record Form: 1-800-532-8410
IRA-497(81), 10/1/2008