

# Premiere Select® IRA Application Instructions

## Premiere Select® IRA Application Instructions

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money-laundering activities, Federal law and contractual obligations to National Financial Services LLC (“NFS”) require that your Broker/Dealer verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, your Broker/Dealer may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if your Broker/Dealer and/or NFS cannot verify this information. Neither your Broker/Dealer nor NFS will be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

Your Broker/Dealer will provide the **IRA Account Number**.

### Section 1 • Account Registration/IRA Type

Choose the **IRA type** you wish to establish. Be sure to indicate only one IRA type (Traditional, Roth, Rollover, SEP-IRA, IRA Beneficiary Distribution Account (IRA-BDA), or Roth IRA Beneficiary Distribution Account (Roth IRA-BDA)). The Premiere Select Traditional, Rollover, SEP-IRA and IRA-BDA terms and conditions are included in the **Premiere Select IRA Custodial Agreement and Disclosure Statement, IRA Application and Customer Agreement**. The Premiere Select Roth IRA and Roth IRA-BDA terms and conditions are included in the **Premiere Select Roth IRA Custodial Agreement and Disclosure Statement, IRA Application and Customer Agreement**. Be sure to read the applicable documents carefully before signing the Application.

— If you are establishing a Premiere Select IRA for a minor, check the box to indicate that the account owner is a minor.

— If you are directly rolling over inherited assets from an employer-sponsored retirement plan to an IRA-BDA for the benefit of a qualified Trust, check the appropriate box to certify that you are the Trustee of the Trust and the Trust is a qualifying non-spouse beneficiary for the purpose of Section 402(c) of the Internal Revenue Code and is therefore eligible to directly roll assets from an employer-sponsored retirement plan to an IRA-BDA. Consult your tax advisor with any questions regarding this election.

#### Note

- If you are **transferring** an existing IRA from another institution to a Premiere Select IRA (Trustee-to-Trustee transfer) choose the same IRA type as the existing IRA. You must choose “Transfer of Assets” as the Type of Contribution in Section 7 of the Application. Please see the instructions for Section 7 below for more information on a **Transfer of Assets**.
- If you are transferring or rolling over an existing Roth IRA to a Premiere Select Roth IRA, you need to keep track of your **Five-Year Aging Date**. In general, the **Five-Year Aging Date** is January 1 of the year for which your first Roth IRA contribution is made or, if earlier, January 1 of the year in which your first conversion contribution is made. Each conversion contribution receives its own Five-Year Aging Date for purposes of determining if distributions are tax-free and penalty-free. The Five-Year Aging Date determines the holding period for tax-free distributions.
- If you are **converting** an IRA (other than a Roth IRA) from another institution to a Premiere Select Roth IRA, you must first transfer the IRA assets to the same type of Premiere Select IRA (Trustee-to-Trustee transfer), and then convert the Premiere Select IRA assets to a Premiere Select Roth IRA. However, in this case, you will only need to complete one **Premiere Select IRA Application** to establish both IRAs. You must choose “Roth IRA” as the IRA Type and “Roth Conversion” as the Type of Contribution in Section 7 of the Application. Please see the instructions for Section 7 below for more information.
- Choose **“Rollover”** as the IRA type on the **Premiere Select IRA Application** if you wish to segregate IRA assets that are eligible to be rolled into an employer-sponsored retirement plan from other IRA assets that you have. You should not choose “Rollover” as the IRA type if your IRA contains any assets, including non-deductible annual contributions,

that are not eligible to be rolled into an employer-sponsored plan in the future.

### Section 2 • General Information: Account Holder/Estate/Trustee/Authorized Individual

Complete this entire section by providing your Personal Information and your Employer Information and Affiliations. If any information is missing from this section of the Application, the IRA **cannot** be established. Please print your date of birth neatly in block numbers, using four digits to indicate your year of birth (e.g., “1960” if you were born in 1960).

If you are establishing an IRA-BDA or Roth IRA-BDA (together with IRA-BDA hereafter referred to as “IRA-BDA”), please provide information for the beneficiary who has inherited the IRA and also complete Section 3.

If the account owner is a minor:

- Please provide the minor’s name and write the word “Minor” after his or her name.
- Provide the minor’s Social Security number, date of birth, and address information.
- In Section 4, you must provide the required information for the UGMA/UTMA Custodian authorized to act on behalf of the minor.

### Section 3 • IRA Beneficiary Distribution Account Information

Complete this section **ONLY** if you are establishing an IRA/Roth IRA Beneficiary Distribution Account (IRA-BDA). Please provide the Original Depositor Information and indicate how the IRA-BDA is being funded. You must also indicate the type of IRA-BDA registration that is being established. If the IRA-BDA is being established for an entity or a trust, please provide the entity and trust information in the space provided. **Please note the additional paperwork requirements listed in this section of the application for each type of IRA-BDA being established. Consult your investment representative if you have any questions.**

### Section 4 • Custodian or Additional Authorized Individual/Trustee Information

Complete this section to provide information for the Custodian of a minor named in Section 2 **OR** to provide Authorized Individual/Trustee information for an IRA-BDA that is in addition to an Authorized Individual/Trustee named in Section 2. If there are more than two Authorized Individuals/Trustees, attach a separate piece of paper with their names and required information along with a signature for each.

### Section 5 • Suitability

The financial information you provide in this section will help your investment representative to determine the suitability of the investment(s) you wish to make. Please complete all sections.

### Section 6 • Account Characteristics

- Please indicate how you would like the dividends, interest, and capital gains earnings on your IRA to be handled.
- Please provide the name and symbol of the core account investment vehicle to hold assets of your IRA pending other investment instructions (“core”). If you do not provide a core account investment vehicle, you are authorizing your Broker/Dealer to establish their default investment vehicle as your core account investment vehicle.
- **Optional Features** — Please indicate any options that you would like to request. Before your account can be approved for options trading, you must submit an Options Application, which is available from your investment representative. Please note that Premiere Select IRA accounts are only eligible for certain options trading. For more information, please consult your investment representative.

### Section 7 • IRA Contribution Information — not applicable to IRA-BDAs

Please indicate the type of contribution you are making to your IRA. For more information on contribution limits, please refer to the **Premiere Select IRA Contribution Guide** included in this kit.

**Annual** — Check this box if you are making a current year or prior year annual contribution to your IRA. You must specify the contribution amount and the tax year of the contribution. (You should also indicate the tax year of the contribution on your investment check.) If you are making a contribution for more than one tax year, please indicate both years and

# Premiere Select® IRA Application Instructions

specify the contribution amount applicable to each year. If no tax year is provided, your contribution will be processed as a current-year contribution. Please make your annual contribution check payable to **National Financial Services LLC** and be sure to include your Social Security number on your check.

**Note: Contributions for the prior tax year must be postmarked no later than the tax filing deadline (generally April 15) for the year for which the contribution relates, excluding extensions.**

**SEP Employer Contribution** — Check this box if you are establishing this IRA to receive employer SEP-IRA contributions. The IRA type that you choose in Section 1 of the Application must also be “SEP-IRA.”

**Note: Your employer must establish a Simplified Employee Pension (SEP) Plan prior to submitting employer contributions to your Premiere Select SEP-IRA. It is the responsibility of your employer to provide you with a completed and signed copy of the SEP Plan document and any future amendments to the plan.**

**If you are an employer and you wish to establish a SEP Plan by adopting the IRS Model Form 5305 SEP, your investment representative can provide you with a Premiere Select SEP Kit, which includes the Form.**

**Rollover** — Check this box if:

- You are rolling assets over from an employer-sponsored retirement plan to your Premiere Select IRA (either via a **Direct Rollover<sup>1</sup>** or a **60-day Rollover<sup>2</sup>**). — OR —
- You received a distribution from an IRA and wish to roll over all or part of it to your Premiere Select IRA (**60-day Rollover<sup>2</sup>**).

<sup>1</sup>**Direct Rollover** — A direct rollover occurs when a distribution from an employer-sponsored retirement plan is made payable directly to NFS as agent for Fidelity Management Trust Company (“FMTC”), the Custodian of your Premiere Select IRA. Please be sure to provide your employer with your Premiere Select IRA account number (provided to you by your Broker/Dealer) and instruct your employer to make the eligible rollover distribution payable to **National Financial Services LLC**. Please also instruct your employer to include your account number and your Social Security number on the check.

<sup>2</sup>**60-Day Rollover** — If you received a distribution from an employer-sponsored retirement plan or an IRA that was paid directly to you, you generally have 60 days from the date you receive the distribution to roll over the proceeds. Please make your rollover contribution check payable to **National Financial Services LLC** and be sure to include your account number and your Social Security number on the check. You may only make one 60-day rollover per IRA per 12-month period.

## Note

- A distribution from a Roth IRA can only be rolled over to another Roth IRA.
- Eligible rollover distributions from employer-sponsored retirement plans can generally be rolled back into another employer-sponsored retirement plan in the future. If you roll over ineligible assets to an IRA from an employer-sponsored retirement plan and/or you subsequently make non-deductible annual IRA contributions to the same account, you may irrevocably forfeit your right to roll over any of the IRA assets to an employer-sponsored retirement plan in the future. It is your responsibility to keep track of which assets are eligible for rollover.
- Any amount of a distribution from an employer-sponsored retirement plan or an IRA that is not rolled into another employer-sponsored retirement plan or IRA within 60 days of receipt of the distribution is treated as a taxable distribution in the year distributed and may be subject to the 10% early withdrawal penalty in addition to ordinary income taxes.
- **Qualified Rollover Contribution from an Eligible Employer Sponsored Retirement Plan** - Check this box if you are rolling assets directly from an eligible employer-sponsored retirement plan to your Premiere Select Roth IRA.

Effective 2008, distributions from eligible employer-sponsored retirement plans, including 403(b) plans and governmental 457(b) plans, may be rolled over directly to a Roth IRA, subject to the same conversion rules that apply to rollovers from a Traditional IRA to a Roth IRA. A direct rollover occurs when a distribution from an eligible employer-sponsored retirement plan is made payable directly to NFS as agent for FMTC, the Custodian of your Premiere Select Roth IRA. Please be sure to provide your employer with your Premiere Select Roth IRA account number (provided to you by your Broker/Dealer) and instruct your employer to make the eligible rollover distribution payable to **National Financial Services LLC**. Please also instruct your employer to include your Premiere Select Roth IRA account number and your Social Security number on the check.

**Transfer of Assets** — Check this box if you are transferring assets directly from an existing IRA with another institution to your Premiere Select IRA (Trustee-to-Trustee transfer). The Premiere Select IRA type that you choose in Section 1 of the Application must be the same IRA type that you are transferring. You must also complete the **Transfer of Assets Form**, which can be obtained from your investment representative. This form authorizes NFS to request the transfer directly from your current IRA Trustee/Custodian. (Do not check this box if the transfer is being processed to facilitate a conversion from a non-Roth IRA at another institution to a Premiere Select Roth IRA — you must check the Roth Conversion box as explained below.) Please make sure to instruct the financial institution to make the check payable to **National Financial Services LLC** and to include your Social Security number and new Premiere Select IRA account number on the check.

**Roth Conversion** — Check this box if you are converting assets (either directly or within 60 days of receiving a distribution) from an existing Traditional IRA, Rollover IRA, SEP-IRA, or SIMPLE IRA\* to a Premiere Select Roth IRA. (\*SIMPLE IRA assets may only be converted after the expiration of the two-year period beginning on the first day on which contributions were made to the SIMPLE IRA by the participant’s employer.)

- If you are **converting an existing Premiere Select IRA**, you must provide the **account number** for the existing Premiere Select IRA that you are converting and you must also complete the **Premiere Select Roth IRA Conversion Form** included in this kit.
- If you are **converting an IRA held at another institution**, you must first initiate a Trustee-to-Trustee transfer to a Premiere Select IRA (registered as the same IRA type currently held). Your Broker/Dealer will provide the **converting account number** of the Premiere Select IRA that will be established to facilitate the Trustee-to-Trustee transfer.

You will also need to complete the following forms and submit them with this Application to your investment representative:

- **Transfer of Assets Form**, which can be obtained from your investment representative.
- **Premiere Select Roth IRA Conversion Form**, included in this kit.

## Future Contributions

- Annual IRA contributions can be made by check. Checks must be made payable to **National Financial Services LLC**. Be sure to include your Social Security number, Premiere Select IRA account number, and the applicable tax year on your check.
- You may complete a **Premiere Select IRA Contributions by Electronic Funds Transfer (EFT) Form** to have annual IRA contributions made periodically from your bank account to either your Premiere Select Traditional IRA or Premiere Select Roth IRA. **EFT can be used for current year IRA contributions only; prior year IRA contributions can only be made by check. EFT is not available for SEP contributions.**
- You can also make annual current year IRA contributions by exchanging cash from your NFS non-retirement account to your Premiere Select Traditional IRA or Premiere Select Roth IRA. Annual contributions can only be made in cash and **cannot** be done in-kind (through the exchange of securities).

**Note: Brokerage Commissions are deducted from your IRA contribution and cannot be paid separately (an IRS requirement). Annual maintenance fees may be paid by separate check or may be deducted from your account. Termination fees cannot be paid by separate check. Please see the Customer Agreement for a complete listing of fees.**

## Section 8 • IRA Beneficiary/Successor Beneficiary Designation — not applicable to IRAs for minors

You (except minors) may designate one or more beneficiaries to receive the value of your account upon your death. If you choose to designate a beneficiary, please complete this section. If you do not designate a beneficiary, and if you are establishing a Premiere Select Traditional, Roth, Rollover, or SEP IRA, and you are not a minor, then your beneficiary will be your surviving spouse or, if you do not have a surviving spouse, your estate. If you do not designate a beneficiary and you are establishing an IRA-BDA or you are a minor, your beneficiary will be your estate.

You (except minors) may also designate (or change) a beneficiary in the future by completing a Premiere Select IRA Beneficiary Designation Form.

**IMPORTANT NOTE:** The designation of a beneficiary on an IRA can have important financial and tax consequences. Please consult your investment representative and/or tax advisor to discuss which beneficiary option is best for your personal situation.

## Important information regarding complex/customized beneficiary designations:

Subject to the requirements outlined below, if you wish to make a beneficiary designation for your IRAs that is more complex than what can be provided on the Application or on a Premiere Select IRA Beneficiary

# Premiere Select® IRA Application Instructions

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or Successor Beneficiary Designation Form, you may attach a customized beneficiary designation to the Application. Consult with your attorney and/or tax advisor for assistance in determining a customized beneficiary designation that is appropriate for you. To be eligible to make a customized beneficiary designation, you must have at least \$100,000 in assets at NFS (includes retirement and non-retirement brokerage and mutual fund assets at NFS). When considering eligibility, your accounts and your spouse's accounts can be combined for the purpose of meeting the minimum balance requirement.

- The beneficiary designation must clearly reference your Premiere Select IRAs, including your account number and your Social Security number, and must be signed by you.
- The beneficiary designation must clearly state the name, birth date, Social Security number, and relationship of the beneficiary(ies). In addition, the designation must clearly state the percentage (or amount) of the assets the beneficiary is entitled to receive upon your death.
- If the designation is not specific as to the identity of any beneficiary or the percentage (or amount) each beneficiary is entitled to receive, the designation must clearly state who/what entity will provide the Custodian with written directions as to the identity of, and/or the percentage (or amounts) of, assets the beneficiary is entitled to upon your death.
- The beneficiary designation must contain language indemnifying and holding harmless FMTC and NFS (and their affiliates, successors and employees) from any loss or liability arising from the distribution of assets pursuant to the designation.
- If you request and receive approval for a customized beneficiary designation, you are responsible for calculating your Required Minimum Distributions (RMD) each year if the RMD calculation is based on joint life expectancy.

## Section 9 • Signatures

Before signing the Application, please carefully read the **Premiere Select Traditional IRA Custodial Agreement and Disclosure Statement or Premiere Select Roth IRA Custodial Agreement and Disclosure Statement**, as applicable, as well as all sections of the **Premiere Select IRA Application**, including the **Customer Agreement**. This Application is part of a legal agreement between you, your Broker/Dealer, and NFS, and by signing Section 9, you are agreeing to be bound by the terms and conditions contained in the above mentioned documents. Please also print the current date neatly in block letters in the space provided.

If the account owner is a minor and for certain IRA-BDAs, the UGMA/UTMA Custodian in Section 4 or the Trustee(s)/Authorized Individual(s) named in Section 2 and 4 of the Application must sign in his/her capacity on the signature line.

Your Broker/Dealer must also sign in this section.

### Premiere Select Retirement Account Customer Agreement

Please read the **Customer Agreement** carefully. By signing the **Premiere Select IRA Application**, you are agreeing to and are bound by the terms and conditions specified in the **Customer Agreement**. The Customer Agreement is for your records; please detach it from the rest of the Application prior to submitting the Application to your investment representative.

For Branch Use Only		
BRANCH PREFIX		ACCOUNT NO.
RR	RR2	AGENCY
Is Holder an Employee of your B/D? <input type="checkbox"/> No <input type="checkbox"/> Yes		
Is this a Separately Managed Account? <input type="checkbox"/> No <input type="checkbox"/> Yes		

# PREMIERE SELECT® IRA APPLICATION

**Important Information:** To help the government fight the funding of terrorism and money-laundering activities, Federal law and contractual obligations to National Financial Services LLC ("NFS") require that your Broker/Dealer verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, your Broker/Dealer may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if your Broker/Dealer cannot verify this information. Neither your Broker/Dealer nor NFS will be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

► All items marked with this symbol are required. Applications that are missing required information will not be processed.

Please read the Premiere Select IRA Application Instructions carefully before completing this Application.

## 1. ACCOUNT REGISTRATION / IRA TYPE (Choose one)

IRA:  Traditional  Rollover  
 Roth  SEP

IRA-BDA\*:  IRA-Beneficiary Distribution Account (IRA-BDA)  
 Roth IRA Beneficiary Distribution Account (Roth IRA-BDA)

**Section 3 must be completed for IRA-BDA Accounts.**

- The IRA Account Holder is a Minor. Provide Minor's information in Section 2 and the UGMA/UTMA Custodian's information in Section 4.
- \* Check here if you are directly rolling over inherited assets from an employer-sponsored retirement plan to an IRA-BDA for the benefit of a qualified Trust. By checking this box, you certify that you are the Trustee and that the Trust is a qualifying non-spouse beneficiary for the purpose of Section 402(c) of the Internal Revenue Code and is therefore eligible to directly roll assets from an employer-sponsored retirement plan to an IRA-BDA. Consult your tax advisor with any questions regarding this election.

## 2. GENERAL INFORMATION: ACCOUNT HOLDER/ESTATE/TRUSTEE/AUTHORIZED INDIVIDUAL

### Personal Information

► FULL LEGAL NAME *first, middle, last*      ► DATE OF BIRTH *mm/dd/yyyy*

DAY PHONE      EVENING PHONE

E-MAIL

Single/Divorced/Widowed     Married    No. of Dependents:

► **Legal Address** *No P.O. boxes*

ADDRESS LINE 1

ADDRESS LINE 2

CITY      STATE/PROVINCE      ZIP/POSTAL CODE

COUNTRY

► COUNTRY OF CITIZENSHIP

►  SOCIAL SECURITY NO.     TAXPAYER ID NO.    ► COUNTRY OF TAX RESIDENCE

► TYPE OF GOVERNMENT-ISSUED ID      ► ID NUMBER

► STATE/COUNTRY OF ID ISSUANCE    ID ISSUANCE DATE    ► ID EXPIRATION DATE

► **Mailing Address**     Same as Legal Address

ADDRESS LINE 1

ADDRESS LINE 2

CITY      STATE/PROVINCE      ZIP/POSTAL CODE

COUNTRY

### Employer Information and Affiliations *Attach additional sheet if needed.*

► **Employment Status**     Employed     Retired     Not Employed

OCCUPATION      INCOME SOURCE *If retired or not employed*

EMPLOYER NAME

ADDRESS LINE 1

ADDRESS LINE 2

CITY      STATE/PROVINCE      ZIP      COUNTRY

►  I am     I am not    a senior foreign political figure, or a family member or close relative of a senior foreign political figure.

►  Check this box if you are a control person or affiliate or an immediate family/ household member of a control person or affiliate of a publicly traded company under SEC Rule 144 (this would include, but is not limited to, a director, 10% shareholder, policy-making officer, and members of the board of directors).

COMPANY NAME      COMPANY SYMBOL/CUSIP

►  Check this box if you are affiliated with, or employed by, a stock exchange, or a member firm of an exchange or Financial Industry Regulatory Authority (FINRA), or a municipal securities dealer. *If yes, provide name of entity:*

Same as My Employer.

AFFILIATED ENTITY NAME

ADDRESS LINE 1

ADDRESS LINE 2

CITY      STATE/PROVINCE      ZIP      COUNTRY

**3. IRA BENEFICIARY DISTRIBUTION ACCOUNT INFORMATION (Only required for IRA-BDA and Roth IRA-BDA accounts.)****► Original Depositor Information**

► FULL LEGAL NAME *first, middle, last*

►  SOCIAL SECURITY NO.  TAXPAYER ID NO.

► DATE OF BIRTH *mm/dd/yyyy* ► DATE OF DEATH *mm/dd/yyyy*

*Note: The original depositor is the initial/first owner of the IRA. If you inherited this IRA from a previous beneficiary, do not provide that beneficiary's information; provide the initial owner's information here.*

**► Funding Instructions** *Choose one.*

- Transfer from an existing Premiere Select IRA or Premiere Select IRA-BDA (Include a copy of the decedent's death certificate)  
Decedent's Premiere Select IRA or IRA-BDA account number: \_\_\_\_\_
- Transfer from an IRA-BDA currently held at another institution (A Transfer of Assets Form must also be completed.)  
Type of Inherited IRA  IRA-BDA  Roth IRA-BDA
- Direct rollover from an inherited employer-sponsored retirement plan held at another institution
- Direct rollover from an inherited Premiere Select Retirement Plan (PSRP) account;  
PSRP-BDA account number: \_\_\_\_\_

**► Type of IRA-BDA Account**

- Spouse  
 Non-Spouse Individual

**Complete Section 2.**

- Executor  
 Personal Rep  
 Administrator

— Complete Section 2 for Estate and Section 4 for Executor/Personal Rep/Administrator.

— Include a Court Order (dated within 60 days) naming the Executor/Personal Representative/Administrator of the Estate.

- Custodian  
 Guardian  
 Ward  
 Ward Spouse

Complete Section 2 for Owner and Section 4 for Custodian/Guardian

— For a Ward/Guardian, include a Court Order (dated within 60 days) naming the Guardian.

— For a minor, include a copy of the Birth Certificate naming the parent (Custodian) or a Court Order (dated within 60 days) naming the Guardian.

- Entity  
 Trust

Complete Entity/Trust section below and Section 2 for first Trustee/Authorized Individual.

— For Trusts, include a completed Trustee Certification of Investment Powers Form.

— For Entities, include a Corporate Resolution or a notarized Resolution of Unincorporated Business, as applicable.

**Entity/Trust Information — Complete this section ONLY if you have checked either the Entity or Trust check-box in "Type of IRA-BDA Account" above.**

ENTITY/TRUST NAME

TAX ID NO.

TRUST DATE *required for trusts*

IDENTIFICATION DOCUMENT

STATE/COUNTRY

NAMES OF TRUSTEES/AUTHORIZED INDIVIDUAL

NAMES OF TRUSTEES/AUTHORIZED INDIVIDUAL

NAMES OF TRUSTEES/AUTHORIZED INDIVIDUAL

**4. CUSTODIAN OR ADDITIONAL AUTHORIZED INDIVIDUAL/TRUSTEE INFORMATION**

Complete this section to provide information for the Custodian of a minor named in Section 2 OR to provide Authorized individual/Trustee information for an IRA-BDA that is in addition to an Authorized individual/Trustee named in Section 2. If there are more than two Authorized individual/Trustee, attach a separate piece of paper with their names and required information along with a signature for each.

**Personal Information**

► FULL LEGAL NAME *first, middle, last* ► DATE OF BIRTH *mm/dd/yyyy*

DAY PHONE EVENING PHONE

E-MAIL

Single/Divorced/Widowed  Married No. of Dependents:

► COUNTRY OF CITIZENSHIP

►  SOCIAL SECURITY NO.  TAXPAYER ID NO. ► COUNTRY OF TAX RESIDENCE

► TYPE OF GOVERNMENT-ISSUED ID ► ID NUMBER

► STATE/COUNTRY OF ID ISSUANCE ID ISSUANCE DATE ► ID EXPIRATION DATE

**► Legal Address** *No P.O. boxes*

ADDRESS LINE 1

ADDRESS LINE 2

CITY STATE/PROVINCE ZIP/POSTAL CODE

COUNTRY

**► Mailing Address**  *Same as Legal Address*

ADDRESS LINE 1

ADDRESS LINE 2

CITY STATE/PROVINCE ZIP/POSTAL CODE

COUNTRY

**CUSTODIAN INFORMATION** *continued*

ACCOUNT NUMBER

**Employer Information and Affiliations** *Attach additional sheet if needed.*

► **Employment Status**     Employed     Retired     Not Employed

OCCUPATION \_\_\_\_\_ INCOME SOURCE *If retired or not employed* \_\_\_\_\_

EMPLOYER NAME \_\_\_\_\_

ADDRESS LINE 1 \_\_\_\_\_

ADDRESS LINE 2 \_\_\_\_\_

CITY \_\_\_\_\_ STATE/PROVINCE \_\_\_\_\_ ZIP \_\_\_\_\_ COUNTRY \_\_\_\_\_

►  I am     I am not    a senior foreign political figure, or a family member or close relative of a senior foreign political figure.

►  Check this box if you are a control person or affiliate or an immediate family/ household member of a control person or affiliate of a publicly traded company under SEC Rule 144 (this would include, but is not limited to, a director, 10% shareholder, policy-making officer, and members of the board of directors).

COMPANY NAME \_\_\_\_\_

COMPANY SYMBOL/CUSIP \_\_\_\_\_

►  Check this box if you are affiliated with, or employed by, a stock exchange, or a member firm of an exchange or Financial Industry Regulatory Authority (FINRA), or a municipal securities dealer. *If yes, provide name of entity:*

Same as My Employer.

AFFILIATED ENTITY NAME \_\_\_\_\_

ADDRESS LINE 1 \_\_\_\_\_

ADDRESS LINE 2 \_\_\_\_\_

CITY \_\_\_\_\_ STATE/PROVINCE \_\_\_\_\_ ZIP \_\_\_\_\_ COUNTRY \_\_\_\_\_

**5. SUITABILITY**

**Financial Profile**

► **Annual Income**

*From all sources*

- Under \$25,000
- \$25,000 - \$50,000
- \$50,001 - \$100,000
- Over \$100,000

\$ \_\_\_\_\_

► **Estimated Net Worth**

*Excluding primary residence*

- Under \$50,000
- \$50,000 - \$100,000
- \$100,001 - \$500,000
- Over \$500,000

\$ \_\_\_\_\_

► **Investable/Liquid Assets**

*Including cash and securities*

- Under \$50,000
- \$50,000 - \$100,000
- \$100,001 - \$500,000
- Over \$500,000

\$ \_\_\_\_\_

► **Federal Tax Bracket**

- 15% or below
- 25% to 27½%
- 27½% or above

**Account Funding Source**

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

Other: \_\_\_\_\_

**Investment Profile**

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

- \_\_\_ Preservation of capital
- \_\_\_ Income
- \_\_\_ Capital appreciation
- \_\_\_ Speculation
- \_\_\_ Trading profits
- \_\_\_ Other: \_\_\_\_\_

► **Risk Tolerance**

- Conservative
- Moderate
- Aggressive
- Combination: \_\_\_\_\_

► **Investment Time Horizon**

- Short (0-5 years)
- Intermediate (6-10 years)
- Long (over 10 years)
- Combination: \_\_\_\_\_

► **General Investment Knowledge**

- Limited     Good     Extensive

► **Investment Product Knowledge**

Please enter the account holder's level of knowledge in each of the following:

	None	Limited	Good	Extensive
Stocks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Variable Contracts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Limited Partnerships	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**6. ACCOUNT CHARACTERISTICS**

**Dividend, Interest, Capital Gains**

Choose one.

- Reinvest all mutual fund dividends and capital gains; pay all eligible stock dividends in cash and credit the core account investment vehicle.
- Reinvest all mutual fund dividends and capital gains; reinvest all eligible stock dividends.
- Pay all mutual fund dividends and capital gains in cash and credit the core account investment vehicle; reinvest all eligible stock dividends.
- Pay all mutual fund dividends and capital gains in cash; pay all eligible stock dividends in cash; credit the core account investment vehicle.

I agree to the terms and conditions of the Equity Dividend Reinvestment Service provided in the attached Customer Agreement.

**Core Account Investment Vehicle**

Consult your Broker/Dealer for a list of available funds.

Indicating no choice will be considered your authorization for your Broker/Dealer to establish their default fund as your core account investment vehicle. You authorize your Broker/Dealer to change the fund in your core account at its discretion.

Please ensure you have read the prospectus before making a decision on the appropriate core account investment vehicle selection.

\_\_\_\_\_  
CORE ACCOUNT INVESTMENT VEHICLE NAME

\_\_\_\_\_  
CORE ACCOUNT INVESTMENT VEHICLE SYMBOL

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

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

**Account Features**

- Options
- Fee-Based Account (including Premiere Select IRA for Managed Accounts)  
Indicate type below.

\_\_\_\_\_  
ACCOUNT TYPE

**7. IRA CONTRIBUTION INFORMATION**

This section does not apply to IRA-BDA accounts.

Choose one type of Contribution.

- Annual \$ \_\_\_\_\_ Tax Year \_\_\_\_\_ yyyy
- SEP Employer Contribution
- Rollover
- Transfer of Assets. *Transfer of Assets Form required.*
- Roth Conversion – Indicate converting account number: \_\_\_\_\_ *Premiere Select Roth IRA Conversion Form required.*

**8. IRA BENEFICIARY/SUCCESSOR BENEFICIARY DESIGNATION****NOT APPLICABLE TO IRAS FOR MINORS.**

Share percentages must total 100% for primary and 100% for contingent. Use percentages only, not dollar amounts.

- If you wish to designate your estate as your beneficiary, please indicate "Estate" in the Primary Beneficiaries section.
- If beneficiary is a trust, provide trust name, names of all trustees, and date trust was established.
- If your account contains community property and you do not designate your spouse as your primary beneficiary for at least 50% of the value of your account, you may want to consult with your attorney or tax advisor to determine the impact of community property laws on your beneficiary designations.
- To change your beneficiary designation in the future, you must complete a Premiere Select IRA Beneficiary Designation Form, which can be obtained from your investment representative.

- If you are establishing this Premiere Select IRA for your Managed Account, any beneficiary designation you make below will apply to all IRAs indicated on the Premiere Select IRA Addendum for Managed Accounts.

Before making a Per Stirpes designation, consult with an estate planning attorney. By checking the Per Stirpes box, you are agreeing that if the specified beneficiary(ies) predeceases you, his or her share of the account will pass through to his or her descendants. Per Stirpes will be construed and defined according to the laws of the Commonwealth of Massachusetts in force at the time of death of the depositor. *If you make any Per Stirpes designation, provide name of executor or other contact.* If you do not provide a name or if the contact named is unavailable or unable to act, the contact will default to your executor. If you need to update the contact name in the future, you can do so by submitting either a Letter of Instruction or a Premiere Select IRA Beneficiary Designation Form completed in its entirety.

CONTACT/EXECUTOR NAME

Attach additional sheet if necessary, which must include your name, account number, your signature, and must be dated.

**PRIMARY Beneficiaries**

NAME OF BENEFICIARY <input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity	
<input type="checkbox"/> SOCIAL SECURITY NO.	<input type="checkbox"/> TAXPAYER ID NO. DATE OF BIRTH/TRUST mm/dd/yyyy
COUNTRY OF CITIZENSHIP/ORGANIZATION	% SHARE
NAMES OF TRUSTEES <i>if applicable</i> <input type="checkbox"/> Per Stirpes	

NAME OF BENEFICIARY <input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity	
<input type="checkbox"/> SOCIAL SECURITY NO.	<input type="checkbox"/> TAXPAYER ID NO. DATE OF BIRTH/TRUST mm/dd/yyyy
COUNTRY OF CITIZENSHIP/ORGANIZATION	% SHARE
NAMES OF TRUSTEES <i>if applicable</i> <input type="checkbox"/> Per Stirpes	

NAME OF BENEFICIARY <input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity	
<input type="checkbox"/> SOCIAL SECURITY NO.	<input type="checkbox"/> TAXPAYER ID NO. DATE OF BIRTH/TRUST mm/dd/yyyy
COUNTRY OF CITIZENSHIP/ORGANIZATION	% SHARE
NAMES OF TRUSTEES <i>if applicable</i> <input type="checkbox"/> Per Stirpes	

NAME OF BENEFICIARY <input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity	
<input type="checkbox"/> SOCIAL SECURITY NO.	<input type="checkbox"/> TAXPAYER ID NO. DATE OF BIRTH/TRUST mm/dd/yyyy
COUNTRY OF CITIZENSHIP/ORGANIZATION	% SHARE
NAMES OF TRUSTEES <i>if applicable</i> <input type="checkbox"/> Per Stirpes	

NAME OF BENEFICIARY <input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity	
<input type="checkbox"/> SOCIAL SECURITY NO.	<input type="checkbox"/> TAXPAYER ID NO. DATE OF BIRTH/TRUST mm/dd/yyyy
COUNTRY OF CITIZENSHIP/ORGANIZATION	% SHARE
NAMES OF TRUSTEES <i>if applicable</i> <input type="checkbox"/> Per Stirpes	

**CONTINGENT Beneficiaries**

NAME OF BENEFICIARY <input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity	
<input type="checkbox"/> SOCIAL SECURITY NO.	<input type="checkbox"/> TAXPAYER ID NO. DATE OF BIRTH/TRUST mm/dd/yyyy
COUNTRY OF CITIZENSHIP/ORGANIZATION	% SHARE
NAMES OF TRUSTEES <i>if applicable</i> <input type="checkbox"/> Per Stirpes	

NAME OF BENEFICIARY <input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity	
<input type="checkbox"/> SOCIAL SECURITY NO.	<input type="checkbox"/> TAXPAYER ID NO. DATE OF BIRTH/TRUST mm/dd/yyyy
COUNTRY OF CITIZENSHIP/ORGANIZATION	% SHARE
NAMES OF TRUSTEES <i>if applicable</i> <input type="checkbox"/> Per Stirpes	

NAME OF BENEFICIARY <input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity	
<input type="checkbox"/> SOCIAL SECURITY NO.	<input type="checkbox"/> TAXPAYER ID NO. DATE OF BIRTH/TRUST mm/dd/yyyy
COUNTRY OF CITIZENSHIP/ORGANIZATION	% SHARE
NAMES OF TRUSTEES <i>if applicable</i> <input type="checkbox"/> Per Stirpes	

NAME OF BENEFICIARY <input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity	
<input type="checkbox"/> SOCIAL SECURITY NO.	<input type="checkbox"/> TAXPAYER ID NO. DATE OF BIRTH/TRUST mm/dd/yyyy
COUNTRY OF CITIZENSHIP/ORGANIZATION	% SHARE
NAMES OF TRUSTEES <i>if applicable</i> <input type="checkbox"/> Per Stirpes	

NAME OF BENEFICIARY <input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity	
<input type="checkbox"/> SOCIAL SECURITY NO.	<input type="checkbox"/> TAXPAYER ID NO. DATE OF BIRTH/TRUST mm/dd/yyyy
COUNTRY OF CITIZENSHIP/ORGANIZATION	% SHARE
NAMES OF TRUSTEES <i>if applicable</i> <input type="checkbox"/> Per Stirpes	

If more than one person is named and no share percentages are indicated, payment shall be made to my primary beneficiary(ies) who survive me in equal shares. If a percentage is indicated and a primary beneficiary(ies) does not survive me, unless I have checked the Per Stirpes box, the percentage of that beneficiary's(ies) designated share shall be divided equally among the surviving primary beneficiary(ies). If there is no primary beneficiary living at the time of my death, I hereby specify that the balance is to be distributed to my contingent beneficiary(ies) listed above. I understand that payment to my contingent beneficiaries will be made according to the rules of succession described for primary beneficiary(ies).

If I have elected to convert a Traditional IRA, Rollover IRA, SEP-IRA, or SIMPLE IRA, other than a Premiere Select IRA, to a Premiere Select Roth IRA, I designate the persons named above as primary or contingent beneficiary(ies) to receive the value of the Premiere Select IRA established to facilitate the conversion and the Premiere Select Roth IRA. I understand payment to any beneficiary(ies) of my Premiere Select IRA established to facilitate a conversion will be made according to the rules of succession as described above.

**9. SIGNATURES**

I hereby adopt the Premiere Select Traditional IRA, Rollover IRA, SEP-IRA, Roth IRA, IRA Beneficiary Distribution Account or Roth IRA Beneficiary Distribution Account ("Premiere Select IRA") as indicated above, appointing Fidelity Management Trust Company ("FMTC"), or any successor thereof, as Custodian. I agree to the appointment of National Financial Services LLC ("NFS") as the sole carrying Broker/Dealer to perform administrative services, and I designate \_\_\_\_\_ as my Broker/Dealer. Notwithstanding Article 8, Section 28 of the Premiere Select IRA Custodial Agreement and Article 9, Section 27 of the Premiere Select Roth IRA Custodial Agreement, FMTC's acceptance of its appointment as Custodian is effective upon proper completion and signature of the Application, and contingent upon timely delivery of this Application, as signed and properly completed, to the Custodian. Acceptance will be evidenced by a Letter of Acceptance sent by or on behalf of FMTC.

**I understand that the beneficiary of my Premiere Select IRA (except if this establishes an IRA-BDA or Roth IRA-BDA or an IRA for a minor) established with this Application will be my surviving spouse or, if none exists, my estate, unless I have completed the IRA Beneficiary/Successor IRA Beneficiary Designation section above or until a completed Beneficiary Designation Form is received and accepted by NFS. I understand that the beneficiary of my Premiere Select IRA-BDA or Roth IRA-BDA will be my estate unless I have completed the IRA Beneficiary/Successor IRA Beneficiary Designation section above or until a completed Beneficiary Designation Form is received and accepted by NFS. If the account is for a minor, I understand that the beneficiary will be the minor's estate or as otherwise determined in accordance with the applicable state Uniform Gifts to Minors Act or Uniform Transfers to Minors Act, as indicated in Article 8, Section 8(b)(2) of the Premiere Select IRA Custodial Agreement. I understand that any designation of a beneficiary on my Premiere Select IRA-BDA or Roth IRA-BDA has no impact on the required distributions from the original IRA as required under Sections 401(a)(9) and 408(a)(6) of the Internal Revenue Code and related regulations. I understand the Premiere Select SEP-IRA can only be used in conjunction with a validly established SEP-IRA plan. I understand that my Premiere Select IRA will be subject to the fees more fully described in the Customer Agreement. I have reviewed these fees, as provided by my broker/dealer, and represent that these fees are reasonable for the services provided. I understand that upon issuer's request, in accordance with applicable rules and regulations, my Broker/Dealer will disclose my name to issuers of securities if securities are held in my account so that I can receive important information unless I do not consent to disclosure, and I will notify my Broker/Dealer if I do not consent (you may not be able to object to this disclosure for certain securities issued by investment companies that are registered under the Investment Company Act of 1940 or as required by applicable law); and I will notify my Broker/Dealer in writing if I do not consent. I am at least 18 years of age**

and of full legal age in the state in which I reside. If I have not checked the box for Affiliations, I represent and warrant that I am not affiliated with or employed by a stock exchange or a broker/dealer or I am not a control person or affiliate or a public company under SEC Rule 144 (such as a director, 10% shareholder, or a policy-making officer), or an immediate family or household member of such a person. I understand that telephone calls to my Broker/Dealer and NFS may be monitored or recorded, and I consent to such monitoring or recording. I certify under penalties of perjury that: (1) I am a U.S. person (including a U.S. resident alien) and (2) the Taxpayer Identification Number (or Social Security Number) provided above is correct (or I am waiting for one to be issued to me).

If I am establishing my Premiere Select IRA-BDA or Roth IRA-BDA by transferring assets which I have inherited from an IRA-BDA at another financial institution, I certify that the transfer is in compliance with the terms and conditions of the IRA Custodial Agreement governing the IRA-BDA or Roth IRA-BDA, as applicable. I accept full responsibility for all IRA-BDA and Roth IRA-BDA transfer requirements.

To the extent that inherited employer-sponsored plan assets are being directly rolled to an IRA-BDA, I understand that it is my responsibility to ensure that only eligible assets are rolled and that all required minimum distribution requirements are satisfied. If the IRA-BDA is registered in the name of a Trust, on behalf of the Trust, I hereby request NFS to open an IRA-BDA in the name of the Trust listed as the account holder on this application. The Trustees hereby certify the information in Section 30 of the Premiere Select IRA Customer Agreement is accurate.

**I represent that I have received and read the Customer Agreement, the appropriate Premiere Select IRA Custodial Agreement and Disclosure Statement, of which this Application is a part, governing this account and agree to be bound by such Agreements as are currently in effect and as may be amended from time to time. These Agreements shall be construed, administered, and enforced according to the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute.**

**If I am a U.S. person (which includes U.S. resident aliens), I hereby certify under the penalties of perjury that the taxpayer identification number I have provided is correct. If, after I open my account, my status changes to a non-U.S. person, I understand I am required to notify the Custodian of such change and that I should also submit an IRS Form W-8. If I am not a U.S. person, I am submitting the applicable IRS Form W-8 with this application (or separately sending it) to certify my foreign status and, if applicable, to claim tax treaty benefits.**

**I understand this account is governed by a Pre-Dispute Arbitration Agreement which appears in Section 38 on the last page of the Customer Agreement. I acknowledge receipt of the pre-dispute arbitration clause.**

**Signature(s) and Date are required.**

► **SIGNATURES.** If more than one fiduciary, each fiduciary must sign. If the IRA-BDA owner is a minor, this section must be signed by the Custodian named in Section 4 as the authorized individual.

**X** \_\_\_\_\_  
Signature of IRA/IRA-BDA Owner Date \_\_\_\_\_ Print Name \_\_\_\_\_

OR  
**X** \_\_\_\_\_  
Signature of Authorized Individual Date \_\_\_\_\_ Print Name \_\_\_\_\_

**X** \_\_\_\_\_  
Signature of Authorized Individual Date \_\_\_\_\_ Print Name \_\_\_\_\_

**X** \_\_\_\_\_  
Signature of Authorized Individual Date \_\_\_\_\_ Print Name \_\_\_\_\_

**For Branch Use Only**

REGISTERED REP. NO./NAME (Print) SIGNATURE DATE mm/dd/yyyy

OFFICE MANAGER/PRINCIPAL NAME & ID NO. (Print) SIGNATURE DATE mm/dd/yyyy

The above-named firm hereby accepts its appointment as agent of the Premiere Select IRA owner named above to execute investment directions and for such other purposes as more fully described in the Premiere Select IRA and/or Roth IRA Custodial Agreement(s) and Disclosure Statement(s) upon the earlier of delivery of an instruction, direction, or inquiry or receipt of compensation with respect to the above-mentioned account or upon a firm signature.

# Customer Agreement

To my Broker/Dealer ("You") and National Financial Services LLC ("NFS"), a Fidelity Investments company.

**In consideration of You and NFS opening one or more brokerage accounts as part of my Premiere Select Traditional IRA, Premiere Select Rollover IRA, Premiere Select SEP-IRA, Premiere Select SIMPLE IRA, Premiere Select Roth IRA, Premiere Select IRA Beneficiary Distribution Account, Premiere Select Roth IRA Beneficiary Distribution Account, Premiere Select Retirement Plan, and/or Premiere Select Retirement Plan Beneficiary Distribution Account (each of which is referred to herein as "account" or "retirement account") on my behalf, I represent and agree as follows:**

1. I appoint You as my agent for the purpose of carrying out my directions to You in accordance with the terms and conditions of this Agreement with respect to the purchase or sale of securities in my account. To carry out your duties, You are authorized to place and withdraw orders and take such other steps to carry out my directions.

2. I understand that You will have access to informational tax reporting with regard to my retirement account, including IRS Form 1099-R and IRS Form 5498 reporting information, as applicable, unless I notify Fidelity Management Trust Company ("FMTC"), Custodian/Trustee of my retirement account, otherwise.

3. I understand that You have entered into an Agreement with NFS (a NYSE member firm) to execute and clear all brokerage transactions.

4. I understand that FMTC, Custodian of my Premiere Select IRA or the Trustee of my Premiere Select Retirement Plan, as applicable, and NFS do not provide any investment advice as defined under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Internal Revenue Code, and/or any applicable Securities regulations, in connection with this account, nor does NFS give any advice or offer any opinion with respect to the suitability of any security or order. All transactions will be done only on my order or the order of my authorized representative, except as otherwise described herein.

5. **IRA for a Minor** - If this is a Premiere Select Traditional, Roth, Rollover, or SEP IRA or IRA-BDA for a minor, I understand NFS will maintain an account established under the Uniform Gifts to Minors Act or Uniform Transfers to Minors Act (UGMA/UTMA) for which I act as UGMA/UTMA Custodian. I understand that I represent and warrant the assets in the account belong to the minor, and all such assets, whether or not transferred out of the minor's IRA, will only be used by me for the benefit of the minor. As used herein, "I" or "my" shall refer to the UGMA/UTMA Custodian. I acknowledge agreement with the following additional terms and conditions:

- The minor has earned income to contribute to an IRA (excluding IRA-BDAs).
- The maximum amount that may be contributed to the minor's IRA (excluding IRA-BDAs) for any year is equal to the lesser of 100% of the minor's compensation or the annual IRA contribution limit. (Please refer to the **Premiere Select IRA Contribution Guide** for information on annual IRA contribution limits.)
- I, the UGMA/UTMA Custodian, have read, understand, and agree to the terms and conditions set forth in the **Premiere Select IRA Application**, the **Customer Agreement**, the **Premiere Select IRA Custodial Agreement and Disclosure Statement**, or the **Premiere Select Roth IRA Custodial Agreement and Disclosure Statement**, as applicable.
- The UGMA/UTMA Custodian will exercise the powers and duties of the Depositor as described in the Agreements.
- The beneficiary of the IRA will be the minor's estate or as otherwise determined in accordance with the applicable state Uniform Gifts to Minors Act or Uniform Transfers to Minors Act, as indicated in Article 8, Section 8(b)(2) of the Premiere Select IRA Custodial Agreement.
- The minor's IRA will contain the UGMA/UTMA Custodian designation in the IRA registration. The IRA Custodian shall have no responsibility to determine when the minor reaches the age of account termination or for determining whether any such notification is proper or valid under state or federal law.
- Upon reaching the age of account termination in the state under which the account was first established, the UGMA/UTMA Custodian must advise the IRA Custodian in writing (accompanied by such supporting documentation as the IRA Custodian may require) that the minor is assuming sole responsibility to exercise all powers and duties associated with the administration of the IRA. Absent such written notice by the UGMA/UTMA Custodian, the IRA Custodian shall have no responsibility to acknowledge the minor's exercise of such powers and duties of administration.
- Acceptance by the IRA Custodian of the contribution to this IRA is expressly conditioned upon the UGMA/UTMA Custodian's agreement to be responsible for all requirements and to exercise the powers and duties of the Depositor with respect to the operation of the IRA.
- I understand that the minor will have access to information that I provide to You on this Application.

6. Although FMTC is a bank, I recognize that any investment company (e.g., any mutual fund/money market fund) in which this retirement account may be invested is not a bank and is not backed or guaranteed by any bank or insured by the FDIC.

7. An Investment in any money market mutual fund is not guaranteed by the FDIC or any other governmental agency. Although money market mutual funds seek to preserve the value of my investment at \$1.00 per share, I understand that it is possible to lose money by investing in such fund. I understand that investing in a tax-exempt security is inappropriate for a retirement account.

8. Securities in accounts carried by NFS are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000 (including up to \$100,000 for cash awaiting reinvestment). NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request a SIPC brochure, visit [www.sipc.org](http://www.sipc.org) or call 1-202-371-8300.

9. **Equity Dividend Reinvestment Service (the "Service") - Provision of Equity Dividend Reinvestment Plan.** My enrollment in the Service will be activated on the day I notify You by telephone, or within 24 hours after receipt of my written notification, that I wish to enroll an eligible security. Upon activation of my enrollment, I agree to be bound by this Agreement as well as any other agreements between us that apply to my brokerage account.

This service is subject to the terms and conditions set forth in this Section 9, and I understand that my dividend reinvestment options might be different if I were to hold securities directly with certain types of issuers, such as mutual funds, instead of through my IRA.

I may direct You to add the Service to either all eligible securities in my account or selected eligible individual securities. My enrollment authorizes You to automatically reinvest cash dividends and capital gain distributions paid on such eligible securities held in my account (collectively, "dividends") in additional shares of the same security.

To add or remove the Service with respect to securities in my account, I must notify You of my election on or before 9:00 p.m. Eastern Standard Time (EST) on the dividend record date for such security. If the dividend record date falls on a non-business day, then I must notify You on or before 9:00 p.m. EST one business day prior to the dividend record date for such security. Dividends will be reinvested on any shares of all enrolled securities provided that I own such shares on both the dividend record date and the dividend payable date.

Dividend reinvestment does not assure profits on my investments and does not protect against loss in declining markets.

I understand that You reserve the right to terminate or amend the Service and reinvestment plan described in this Section 9 at any time, without notice, including instituting commissions or transaction fees.

**Eligible Accounts.** The Program is available to brokerage customers who maintain cash, margin, or retirement brokerage accounts.

**Eligible Securities.** To be eligible for the Service, the enrolled security must be a closed-end fund or domestic common stock (including ADRs) which is margin eligible (as defined by NFS) and listed on the New York Stock Exchange or the American Stock Exchange, or traded on the National Association of Securities Dealers Automated Quotation System (NASDAQ). In order for my enrollment to be in effect for a given security, my position in that security must be settled on or before the dividend record date. Foreign securities and short positions are not eligible for the Service. Eligible securities must be held in street name by NFS or at a securities depository on behalf of NFS.

If I attempt to enroll a security for which I have placed a buy limit order which has not been filled, my enrollment election will be held for five (5) consecutive business days, at which point I must notify You of my desire to re-enroll the security for another five (5) consecutive business days.

If I am holding a security in my account that is ineligible for enrollment, and the security subsequently becomes eligible, any existing account-level reinvestment instructions will take effect for that security.

**Eligible Cash Distributions for Reinvestment.** Most cash distributions from eligible securities selected for participation in the Service may be reinvested in additional shares of such securities, including cash dividends and capital gain distributions. Cash-in-lieu payments, late ex-dividend payments, and special dividend payments, however, may not be automatically reinvested. If I enroll a security in the Service, I must reinvest all of its eligible cash distributions. I understand that I cannot partially reinvest cash distributions. I also understand that I cannot use any other funds in my brokerage account or any other account to make automatic reinvestment purchases.

**Dividend Reinvestment Transactions in Eligible Securities.** On the dividend payable date for each security participating in the Service, You will credit my account in the amount of the cash dividend to be paid (less any amounts required by law or

agreement to be withheld or debited). Three (3) business days prior to the dividend payable date, NFS will combine cash distributions from my account with those from other customers requesting dividend reinvestment in the same security and use these funds to purchase securities for me and the other customers on a best efforts' basis. My account will be credited with the number of shares equal to the amount of my funds to be reinvested in a particular security divided by the purchase price per share. If several purchase transactions are required in order to reinvest my and other customers' eligible cash distributions in a particular security, the purchase price per share will be the weighted average price per share for all such shares purchased.

Under certain conditions a dividend may be put on hold by the issuing company. If a dividend is on hold on the payable date, reinvestment will not be performed. If a dividend is released from hold status after dividend payable date, dividend reinvestment will be performed on the date the dividend is actually paid.

If I liquidate shares of an enrolled security between the dividend record date and the business day prior to the dividend payable date, such shares will not participate in the Service and I will receive the dividend as cash in my core account (See below for more information on your core account.). If I liquidate shares of an enrolled security on dividend payable date, such shares will participate in the Service.

I will be entitled to receive proxy voting materials and voting rights for an enrolled security based on my proportionate shares. For mandatory reorganizations, I will receive cash in lieu of my partial shares. For voluntary reorganizations, instructions I give You will be applied to my whole shares and the partial shares will be liquidated at market price.

**Partial Shares.** Automatic reinvestment of my eligible cash distributions may give me interests in partial shares of securities, which will be calculated to three decimal places. I will be entitled to receive dividend payments proportionate to my partial share holdings. If my account is transferred, if a stock undergoes a reorganization, or if stock certificates are ordered out of an account, partial share positions, which cannot be transferred, reorganized, or issued in certificate form, will be liquidated at the closing price on the settlement date. The partial share liquidation transaction will be posted to my account on the day following the settlement date. I may not liquidate partial shares at my discretion. If I enter an order to sell my entire whole share position, any remaining partial share position will be liquidated at the execution price of the sell and will be posted to my account on the settlement day. No commission will be charged for the liquidation of the partial share position.

**Confirmations and Monthly Statements.** In lieu of separate immediate trade confirmation statements, all transactions made through the Service will be confirmed on my regular monthly brokerage account statement. I may obtain immediate information regarding a dividend reinvestment transaction on the day after the reinvestment date by calling You.

**Continuing Effect of Authorization; Termination.** I authorize You to purchase for my account shares of the securities I have selected for the Service. Authorizations under this section will remain in effect until I give You notice to the contrary on or before 9 p.m. EST on the dividend record date. If the dividend record date falls on a non-business day, then notice must be given on or before 9 p.m. EST at least one business day prior to the dividend record date. Such notice will not affect any obligations resulting from transactions initiated prior to Your receipt of the notice. I may withdraw completely or selectively from the program. If I transfer my account, I must re-enroll my securities for reinvestment. Enrollment elections for securities that become ineligible for the Service will be canceled after 90 days of continuous ineligibility.

**Automatic Dividend Reinvestment Transactions through the Depository Trust Company.** I understand that if I elect to participate in the Service, reinvestment for certain securities may occur through the Depository Trust Company's dividend reinvestment service (the "DTC program"). DTC and the issuer determine which securities participate in the DTC program. Only certain eligible DTC program securities will participate in the Service, and such eligibility is determined by NFS. I can obtain immediate information regarding DTC-eligible securities by telephoning You.

Securities eligible for reinvestment through the DTC program portion of the Service cannot participate in the cash reinvestment portion of the Service. If a DTC program-eligible security subsequently becomes DTC program ineligible and I have elected dividend reinvestment for that security, I will automatically continue to participate in the cash reinvestment portion of the Service. If a DTC program-ineligible security subsequently becomes DTC program eligible and I have elected dividend reinvestment for that security, then I will continue to participate in the Service through the DTC program portion of the Service for that security. No communication regarding these changes will be provided to me.

You will post the DTC program transaction to my account when the details, including determination of any discount, are made available to You by DTC. Such transactions, although not posted to my account on the dividend payable date, will be effective as of such date. If I liquidate my shares after the dividend record date, but before the DTC program reinvestment is posted to my account, then I will receive the dividend in cash.

10. I understand that if I have elected to convert an IRA, other than a Premiere Select IRA, to a Premiere Select Roth IRA, then all parts of this Agreement, including the Application and the information herein, will apply to my Premiere Select IRA established to facilitate the conversion and to my Premiere Select Roth IRA. In addition, I attest that my Adjusted Gross Income does not exceed \$100,000 for the year in which I am making the conversion. I understand that I cannot convert assets in my SIMPLE IRA to a Roth IRA until after the expiration of the two-year period, beginning on the date I first participated in a SIMPLE IRA Plan maintained by my employer.

11. If I am opening an account with a distribution from an employer-sponsored retirement plan, I certify that such a distribution is a qualified total or partial distribution, which qualifies for rollover treatment, and I irrevocably elect to treat this contribution as a rollover contribution.

12. If I am opening a Roth IRA with a rollover from an employer-sponsored retirement plan, I certify that the rollover is from an eligible employer-sponsored retirement plan, that the assets are being directly rolled to the Roth IRA, and that the direct rollover constitutes a Roth conversion. In addition, I represent that I am otherwise eligible to make the Roth conversion.

13. In the event I become indebted to You or NFS in the course of operation of this account, I agree that I will repay such indebtedness upon demand. All securities and other property now or hereafter held, carried, or maintained by NFS for any of my brokerage accounts, now or hereafter opened, including brokerage accounts in which I may have an interest, shall be subject to a lien for the discharge of all of my indebtedness and other obligations of the undersigned to You or NFS and are held by NFS as security for the payment of any of my liability or indebtedness to You or NFS in any of the said brokerage accounts. You and NFS shall have the right to sell, assign, or transfer securities, and any other property so held by You or NFS, from or to any other of my brokerage accounts whenever in your judgment You or NFS consider such a transfer necessary for your protection in enforcing your lien. You or NFS shall have the discretion to determine which securities and property are to be sold and which contracts are to be closed. **No provision of this Agreement concerning liens or security interests shall apply to the extent which application would be in conflict with any provisions of ERISA or the Internal Revenue Code or any related rules, regulations, or guidance.**

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

14. All transactions are subject to the constitution, rules, regulations, customs, and usages of the exchange, market, or clearinghouse where executed, as well as to any applicable federal or state laws, rules, and regulations.

15. **To the extent that any part of this Customer Agreement, the related Application, Custodial Agreement and Disclosure Statement, or Premiere Select Retirement Plan and Trust Agreement ("the Documents"), as applicable, were obtained online by me, I represent to the best of my knowledge that the terms of the Documents have not changed and are identical to the terms as originally set forth by FMTC or its successors, NFS, and You. I acknowledge that any alteration of the Documents' original terms shall be null and void, and I shall be bound by the terms of the original Documents as set forth by FMTC, NFS, and You. I also understand and acknowledge that any Agreements established by the above-referenced Documents may be terminated in the event that FMTC, its agents, affiliates, or its successors has reasonable grounds to believe the Document(s) has/have been altered.**

16. **No waiver of any provision of this Agreement shall be deemed a waiver of any other provision, nor a continuing waiver to the provision so waived. No provision of this Agreement can be amended or waived, except by an authorized representative of NFS.**

17. **I understand that sufficient funds must be in my account at the time I place any order to buy securities, including transaction costs and any applicable commissions or fees in addition to other amounts FMTC, NFS, or You may deem necessary.**

18. I have received and read the Prospectus for the core account investment vehicle designated in the attached retirement account Application(s). I understand that my account statement details all activity in the core account investment vehicle. This statement is provided in lieu of a confirmation that might otherwise be provided to me with respect to those transactions. I understand that if I chose a mutual fund as my core account investment vehicle, some or all of the funds' distribution and service

plans, as allowed under SEC Rule 12b-1, permit the funds to pay fees to broker/dealers with respect to the distribution of the funds' shares, and that You or NFS may receive such a fee as a result. I understand that You may charge additional fees and that neither NFS nor FMTC shall incur any liability for the payment of any fees to You from assets in my account.

By signing the retirement account application, I represent that I have read this retirement account customer agreement and understand, authorize and consent to You and/or Your agent changing my core account investment vehicle at Your and/or Your agent's discretion, at any time and for any reason to another money market mutual fund, a free credit balance position (if applicable), or another cash investment vehicle, if available. I agree to hold You and Your agent harmless for any actions taken in connection with or resulting from changing my core account investment vehicle, including but not limited to, any changes in the rate of return offered by the alternative core account investment vehicle that You and/or Your agent selects for me.

If the core account investment vehicle designated in my retirement account becomes unavailable at any time for any reason, I authorize You and/or Your agent to select an alternative core account investment vehicle in Your or Your agent's discretion. In this event, any or all of the credit balance in my account may be placed into the alternative core account investment vehicle at any time.

19. I understand that NFS and FMTC reserve the right not to accept assets in my account until such time as NFS has received my completed paperwork, determined the same to be in good order, and accepts my retirement account on behalf of FMTC, as indicated by a letter of acceptance. I agree to indemnify and hold NFS and FMTC (and their affiliates, successors, and employees) harmless from any loss or liability that they or I may incur as a result of assets in my account not being accepted until such time as NFS has received my completed retirement account paperwork, determined the same to be in good order, and accepts my retirement account on behalf of FMTC.

20. I understand a \$35 NFS Annual Maintenance Fee may be paid separately or collected from my retirement account balance. I understand a \$75 NFS Liquidation/Termination Fee may be collected from my retirement account balance when I liquidate or terminate my retirement account. I understand that the \$75 liquidation fee cannot be paid by separate check. NFS may change the fee schedule from time to time.

21. I understand that if I am re-registering a limited partnership, I may be charged a re-registration fee, up to the maximum of \$200, to change my registration to NFS.

22. Neither You nor NFS shall be liable for loss caused directly or indirectly by war, natural disasters, government restrictions, exchange or market rulings, or other conditions beyond your control, including, but not limited to, extreme market volatility or trading volumes. Neither You nor NFS shall be responsible for any loss or expense relating to removal of assets from, or restrictions on trading in, securities in my account based on the actions of the issuer.

23. I understand that all debit items, including without limitation, checks, securities account purchases, and electronic funds transfers, will be accumulated daily, and that NFS will promptly pay each on my behalf to the extent that sufficient funds can be provided from amounts contributed by me or on my behalf and available that day, or from proceeds of redemption of fund shares or other assets in my accounts, which NFS is authorized to redeem to pay such items. I will maintain sufficient assets in my account to satisfy all obligations as they become due.

NFS shall not be responsible for the dishonor of any transaction due to insufficient collected balance. Other transactions that I initiate, or to which I have consented, may also reduce my collected balance.

I understand that if the collected balance in my account is insufficient to pay any item, such items will not be honored. I will promptly return to NFS any assets that NFS distributes to me but to which I am not entitled.

24. The reasonable costs of collection of any unpaid deficiency in my retirement account, including attorneys' fees incurred by You or NFS, shall be reimbursed by me to You or NFS.

25. To help the government fight the funding of terrorism and money-laundering activities, Federal law and contractual obligations to NFS require that You obtain my name, date of birth, address, and a government-issued identification number before opening my account to verify my identity. In certain circumstances, You may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. My account may be restricted and/or closed if You and/or NFS cannot verify this information. Neither You nor NFS will be responsible for any losses or damages (including but not limited to lost opportunity) resulting from any failure to provide this information or from any restriction placed upon, or closing of, my account.

Any information I provide to You may be shared by You and/or NFS with third parties for the purpose of validating my identity and may be shared for other purposes in accordance with Your applicable privacy policy and the National Financial Services LLC Privacy Policy. Any information I give to You may be subject to verification, and I authorize You and/or NFS to obtain a credit report about me at any time. Upon written request, I will be provided the name and address of the credit reporting agency used. You and/or NFS also may monitor or tape-record conversations with me in order to verify data about any transactions I request, and I consent to such monitoring or recording.

26. I understand that my retirement account will be invested in accordance with my instructions as given from time to time to You.

27. I understand that I am deemed to have received a copy of the Premiere Select Traditional IRA Disclosure Statement and/or Premiere Select Roth IRA Disclosure Statement, as applicable, unless a request for revocation is made to the Custodian within seven (7) calendar days following acceptance of my retirement account by or on behalf of the Custodian, as evidenced by notification.

28. I am aware that various federal and state laws or regulations may be applicable to transactions in my account regarding the re-sale, transfer, delivery or negotiation of securities, including the Securities Act of 1933 (the "Securities Act") and Rules 144, 144A, 145 and 701 thereunder. I agree that it is my responsibility to notify you of the status of such securities and to ensure that any transaction I effect with You will be in conformity with such laws and regulations. I will notify You if I am or become an "affiliate" or "control person" within the meaning of the Securities act with respect to any security held in my account. I will comply with such policies, procedures and documentation requirements with respect to "restricted" and "control" securities (as such terms are contemplated under the Securities Act) as you may require.

In order to induce you to accept orders with respect to the securities in my account, I represent and agree that, unless I notify You otherwise, such securities or transactions therein are not subject to the laws and regulations regarding "restricted" and "control" securities. I will not buy or sell any securities of a corporation of which I am an affiliate or sell any restricted securities except in compliance with applicable laws and regulations and upon notice to You that the securities are restricted.

I understand that if I engage in transactions which are subject to any special conditions under applicable law, there may be a delay in the processing of the transaction pending fulfillment of such conditions. I acknowledge that if I am an employee or "affiliate" of the issuer of a security, any transaction in such security may be governed by the issuer's insider trading policy, and I agree to comply with such policy.

29. This Agreement shall be governed by the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute; shall cover individually and collectively all retirement accounts which I may open or reopen; shall inure to the benefit of the successors of FMTC, NFS, or You, and assigns, whether by merger, consolidation or otherwise; and NFS may transfer my account to the successors and assigns. This Agreement shall be binding upon my heirs, executors, administrators, successors, and assigns.

30. As applicable, I understand and/or represent that:

- NFS has the authority to accept orders and other instructions relative to the Trust accounts identified herein from those individuals listed on the application. The Trustee(s) may execute any documents on behalf of the Trust that You or NFS may require. By signing this form, the Trustee(s) hereby certify(ies) that You or NFS are authorized to follow the instructions of any Trustee and to deliver funds, securities, or any other assets in the NFS account to any Trustee or on any Trustee's instructions, including delivering assets to a Trustee personally. NFS, in its sole discretion and for its sole protection, may require the written consent of any or all Trustees prior to acting upon the instructions of any Trustee.

- There are no other Trustee(s) of the Trust other than those listed on the Application or identified on a separate piece of paper attached to this Application. The attached pages of the Trust document are true copies of the valid legal document currently in effect.

- Should only one person execute this agreement, it shall be a representation that the signer is the sole Trustee. Where applicable, plural references in this certification shall be deemed singular.

- We, the Trustees, have the power under the Trust and applicable law to enter into the transactions and issue the instructions that we make in this account. Such power may include, without limitation, the authority to buy, sell (including short sales), exchange, convert, tender, redeem and withdraw assets (including delivery of securities to and from the account), and to trade securities on margin or otherwise (including the purchase and/or sale of option contracts) for and at the risk of the Trust. We understand that all orders and transactions will be governed by the terms and conditions of all other account agreements applicable to this account.

- To the extent that the employer-sponsored plan assets inherited by a Trust are being directly rolled to an IRA-BDA, as Trustee for the above-referenced Trust, I hereby certify that the trust is a qualifying non-spouse beneficiary for purposes of Section 402(c) of the Internal Revenue Code and is therefore eligible to directly roll over assets to an IRA-BDA.

- We, the Trustees, jointly and severally, indemnify You and NFS and hold You and NFS harmless from any claim, loss, expense, or other liability for effecting any transactions, and acting upon any instructions given by the Trustees. We, the Trustees, certify that any and all transactions effected and instructions given on this account will be in full compliance with the Trust.

- We, the Trustees, agree to inform You in writing of any change in the composition of the Trustees, or any other event that could alter the certifications made above.

- We, the Trustees, agree that any information we give to NFS on this account will be subject to verification, and we authorize You and/or NFS to obtain a credit report about me (any of us) individually at any time. Upon written request, You or NFS will provide the name and address of the credit reporting agency used.

31. **Choice of Marketplace.** When securities may be traded in more than one marketplace, NFS may use its discretion in selecting the market in which to place my order.

**32. Receipt of Communications.** Communication by mail, messenger, telegraph, electronic mail or electronic record, or otherwise, sent to me at the address of record listed on the Application or any other address I may give You in writing are presumed to be delivered to and received by me whether actually received or not. A statement of all transactions will be mailed to the address of record, monthly or quarterly, depending on activity or instead of receiving these documents through the mail I may, if the service is offered by my broker/dealer, choose to receive electronic notification that statements and trade confirmations are available for online viewing. There is no fee for this option, and I may switch to or from it at any time. For more information, I understand that I should speak with my investment representative. I understand that I should promptly and carefully review the transaction confirmations and periodic account statements and notify You of any errors. Information contained on transaction confirmations and periodic account statements is conclusive unless I object in writing within five and ten days, respectively, after transmitted to me.

**33. Purchase of Precious Metals.** I understand and acknowledge that precious metals and other collectibles within the meaning of Section 408(m) of the Internal Revenue Code may not be purchased in retirement accounts except as otherwise permitted by ERISA and the Internal Revenue Code, as applicable, and to the extent permitted by NFS. If I direct You or NFS to purchase eligible gold, silver, and platinum coins or permitted bullion for the account, I understand: a) the Securities Investors Protection Corporation (SIPC) does not provide protection for such investments, but if stored through NFS, they are insured by the depository at market value; b) such investments are not marginable; c) such investments can involve substantial risk due to rapid and abrupt price changes, and therefore neither You nor NFS can guarantee an advantageous purchase or liquidation price.

**34. Termination of Retirement Account.** This Agreement may be terminated in accordance with the terms and conditions set forth in the Premiere Select IRA Custodial Agreement, Premiere Select Roth IRA Custodial Agreement, or Premiere Select Retirement Plan and Trust Agreement, as applicable. My final instructions on record with NFS will be applied to any residuals or interest accruals after termination of my account.

#### NOTICE TO CUSTOMER

#### 35. Payment for Order Flow

If You transmit orders (including those generated by reinvested dividends) through NFS, NFS in turn will send my orders to various exchanges or market centers based on a number of factors. Such factors include size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, speed of execution, liquidity enhancement opportunities, availability of efficient automated transaction processing, and reduced execution costs through price concessions from the market centers. Certain of the market centers may execute orders at prices superior to the publicly quoted market in accordance with their rules or practices. While a customer may specify that an order be directed to a particular market center for execution, the order-routing policies, taking into consideration all of the factors listed above, are designed to result in favorable transaction processing for customers. You will furnish payment for order flow and routing policies to me on an annual basis.

You and NFS receive remuneration, compensation, or other consideration for directing customer orders for equity securities to particular Broker/Dealers or market centers for execution. Such consideration, if any, takes the form of financial credits, monetary payments, or reciprocal business.

**Note:** Trades placed through telephone, electronic or on-line trading systems cannot specify a particular market center for execution.

#### 36. Investment Objective Descriptions

The typical investments listed with each objective are only some examples of the kinds of investments that have historically been consistent with the listed objectives. However, neither You nor NFS can assure that any investment will achieve my intended objective. I acknowledge that I must make my own investment decisions and determine for myself if the investments I select are appropriate and consistent with my investment objectives.

I acknowledge and agree that neither You nor NFS assume any responsibility to me for determining if the investments I selected are suitable for me.

**Preservation of Capital.** An investment objective of Preservation of Capital indicates that I seek to maintain the principal value of my investments and I am interested in investments that have historically demonstrated a very low degree of risk of loss of principal value. Some examples of typical investments might include money market funds and high quality, short-term fixed-income products.

**Income.** An investment objective of Income indicates that I seek to generate income from investments and I am interested in investments that have historically demonstrated a low degree of risk of loss of principal value. Some examples of typical investments might include high quality, short and medium-term fixed-income products, short-term bond funds, and covered call options.

**Capital Appreciation.** An investment objective of Capital Appreciation indicates that I seek to grow the principal value of my investments over time and I am willing to invest in securities that have historically demonstrated a moderate to above average degree of risk of loss of principal value to pursue this objective. Some examples of

typical investments might include common stocks, lower quality, medium-term fixed income products, equity mutual funds, and index funds.

**Trading Profits.** An investment objective of Trading Profits indicates that I seek to take advantage of short-term trading opportunities, which may involve establishing and liquidating positions quickly. Some examples of typical investments might include short-term purchases and sales of volatile or low-priced common stocks, put or call options, spreads, straddles and/or combinations on equities or indexes\*. This is a high-risk strategy.

**Speculation.** An investment objective of Speculation indicates that I seek a significant increase in the principal value of my investments and I am willing to accept a corresponding greater degree of risk by investing in securities that have historically demonstrated a high degree of risk of loss of principal value to pursue this objective. Some examples of typical investments might include lower quality, long-term fixed-income products, initial public offerings, volatile or low-priced common stocks, the purchase or sale of put or call options, spreads, straddles and/or combinations on equities or indexes,\* and the use of short-term or day trading strategies.

\*Retirement accounts may not be approved for margin trading privileges. Margin is required to sell covered puts and uncovered puts and call options, conduct spreads, and to write straddles and combinations on equities or indexes.

#### 37. NYSE Rule 382

New York Stock Exchange Rule 382 requires that You and NFS identify the various functions that You and NFS each agree to perform regarding the administration of my brokerage account. The following is a summary of the allocation services performed by You and NFS. A more complete description is available upon request.

**As my Broker/Dealer, You are responsible for** (1)obtaining and verifying account information and documentation, (2)opening, approving, and monitoring my brokerage account, (3)transmitting timely and accurate instructions to NFS with respect to my brokerage account, (4)determining the suitability of investment recommendations and advice, (5)operating and supervising my account and its own activities in compliance with applicable laws and regulations, including compliance with margin rules pertaining to my margin account (if applicable), and (6) maintaining the required books and records for the services it performs.

**NFS shall perform the following tasks at Your direction:** (1)execute, clear and settle transactions processed through NFS by You, (2)prepare and send transaction confirmations and periodic statements of my retirement account (unless You have undertaken to do so). Certain pricing and other information may be provided by You or obtained from third parties, which has not been verified by NFS, (3)act as custodian for funds and securities received by NFS on my behalf, (4)follow Your instructions with respect to transactions and the receipt and delivery of funds and securities for my account, and (5)extend margin credit for purchasing or carrying securities on margin, if applicable. You are responsible for ensuring that my account is in compliance with federal, industry, and NFS margin rules and for advising me of margin requirements. NFS shall maintain the required books and records for the services it performs.

#### 38. Pre-Dispute Arbitration Agreement

**This agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:**

(A) All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.

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

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

(D) The arbitrators do not have to explain the reason(s) for their award.

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

(F) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.

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

**All controversies that may arise between me, You and NFS concerning any subject matter, issue or circumstance whatsoever (including, but not limited to, controversies concerning any account, order or transaction, or the continuation, performance, interpretation or breach of this or any other agreement between me, You and NFS whether entered into or arising before, on or after the date this account is opened) shall be determined by arbitration in accordance with the rules then prevailing of the Financial Industry Regulatory Authority (FINRA) or any United States securities self-regulatory organization or United States securities exchange of which the person, entity or entities against whom the claim is made is a member, as I may designate. If I designate the rules of a United States self-regulatory organization or United States securities exchange and those rules**

fail to be applied for any reason, then I shall designate the prevailing rules of any other United States securities self-regulatory organization or United States securities exchange of which the person, entity or entities against whom the claim is made is a member. If I do not notify You in writing of my designation within five (5) days after such failure or after I receive from You a written demand for arbitration, then I authorize You and/or NFS to make such designation on my behalf. The designation of the rules of a United States self-regulatory organization or United States securities exchange is not integral to the underlying agreement to arbitrate. I understand that judgment upon any arbitration award may be entered in any court of competent jurisdiction.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any Pre-Dispute Arbitration Agreement against any person who has initiated in court a putative class action; or who is a member of a putative class action who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

# Premiere Select<sup>®</sup> IRA Contribution Guide

## Traditional IRA Contributions

- Anyone under age 70½ who has U.S. earned compensation<sup>1</sup> can contribute up to the contribution limit, as indicated in the Current and Future Year IRA Contribution Limits table to the right, or 100% of compensation, whichever is less, per tax year, to a Traditional IRA.
- A spouse may also contribute up to the contribution limit or 100% of the couple's combined compensation per tax year, whichever is less, to a separate Traditional IRA (Spousal IRA), as long as he/she files a joint income tax return.
- Married individuals filing a joint federal income tax return may contribute up to the contribution limit to both a Traditional IRA and a Spousal IRA, as long as the combined annual contributions to both IRAs do not exceed twice the contribution limit or 100% of the couple's combined compensation, whichever is less.
- Contributions can be made to both a Traditional IRA and a Roth IRA, but the combined total contribution cannot exceed the contribution limit per tax year or 100% of compensation per tax year, whichever is less.

<sup>1</sup>Compensation is generally income reported on Form W-2

CURRENT AND FUTURE YEAR IRA CONTRIBUTION LIMITS		
Year:	Annual Contribution Limit:	Additional catch-up contribution for people age 50 and older.*
2009	\$5,000	\$1,000
2010**	\$5,000	\$1,000

\* You must be projected to reach age 50 or older by 12/31 of the tax year to which the contribution relates.

\*\* Subject to annual cost of living increases thereafter.

## Deductibility of Traditional IRA Contributions

Contributions may be fully or partially tax deductible, depending on Adjusted Gross Income (AGI) and whether or not an individual is an active participant in an employer-sponsored retirement plan.

### AGI Limits for Deductible Traditional IRA Contributions

SINGLE TAX FILERS	2009	2010
Not covered by a retirement plan at work	No AGI limit	No AGI limit
Covered by a retirement plan	Full deductibility for AGI up to \$55,000; partial deductibility for AGI more than \$55,000 and less than \$65,000	Full deductibility for AGI up to \$56,000; partial deductibility for AGI more than \$56,000 and less than \$66,000

MARRIED COUPLES FILING JOINTLY	2009	2010
Neither spouse is covered by a retirement plan at work	No AGI limit	No AGI limit
Only one spouse is covered by a retirement plan at work	For the spouse not covered, full deductibility for AGI up to \$166,000; partial deductibility for AGI more than \$166,000 and less than \$176,000 For the spouse who is covered, full deductibility for AGI up to \$89,000; partial deductibility for AGI more than \$89,000 and less than \$109,000	For the spouse not covered, full deductibility for AGI up to \$167,000; partial deductibility for AGI more than \$167,000 and less than \$177,000 For the spouse who is covered, full deductibility for AGI up to \$89,000; partial deductibility for AGI more than \$89,000 and less than \$109,000
Both spouses are covered by a retirement plan at work	Full deductibility for AGI up to \$89,000; partial deductibility for AGI more than \$89,000 and less than \$109,000	Full deductibility for AGI up to \$89,000; partial deductibility for AGI more than \$89,000 and less than \$109,000

- For married couples filing separate returns with AGI of \$10,000 or more, neither individual is eligible to make a deductible IRA contribution if either spouse is an active participant in an employer-sponsored retirement plan. Married couples filing separately who live apart for the entire year are treated as single filers for purposes of determining annual deductible IRA contribution limits.
- Any individual, married or single, who is not eligible to make deductible IRA contributions, may make non-deductible IRA contributions up to the contribution limit per tax year, regardless of AGI or participation in an employer-sponsored retirement plan.
- Individuals should complete IRS Form 8606 for each year in which a non-deductible Traditional IRA contribution is made, as well as each year a distribution is taken from any IRA that held any non-deductible contributions. (Please note that IRS Form 8606 may also need to be filed with the IRS under other circumstances.)

### Roth IRA Contributions

- In general, anyone who has U.S. earned compensation, with an Adjusted Gross Income that does not exceed the limits noted below, can contribute up to the annual contribution limit\* or 100% of compensation, whichever is less, per tax year to a Roth IRA.
- There is no age limit for making contributions; individuals may make contributions after reaching age 70½.
- Contributions can be made to both a Traditional IRA and a Roth IRA, but the combined total contribution to an individual's Traditional and Roth IRAs cannot exceed the annual contribution limit\* or 100% of compensation per tax year, whichever is less.
- A spouse can also contribute up to the maximum contribution limit\* to a Roth IRA (Spousal IRA) per tax year as long as he or she files a joint federal income tax return and the couple's combined AGI does not exceed the limits below.
- A married individual who files a separate federal income tax return can contribute to a Roth IRA if his/her AGI is less than \$10,000. (Married individuals who file separately and live apart for the entire tax year are treated as individuals for determining eligibility to contribute or convert to a Roth IRA.)

### Roth IRA Contribution Limits per AGI

SINGLE TAX FILERS	2009	2010
Full contribution limit*	Less than \$105,000	Less than \$105,000
Partial contribution**	At least \$105,000 and less than \$120,000	At least \$105,000 and less than \$120,000
Not eligible to make a Roth IRA contribution	\$120,000 or more	\$120,000 or more

MARRIED FILING JOINT RETURN	2009	2010
Full contribution limit	Less than \$166,000	Less than \$167,000
Partial contribution	At least \$166,000 and less than \$176,000	At least \$167,000 and less than \$177,000
Not eligible to make a Roth IRA contribution	\$176,000 or more	\$177,000 or more

\* Refer to Current and Future Year IRA Contribution Limits on page 1 for your annual contribution limit.

\*\* Please consult your tax advisor to determine the specific amount.

### Conversions to a Roth IRA

In addition to making annual contributions to a Roth IRA, an individual may also convert, subject to the rules below, existing Traditional IRA, Rollover IRA, SEP-IRA, SIMPLE IRA (after the two-year holding period expires) or eligible employer-sponsored retirement plan assets to a Roth IRA.

- Beginning in 2010, there is no AGI limit or tax filing status requirement to convert to a Roth IRA.
- When converting to a Roth IRA, the IRA owner is required to pay taxes on any taxable converted amount, (i.e., deductible contributions and any investment earnings).
- Conversions from Traditional, Rollover, SEP, or SIMPLE IRAs can be made either via a 60-day rollover or via a trustee-to-trustee transfer.
- Conversions from an eligible employer-sponsored retirement plan are referred to as qualified rollover contributions. For participants and spouse beneficiaries, a qualified rollover contribution can be made via a 60-day rollover or a trustee-to-trustee transfer. For non-spouse beneficiaries, a qualified rollover contribution must be made via a trustee-to-trustee transfer.
- If taxes are to be withheld from the conversion amount, the amount withheld may be subject to a 10% early withdrawal penalty (unless an exception applies). The amount withheld is also taken into account in determining your AGI for conversion eligibility.

\* **Note:** an individual's Required Minimum Distribution (RMD) amount is excluded from AGI when determining conversion eligibility.

### SEP-IRA Contributions

- Contributions to SEP-IRAs are made by the employer into a SEP-IRA established by the employee and are generally tax-deductible to the business.
- The employer can make an annual contribution of up to 25% of each eligible employee's compensation based on the first \$245,000 for 2009 and 2010 (as indexed thereafter) of employee compensation – for a maximum contribution of \$49,000 for 2009 and 2010 (per IRC Section 415(c)(1)(a)).
- Employer contributions must be uniform among all employees including the employer. The employer may vary his/her contribution percentage each year from 0-25%. Variations in employer contributions must be disclosed to employees.
- Employer's SEP contributions are generally treated as an exclusion from the employee's income and are not reported on the employee's W-2 form.



# Premiere Select® Roth IRA Conversion Form

Use this form to request a conversion of all or any part of your Premiere Select® Traditional IRA, Rollover IRA, SEP-IRA or SIMPLE\* IRA ("Premiere Select IRA") to a Premiere Select Roth IRA with the same Broker/Dealer.

- For tax years through 2009, conversions to a Roth IRA are not permitted if you and your spouse's Adjusted Gross Income (AGI) exceeds \$100,000 in the year of the conversion. Beginning in 2010, there is no AGI limit to be eligible for a conversion.
- The taxable converted amount will be subject to federal income taxes in the year in which the conversion occurs.
- If you are required to take a required minimum distribution from your IRA, you must do so prior to converting to a Roth IRA.

\* SIMPLE IRA assets may be converted to a Roth IRA only after the expiration of the two-year period beginning on the date your employer first made contributions to your SIMPLE IRA.

If you are opening a new Premiere Select Roth IRA, you must complete a **Premiere Select IRA Application** and submit it to your investment representative with this completed form.

If you wish to convert an IRA currently held with another Custodian to a Premiere Select Roth IRA, you must first transfer the IRA to the same type of Premiere Select IRA (a Traditional, SEP, or SIMPLE IRA, as applicable) prior to requesting the conversion. You will need to complete a **Transfer of Assets Form** to initiate this transfer and only one **Premiere Select IRA Application** to establish both IRAs.

**Note to Broker/Dealer:** Do not send this Conversion Form to National Financial Services LLC ("NFS") until the transfer of assets is complete.

## 1 Account Information

Name (First, Middle Initial, Last)

Account Number of the Premiere Select IRA being converted

Premiere Select Roth IRA Number  (If opening a new account, your Broker/Dealer will provide this number.)

## 2 Conversion Instructions

I wish to convert my existing Premiere Select IRA indicated in Section 1 to a Premiere Select Roth IRA as specified below:

**Full conversion in-kind** — Convert the entire balance of my Premiere Select IRA to a Premiere Select Roth IRA. (The conversion will be based on the existing positions in your Premiere Select IRA on the date of the conversion.)

**Partial conversion in cash** — Convert the following dollar amount from my Premiere Select IRA to a Premiere Select Roth IRA. (You must have sufficient cash in your core account. If a liquidating trade is necessary, please consult your investment representative.)

Dollar amount to convert: \$

**Partial conversion in-kind** — Convert the following positions from my Premiere Select IRA to a Premiere Select Roth IRA. List the investments to be converted in-kind below:

	Investment Name	CUSIP or Symbol	# of Shares or "All"
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>

If more space for investment information is needed, on a separate sheet of paper, please list the requested information above along with your name, account number, Tax Identification/Social Security number and sign and date it and attach it to this form.



### 3 Notice of Withholding

Please read carefully

A conversion to a Roth IRA is subject to federal (and in some cases, state) income tax withholding unless you elect not to have withholding apply. If you withhold state and/or federal taxes from your Roth IRA Conversion, the amount withheld may be subject to the 10% early withdrawal penalty unless an exception applies. In addition, the withholding amount may make you ineligible to convert as the withheld amounts are taken into account when determining your Adjusted Gross Income for Roth Conversion eligibility. Withholding will apply to the gross amount of each distribution, even if you have made non-deductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal income tax (and possible state income tax) withholding on the conversion proceeds even if you have elected not to have tax withheld (an IRS requirement). A Post Office Box does not qualify as a residential address.

If you elect to have withholding apply (by indicating below, by making no choice below, or by not providing a U.S. residential address), federal income tax will be withheld from the conversion amount at a rate of at least ten percent (10%). If federal income tax is withheld from the conversion amount, state income taxes may also be withheld. Your state of residence will determine your state income tax withholding requirements, if any. Your state of residence is determined by your legal address of record provided for your Premiere Select IRA.

**Residents of AR, IA, KS, MA, ME, OK, and VT:** If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of the conversion. If you elect out of federal income tax withholding, state income tax will not be withheld unless you indicate otherwise below.

**Residents of CA, NC, and OR:** If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of the conversion unless you elect not to have state income taxes withheld below.

**Residents of DE:** State income tax of at least your state's minimum requirements must be withheld regardless of whether or not federal income tax is withheld unless you elect not to have state income taxes withheld.

**Residents of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, and WY:** State income tax withholding is not available for the conversion. Please consult your tax advisor, state agency, or investment representative for more information.

**Residents of all other states and the District of Columbia other than those noted above:** You are not subject to mandatory state income tax withholding, however, you may elect voluntary state income tax withholding in a percentage below. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

**IMPORTANT:** State tax withholding rules can change and the rules cited above may not reflect the current ruling of your state. Please consult with your investment representative to obtain the most up-to-date information pertaining to your state.

Whether or not you elect to have federal, and if applicable, state income tax withheld, you are still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties which may apply to your conversion. Whether or not you elect to have withholding apply (by indicating below), you may be responsible for payment of estimated taxes. You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

If you are not a U.S. person (including a U.S. resident alien), you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, with this conversion request form to claim tax treaty benefits, if applicable. To obtain Form W-8BEN, please consult your tax advisor or go to the IRS Web site at <http://www.irs.gov>.

**Withholding Election** — Note: If you are not a U.S. person (including a U.S. resident alien) **DO NOT** complete this Section.

Indicate your withholding election below. Your withholding election will apply to this conversion only.

#### Federal Income Tax Withholding – Choose One

IRS Regulations require us to withhold federal income tax at the rate of 10% from the total conversion amount, unless you elect NOT to have withholding apply.

- I **DO NOT** want to have federal income tax withheld from the distribution from my Premiere Select IRA for conversion to my Premiere Select Roth IRA.
- I **WANT** to have federal income tax withheld from the distribution from my Premiere Select IRA for conversion to my Premiere Select Roth IRA at the rate of \_\_\_\_\_% (insert whole percentage).

If you select a percentage of 10% or lower, we will withhold 10%.

#### State Income Tax Withholding

The withholding election will apply to this conversion only. Your state of residence will determine your state income tax withholding requirements, if any. Your state of residence is determined by your legal address of record provided for your IRA. If federal withholding is applied, state income tax may also be required, regardless of your election. Please see information in Notice of Withholding above for your state's rules. **Do not complete this section if you are a resident of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, or WY.**

I **DO NOT** want state income tax withheld. **(For residents of CA, NC, and OR. You must check this box if federal income taxes are being withheld and you do not want state income taxes withheld; for residents of DE, you must check this box whether or not federal income taxes are being withheld if you do not want state income taxes withheld.)**

I **WANT** to have state income taxes withheld from the conversion amount in accordance with the minimum amount or percentage, if any, as determined by the requirements of my state of residence. Note: If your state does not provide a minimum amount or percentage for withholding and you do not provide a percentage below, state income taxes will not be withheld from the conversion.

I **WANT** to have \_\_\_\_\_% (insert whole percentage) withheld from the conversion amount for state income taxes.

**Note:** If you elect to have state income taxes withheld from the conversion amount in a percentage that is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

### 4 Signature — Please read carefully before you sign

If I fail to designate whether all or part of my Premiere Select IRA is to be converted to my Premiere Select Roth IRA, the Custodian of my Premiere Select IRA is hereby authorized to convert the entire balance of such IRA to my Premiere Select Roth IRA. If I fail to designate whether the proceeds are to be converted immediately or at maturity, if applicable, the Custodian of my Premiere Select IRA is hereby authorized to convert such proceeds at maturity in the case of a CD, and immediately in all other cases.

I authorize and request the Custodian, or its agents, of my Premiere Select IRA specified above to make the above-requested distribution(s) from my Premiere Select IRA and conversion contribution to my Premiere Select Roth IRA. I have received the Premiere Select Roth IRA Custodial Agreement and Disclosure Statement at the time I completed the Premiere Select IRA Application and agree to be bound by the terms and conditions thereof. I accept full responsibility for complying with all IRS rules on conversions. I hereby agree to indemnify the Custodian (its agents, affiliates, successors, and employees) of the Premiere Select IRA and Roth IRA from any liability in the event I fail to meet any IRS requirements. I understand that I will be subject to income taxes on the taxable conversion amount. I understand that I may be subject to tax penalties on any amount distributed from my Premiere Select IRA specified in Section 1 above which is not converted within the time prescribed. If I am required to take a Required Minimum Distribution, I attest that I have done so for the current year pursuant to Section 401(a)(9) of the Internal Revenue Code with respect to my Premiere Select IRA and I accept full responsibility for complying with these requirements.

I hereby certify under penalties of perjury that if I am a U.S. person (including a U.S. resident alien) the number shown in Section 1 on this form is my correct taxpayer identification (or Social Security) number. If I am not a U.S. person (including a U.S. resident alien), I have attached IRS Form W-8BEN with this Premiere Select Roth IRA Conversion Form and included my U.S. taxpayer identification (or Social Security) number in order to claim tax treaty benefits, if applicable.

IRA Owner/Authorized Signator

Date (required)

Social Security Number   
Account Number



# Premiere Select® IRA Contributions by Electronic Funds Transfer (EFT)

This form will enable you to make IRA contributions electronically by transferring money from your bank account to your Premiere Select® Traditional IRA or Roth IRA (herein referred to as your "Premiere Select IRA"). Contributions made via EFT are **Current Year Contributions**. All contributions will be made to your Premiere Select IRA core account investment vehicle ("core account"). You may also move money from the core account to any **existing** mutual fund(s) that you have in your Premiere Select IRA by completing Section 4 of this form. Please call your investment representative with any questions. **This service is not available for Premiere Select SEP-IRAs, SIMPLE IRAs, IRA Beneficiary Distribution Accounts, Roth IRA Beneficiary Distribution Accounts, Retirement Plan accounts, or Retirement Plan Beneficiary Distribution Accounts. Please complete a separate form for each IRA to which you would like to make EFT contributions.**

Please return this form to your investment representative.

## 1 Customer Information

Print your name as it appears on your Premiere Select IRA statement or Application.

Name (First, Middle Initial, Last)   
Home Phone  Work Phone

## 2 Bank Information

Attach a voided check or complete the following information. **Passbook savings accounts** are not eligible. A common name must appear on both your bank account and your Premiere Select IRA.

Bank Name  Name on your Bank Account   
Bank ABA/Routing Number (Call your bank if you are unsure)   
Bank Account Number   
Account Type (check one)  Checking  Savings  NOW/MMDA

## 3 Contribution Information

I hereby direct that \$  be transferred from my bank account designated above for each contribution period, as specified below and contributed to my Premiere Select IRA as indicated above, to my core money market mutual fund, as a **current year contribution(s)**. (Aggregate current year contributions to all IRAs, including Traditional IRAs and Roth IRAs, cannot exceed the annual contribution limit\* or 100% of compensation, whichever is less.) Contributions will not be permitted more often than once per month, but must be made at least twice a year. You must wait 7 days for the first EFT contribution to be activated. The day specified below will default to the next business day if it falls on a holiday or weekend.

### Frequency of contribution

**Monthly** on the  day of every month beginning  (month-year).  
OR  
 **Quarterly** on the  day of every third month beginning  (month-year).  
OR  
 **Semi-annually** on the  day of every sixth month beginning  (month-year).

I understand this amount will be contributed to my Premiere Select IRA core account as a current year contribution and will remain in the core account unless a Periodic Investment Plan is specified in Section 4 or some other trade is placed.

\* Please refer to the Premiere Select IRA Contribution Guide and consult with your investment representative to find the applicable maximum annual contribution limit and compute your periodic contribution amount. You are responsible for tracking your contributions for all IRAs to which you are contributing, and if you exceed the maximum IRA contribution limit, you may incur a penalty. If an IRA contribution is made by any means in addition to an EFT contribution, it will count towards your annual contribution limit and the systematic transfer of funds from the bank account listed in Section 2 may be suspended for the remaining calendar year. If your periodic EFT contributions are suspended prior to year end, the EFT will automatically resume in January of the following calendar year.

Social Security Number

Account Number

#### 4 Periodic Investment Plan — Optional

I would like the dollar amount transferred from my bank account to be allocated (according to the frequency specified below) from my core account to the following **existing** mutual fund positions held in my Premiere Select IRA (total percent specified below cannot exceed 100%; dollar amount cannot exceed the amount available in your core money market mutual fund). There may be a fee associated with each transaction; please contact your investment representative for additional information. Most mutual funds require a minimum investment; please refer to the fund prospectus.

	Fund Name	Fund Symbol	Percent	OR	Dollar Amount
1	<input type="text"/>	<input type="text"/>	<input type="text"/> %		\$ <input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/> %		\$ <input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/> %		\$ <input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/> %		\$ <input type="text"/>

#### Frequency of Periodic Investments

Please indicate when you would like your investments made. Periodic investments will not be permitted more often than once per month, but must be made at least twice a year. The day specified will default to the next business day if it falls on a holiday or weekend.

I want the investments to be made:

**Monthly** on the  day of every month beginning  (month-year).

OR

**Quarterly** on the  day of every third month beginning  (month-year).

OR

**Semi-annually** on the  day of every sixth month beginning  (month-year).

#### 5 Authorization

I hereby authorize and request National Financial Services LLC ("NFS"), or its agents, or my Broker/Dealer to secure payment of amount indicated above to be invested by me by initiating debit entries to my account indicated in the bank named above (Bank). I authorize and request the Bank to accept any such debit entries initiated by NFS, or its agents, or my Broker/Dealer to such account and to credit such amount to my Premiere Select IRA indicated above as a current year contribution, without responsibility for the correctness thereof or the existence of any further authorization relating thereto. I hereby ratify any instructions given pursuant to this authorization and agree that neither NFS, nor its agents, nor my Broker/Dealer will be liable for any loss, liability, cost, expense, or claim for acting upon this authorization. It is understood that this authorization may be terminated by me (us) at any time by written notification received by NFS, or its agents, or my Broker/Dealer. Any such notification shall be effective only with respect to entries initiated after receipt of such notification and a reasonable time to act on it.

IRA Owner/Authorized Signator

Date

Signature of Bank Account Co-holder (if applicable)

Date