

# F-2 Share Account Application For Financial Professionals

## Table of contents

#### 2 | F-2 Share Account Application

To open a new American Funds account, complete the application on pages 2-10 and the appropriate supplements for the account type(s) selected. The application must be signed by the financial professional in Section 6, and must be signed by the account owner or authorized signer for the account owner in Section 8.

#### 11 | Additional Account Information

This page is provided to collect required information if there are additional authorized persons who can act on behalf of the account.

#### 12 | Bank Verification

This document explains how American Funds uses a third party to verify the bank information you provide.

#### **Fund information**

For a quick guide to fund names, numbers, minimums and share class restrictions, go to **www.capitalgroup.com/fundguide**.

Financial professional: Check with your firm to verify that F-2 is an approved share class before submitting this application.



### F-2 Share Account Application

1

#### **Account type**

Select all that apply. If opening multiple accounts, the information collected in this application will apply to all account types opened.

| Account type   |   | Links to required documents   |
|--|---|---|
| Traditional IRA  | Roth IRA  | Traditional, Roth, SEP or SARSEP IRA F-2 Share Class Supplement   |
| ☐ Inherited Traditional IRA                              | ☐ Inherited Roth IRA  | Inherited Traditional or Roth IRA F-2 Share Class Supplement  If the beneficiary is a non-person entity (such as an estate, charity or trust) or a minor, call us to discuss additional requirements.   |
| SEP IRA  | SARSEP IRA  | Traditional, Roth, SEP or SARSEP IRA F-2 Share Class Supplement  Additionally, to establish a new SEP or SARSEP IRA plan:  SEP IRA Plan Sponsor Guide  or  SARSEP Plan Sponsor Guide  |
| SIMPLE IRA   |   | SIMPLE IRA F-2 Share Class Supplement  Additionally, to establish a new SIMPLE IRA plan:  SIMPLE IRA Plan Sponsor Guide (DFI plans)  or  IRS Form 5304 SIMPLE (non-DFI plans)   |
| ☐ Individual account ☐ Joint account ☐ Tenants in common | Gift transfer to a minor (UGMA/UTMA)*  Conservatorship/Guardianship | Individual or Joint Account F-2 Share Class Supplement  * Investments in an UGMA/UTMA account constitute an irrevocable gift to the minor. The custodian is responsible for transferring the property to the minor when the minor reaches the specified age. If the state allows a successor custodian to be named, and if you wish to name a successor custodian, complete and submit an UGMA/UTMA Successor Custodian Designation form. |
| CollegeAmerica <sup>®</sup> 529                          |   | In lieu of sending this application with a supplement, submit the  CollegeAmerica 529-F-2 Share Account Application  or  CollegeAmerica 529-F-2 Share Account Application (for Multiple Beneficiaries)  |
| ABLEAmerica®   |   | In lieu of sending this application with a supplement, submit the ABLEAmerica ABLE-F-2 Share Account Application  |
| Non-Capital Bank and True                                | st IRA  | Individual Retirement Account F-2 Share Class Supplement  |
| Coverdell  |   | Coverdell ESA F-2 Share Class Supplement  |





# Account type (continued)

| Account type  | Links to required documents and supporting documentation  |
|---|---|
| ☐ Trust   | Trust, Estate, Business and Nonprofit Accounts F-2 Share Class Supplement and  • The title page, signature page and trustee assignment page.  |
| Estate  | Trust, Estate, Business and Nonprofit Accounts F-2 Share Class Supplement and  • Letters Testamentary OR Letters of Administration, identifying the name of the decedent and the administrator or executor.   |
| Corporation C OR S  | Trust, Estate, Business and Nonprofit Accounts F-2 Share Class  Supplement and  Certified articles of incorporation OR a government-issued document verifying the existence of the entity.  |
| Unincorporated business (e.g., an organization, partnership, limited liability company) | Trust, Estate, Business and Nonprofit Accounts F-2 Share Class  Supplement  and  • A government-issued document verifying the existence of the business.  |
| Nonprofit organization (e.g., a school, library, museum, community foundation)          | Trust, Estate, Business and Nonprofit Accounts F-2 Share Class  Supplement  and  • A copy of the 501(c)(3) federal determination letter verifying that the organization is tax-exempt <b>OR</b> a government-issued document verifying the existence of the organization. |



#### F-2 Share Account Application

2

## **Account registration**

Complete **A** and, if applicable, **B**. If the co-owner listed below wants to establish an individual account or IRA in their name, a separate F-2 Share Account Application must be submitted.

Account owner is defined as an individual owner, minor (for UGMA/UTMA accounts), recipient (for Coverdell accounts), beneficiary (for inherited IRAs), trust, estate, entity or other organization. Co-owner/authorized person is defined as a co-owner, custodian, trustee, executor, conservator or additional authorized person (for entity accounts).

| SSN or TIN Date of birth or trust  | (mm/dd/yyyy)   | Coun                    | try of citizen | ship (for indiv | riduals)                   |
|--|--|-------------------------|----------------|-----------------|----------------------------|
| Name of account owner  |  |                         |                |                 |                            |
| Principal street address (physical address required — no P.O. boxes)   | City   |                         |                | State           | ZIP                        |
| Mailing address (if different from street address above)   | City   |                         |                | State           | ZIP                        |
|  |  | (                       | )              |                 |                            |
| Email address*   |  | — <del>`</del><br>Dayti | me phone       |                 |                            |
| idelines established in the Coverdell ESA Custodial Agreement. For   | person is the parent or lega   | Il guardia              | n of the a     | ccount reci     | pient per th               |
| uidelines established in the <i>Coverdell ESA Custodial Agreement</i> . For amed as a legal guardian.  | person is the parent or legal example, a grandparent cal                                     | Il guardia              | an of the a    | ccount reci     | pient per th               |
| uidelines established in the Coverdell ESA Custodial Agreement. For smed as a legal guardian.  | person is the parent or lega   | Il guardia              | n of the a     | ccount reci     | pient per th               |
| uidelines established in the <i>Coverdell ESA Custodial Agreement</i> . For amed as a legal guardian.  | person is the parent or legal example, a grandparent cal                                     | Il guardia              | an of the a    | ccount reci     | pient per th               |
| aidelines established in the Coverdell ESA Custodial Agreement. For amed as a legal guardian.  SSN of authorized person  Date of birth of au | person is the parent or legal example, a grandparent cal                                     | Il guardia              | an of the a    | ccount reci     | pient per th               |
| Name of co-owner or authorized person who will sign  | person is the parent or legal example, a grandparent call thorized person (mm/dd/yyyy)       | Il guardia              | an of the a    | ccount reci     | n" unless                  |
| Name of co-owner or authorized person who will sign  Residence address (physical address required — no P.O. boxes)                           | person is the parent or legal example, a grandparent call thorized person (mm/dd/yyyy)  City | Il guardia              | an of the a    | ship State      | pient per th " unless  ZIP |

<sup>\*</sup>Your privacy is important to us. For information on our privacy policies, visit www.capitalgroup.com.



## 3 Investment instructions — Not applicable to SIMPLE, SEP, SARSEP or inherited IRAs

Fund minimums: \$1,000 each for money market and state-specific tax-exempt bond funds or \$250 each for all other funds. Method of initial investment (Select all that apply.) A. One-time investment with a check made payable to "American Funds Service Company": Provide your investment selection(s) using the supplemental documents based on the account type(s) selected. of the total investment into \_\_\_\_\_ Specify account type \_\_\_\_\_ of the total investment into \_\_\_ Allocate \$ \_\_\_\_ Allocate \$ \_\_\_\_\_ of the total investment into \_\_\_\_\_ Specify account type Allocate \$ \_\_\_\_\_ of the total investment into \_\_\_\_ Specify account type B. One-time investment via a bank account: Provide your investment selection(s) using the supplemental documents based on the account type(s) selected. Allocate \$ \_\_\_\_\_ of the total investment into \_\_\_ Specify account type Allocate \$ \_\_\_\_\_ of the total investment into \_\_\_\_\_ Specify account type Allocate \$ \_\_\_\_\_ of the total investment into \_\_\_ Specify account type \_\_\_\_\_ of the total investment into \_\_\_ Allocate \$ \_\_\_ Specify account type Notes: The transaction will be processed on the same day the account is established. · Provide bank information in Section 4. • The maximum ACH investment limit is \$100,000 per investor per day. • To set up a recurring ACH investment plan, complete and attach the Automatic Investment Plan Request. C. Account(s) to be funded later: Provide your investment selection(s) using the supplemental documents based on the account type(s) selected. Transfer from existing American Funds account number(s): \_\_\_\_\_ Note: Unless otherwise specified, shares will transfer in kind.







#### Bank information — Required to fund via ACH

We will use a third-party service to validate your bank information. Refer to the Bank Verification Terms & Conditions.

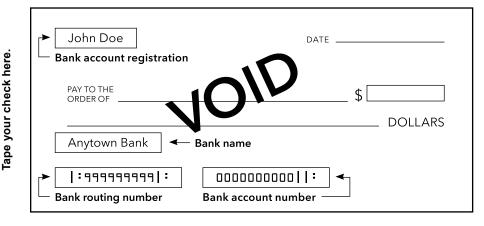
Important: The investment option is not available for SIMPLE, SEP, SARSEP or inherited IRAs.

#### Signature guarantee requirements:

- For investing: The bank account owner's/co-owner's signature(s) must be guaranteed if the name of the American Funds account owner is not on the bank account registration.
- For withdrawals from my American Funds account: The American Funds account owner's signature must be guaranteed if the bank account registration does not include the American Funds account owner's name.

If a signature guarantee is required, obtain and submit a completed *Add/Update Bank Information* form. An application that requires a signature guarantee cannot be submitted electronically or faxed. Mail the completed forms to the service center for your state using the maps on page 10.

Important: To avoid delays in processing this application, attach an unsigned, voided check where indicated below. The check you attach must be preprinted with the bank name, registration, routing number and account number. Please do not staple.



**Note:** In lieu of a voided check, you may submit a letter from your bank providing the registration, routing number, account number and account type (checking or savings). The letter must be on the bank's letterhead.

Complete the following ONLY if you are signing this document electronically. Your financial professional's firm must have an electronic signature indemnification agreement with American Funds. If signing electronically, a voided check or letter from your bank is not required.

| Bank name                           |  | Bank routing number |       |         |
|-------------------------------------|--|---------------------|-------|---------|
|                                     |  | Checking            | OR    | Savings |
| Bank account number                 | Bank account registration (the name preprinted on the check) | )                   |       |         |
| Link my bank information (optional) |  |                     |       |         |
| For online/telephone investing AND/ | OR For online/telephone withdrawals from my Ar               | merican Funds ac    | count |         |
| Notes:                              |  |                     |       |         |

- · Your election will apply to all of your current and future accounts.
- You may cancel the ACH option at any time online at www.capitalgroup.com or by calling us at (800) 421-4225, ext. 69.
- Once the withdrawal option is established, there will be a 10-day waiting period before it can be used. The investment option is available once the account has been established.



# 5 Additional options

| <b>J</b>   |                   |                   |                   |                          |                 |               |               |
|--|-------------------|-------------------|-------------------|--------------------------|-----------------|---------------|---------------|
| A. Online/telephone exchange and withdra<br>To decline these privileges, read the inc                            | _                 |                   | =                 | <del>-</del>             | ount unless     | you decl      | ine below.    |
| <b>Note:</b> If either option is declined, no one a exchanges and/or withdrawals via t                           |                   |                   |                   |                          |                 |               | quest         |
| Exchanges: I DO NOT want the option of   | using the onl     | ine/telephone     | exchange priv     | vilege. 🗌                |                 |               |               |
| Withdrawals: I DO NOT want the option of   | of using the or   | nline/telephon    | e withdrawal p    | orivilege.               |                 |               |               |
| B. Household account aggregation   |                   |                   |                   |                          |                 |               |               |
| <b>Note:</b> If an investor has sole control of a comay be aggregated with the investor local law) and children. |                   | -                 |                   | _                        |                 |               |               |
| Account owner, spouse and children unde  |                   |                   |                   |                          | _               | -             |               |
| within these accounts may contribute towa  | ard reduced fe    | es. The Socia     | al Security or a  | account numbers or       | 1 these acco    | ounts are:    |               |
|  |                   |                   |                   |                          |                 |               |               |
|  |                   |                   |                   |                          |                 |               |               |
| <b>6</b> Financial professional  |                   |                   |                   | _                        |                 |               |               |
| Important: This section must be signed by  | / an individual a | uthorized to act  | on behalf of the  | e firm.                  |                 |               |               |
| Financial professional information   |                   |                   |                   |                          |                 |               |               |
|  |                   |                   |                   |                          |                 |               |               |
| Name of financial professional   |                   |                   |                   | Fin                      | ancial professi | ional numbe   | r*            |
|  |                   |                   |                   |                          |                 |               |               |
| Address (if different from firm address)   |                   |                   | City              |                          | 1               | State         | ZIP           |
| Email address  |                   |                   | Davtime phone (   | Ext.                     | (<br>           | <i>)</i>      |               |
| Firm information   |                   |                   | Daytimo priorio ( | in different from mining |                 | ^             |               |
| 1 IIII IIIOIIIatioii   |                   |                   |                   | ,                        | `               |               |               |
| Name of firm (as it appears on Form ADV or home offi   | (00)              | Firm number*      |                   | (                        | )<br>time phone | E             | xt.           |
| Name of firm (as it appears on Form ADV of nome on   | ce)               | i iiiii iiuiiibei |                   | Dayi                     | ine priorie     |               |               |
| Firm address   |                   |                   | City              |                          |                 | State         | ZIP           |
| 801-   |                   |                   | ,                 |                          | _               |               |               |
| SEC number   | IARD/CRE          | ) number          |                   | <br>State regi           | stration and n  | umber         |               |
| By signing below, I certify that the firm listed   |                   |                   | n ADV filed wi    | 9                        |                 |               | nmission or a |
| state regulatory agency; 2) is providing investigation   | tment advisor     | y services to t   | he account ov     | vner; 3) if applicable   | e, has provid   | ded the ac    | count owner   |
| named on this application a copy of SEC For  |                   |                   |                   |                          |                 |               | · ·           |
| of its affiliates or mutual funds managed by s<br>for any losses, expenses, costs or liability (in               |                   |                   | -                 |                          |                 |               | _             |
| the firm in connection with the firm making Ai   | •                 | •                 | •                 |                          | •               |               | •             |
| custodian under the Investment Advisers Act  |                   |                   | •                 | -                        | •               |               | •             |
| payments will be made according to the payn  | nent instructio   | ns on file with   | American Fu       | nds.                     |                 |               |               |
| Y  |                   |                   |                   |                          |                 | 1             | 1             |
| Signature of person authorized to sign on behalf of firm   | m — required      |                   |                   |                          |                 | /<br>/mm/dd/w | <u>'</u>      |

19/24

\* Financial professional number or firm number may be assigned by American Funds. If you need assistance, call **(800) 421-5450**.





| 7 Fee debiting instructions   |   |
|---|---|
| The financial professional should complete A. Inves   | stors should review <b>B</b> .  |
| ${\bf A.\ Financial\ professional:}$ Check with your firm to  | determine approved rates and make a selection below.  |
| Fixed (annual rate). Provide basis  | s points in whole numbers (e.g., 100 basis points = 1.00% annually).  |
| Tiered schedule   |   |
| Opt out of fee debiting. Fees will not be debite  | ed by American Funds Service Company.   |
| , ,   | fers multiple rates, no fees will be debited until you notify us of the applicable rate. ered schedule and no fixed rates, we will apply the applicable rate. |
| B. Investor: I authorize American Funds to debit fee  | es from all my F-2 share account(s) as instructed by my financial professional.   |
| Fees will be debited proportionately (based on fu otherwise below.                                  | nd/asset allocation) on a quarterly basis from all F-2 share accounts unless you indicate   |
| <b>Optional:</b> Debit fees from a specific fund. If the fooriginal fund from which the fee is due. | und designated does not have sufficient assets, the remaining fee will be debited from the  |
| Fees for account  | Debit from fund   |
| Account type  | Fund name or number   |
| Account type  | Fund name or number   |
| Account type  | Fund name or number   |
| Account type  | Fund name or number   |
| Account type  | Fund name or number   |
| Account type  | Fund name or number   |







#### Signature

I hereby establish the American Funds F-2 share account(s) identified in Section 1 and, if applicable, appoint Capital Bank and Trust Company (CB&T) as custodian. If applicable, I acknowledge that I have received, read and agree to the terms set forth in the custodial agreements and disclosure statements for the account(s) selected. I acknowledge that I have read and agree to the terms of the current prospectus(es) of the fund(s) selected. For CB&T retirement accounts, I consent to the \$10 setup fee for each account and the annual custodial fee (currently \$10 for each account). For traditional, Roth, SIMPLE, SEP and SARSEP IRA accounts, if no beneficiary is named, the Custodial Agreement default will apply. For inherited IRA accounts, I certify any attached documentation (if applicable) is accurate. I also understand that CB&T reserves the right to require original documents or original certification of documents.

I agree to indemnify and hold harmless AFS/CB&T; any of its affiliates or mutual funds managed by such affiliates; and each of their respective directors; trustees; officers; employees; and agents for any losses, expenses, costs or liability (including attorney fees) that may be incurred in connection with these instructions or the exercise of the online/telephone investment, exchange and/or withdrawal privileges or arising from such instructions once the privileges have been established.

I understand that I and all shareholders at my address will receive one copy of fund documents (such as annual reports and proxy statements) unless I opt out by calling (800) 421-4225, ext. 69.

I authorize the financial professional assigned to the account(s) to have access to the account(s), to act on behalf of the account(s) and receive copies of account statements and other documents related to the account(s). If applicable, I acknowledge that I have received and read a copy of my financial professional's SEC Form CRS.

I understand that AFS will debit the account(s) to pay advisory fees in accordance with the instructions provided in Section 7 and by the financial professional listed in Section 6.

If I have requested ACH privileges, I authorize AFS/CB&T, upon request via phone, fax, or any other means utilizing telecommunications, including wireless or any other type of communication lines by authorized persons with appropriate account information, to 1) withdraw fund shares from the account(s) and deposit the proceeds into the bank account identified on this application; and/or 2) secure payments from the bank account into the account(s). I authorize the bank to accept any such credit or debit to my account without responsibility for its correctness. I have read, understand and agree to the *Bank Verification Terms & Conditions*, and I authorize AFS/CB&T to access records from public and proprietary sources in order to validate that I am the bank account owner. I understand that amounts invested may not be withdrawn for 7 business days. I understand that this authorization may be terminated by me at any time by telephone or written notification to AFS/CB&T. The termination request will be effective as soon as AFS/CB&T has had a reasonable time to act upon it.

I understand that to comply with federal regulations, information provided on this application will be used to verify my identity. For example, my identity may be verified through the use of a database maintained by a third party. If AFS/CB&T is unable to verify my identity, I understand it may need to take action, possibly including closing my account(s) and withdrawing the shares at the current market price, and that such action may have tax consequences, including a tax penalty.

If this document is signed electronically, I consent to be legally bound by this document and subsequent terms governing it. The electronic copy of this document should be considered equivalent to a printed form in that it is the true, complete, valid, authentic and enforceable record of the document, admissible in judicial or administrative proceedings. I agree not to contest the admissibility or enforceability of the electronically stored copy of this document. A copy of this document will be made available to me as required.







#### Signature

(continued)

For CB&T retirement accounts, I certify that I have assigned the beneficiary(ies) listed in the supplement(s) for the account (s) listed in Section 1, and that if I am married and have not named my spouse as primary beneficiary, I have consulted my financial professional about the need for spousal consent.

If I am funding the account via a rollover contribution, I certify the rollover is an eligible rollover distribution and does not contain any amounts from a Required Minimum Distribution (RMD). I understand that only certain types of distributions are eligible for rollover treatment and it is solely my responsibility to ensure such eligibility. If I am requesting an indirect rollover, I certify that the distribution is being rolled over within 60 days of receipt or as otherwise permitted under applicable law. If after the permitted time frame, I have completed the appropriate self-certification (pursuant to IRS Revenue Procedure 2016-47) and have included a copy with this form. I understand that I may only request one indirect rollover from an IRA to another or the same IRA within a 12-month period.

I certify, under penalty of perjury, that my Social Security number is correct. For Coverdell accounts, I certify that I and the account recipient named in this application are either U.S. citizens or legal residents. I certify that the Social Security number of the account recipient is correct.

For individual or joint accounts with designated transfer on death beneficiary(ies), I acknowledge that the account is being established under the Uniform Transfer on Death Security Registration Act ("TOD Act") of the state of residence indicated in Section 1 of the attached supplement, or, if my state of residence has not adopted the uniform TOD Act, I understand that this account will be established under the California TOD Act. Furthermore, I acknowledge that, upon my death, should there be a conflict with applicable state law, the account will be administered in accordance with the terms of the attached supplement.

For non-retirement accounts, I understand that exchanges between funds may be taxable transactions. Additionally, I certify, under penalties of perjury, that: 1) the Social Security or taxpayer identification number shown in Section 2 is correct; 2) the IRS has never notified me that I am subject to backup withholding or has notified me that I am no longer subject to such backup withholding; 3) I am a U.S. citizen or a legal U.S. resident; and 4) the entity is exempt from Foreign Account Tax Compliance Act (FATCA) reporting (if applicable).

| - 1 |   |
|-----|---|
|     |   |
| - 1 | Check this box if you are subject to backup withholding and cannot certify to item 2 above. |

Note: The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

I agree to all terms of this application and required supplement(s).

This document may not be signed using Adobe Acrobat Reader's "fill and sign" feature.

| X   |      | 1 1          |  |
|---|------|--------------|--|
| Signature of owner (custodian or legal guardian — if applicable) or person authorized to act on behalf of the account owner | Date | (mm/dd/yyyy) |  |
|   |      |              |  |
| X   |      | 1 1          |  |
| Signature of co-owner (if applicable)   | Date | (mm/dd/yyyy) |  |

Note: To establish an individual account or IRA in the co-owner's name, a separate F-2 Share Account Application must be submitted.

If opening a SIMPLE, SEP or SARSEP IRA account, return all completed paperwork to your employer.

Choose the service center for your state. Mail the form to the Indiana Service Center if you live outside the U.S.



American Funds Service Company P.O. Box 6007 Indianapolis, IN 46206-6007

Overnight mail address 12711 N. Meridian St. Carmel, IN 46032-9181



American Funds Service Company P.O. Box 2280 Norfolk, VA 23501-2280

**Overnight mail address** 5300 Robin Hood Rd. Norfolk, VA 23513-2430

For more information, contact your financial professional, visit www.capitalgroup.com or call us at (800) 421-4225, ext. 69.

Fax (888) 421-4351



#### **Additional Account Information**

Complete and return this page if:

- You are identifying additional persons who could act on behalf of the account owner named in the application.
- You need additional space for instructions.

| Attach additional pages, if necessary.  SSN  Date of birth of authorized person (mm/dd/yyyy)  First name of trustee, corporate officer, attorney-in-fact or authorized person  Residence address (physical address required — no P.O. boxes)  City  Email address*  * Your privacy is important to us. For information on our privacy policies, visit www.capitalgroup.com. | Country of citizensl | hip State ZIP Ext. |
|---|----------------------|--------------------|
| First name of trustee, corporate officer, attorney-in-fact or authorized person MI Last  Residence address (physical address required — no P.O. boxes)  City  Email address*  | ( )                  | State ZIP          |
| Residence address (physical address required — no P.O. boxes)  City  Email address*   | ( )  Daytime phone   |                    |
| Email address*  | ( )  Daytime phone   |                    |
|   | Daytime phone        | Ext.               |
|   | Daytime phone        |                    |
| Your privacy is important to us. For information on our privacy policies, visit www.capitalgroup.com.   |                      |                    |
| Date of birth of authorized person (mm/dd/yyyy)   | Country of citizensl | hip                |
| First name of trustee, corporate officer, attorney-in-fact or authorized person MI Last   |                      |                    |
| Residence address (physical address required — no P.O. boxes)  City   |                      | State ZIP          |
|   | ( )                  | Ext.               |
| Email address*  | Daytime phone        |                    |

#### Additional space, if needed

Use for additional instructions.

# Bank Verification Terms & Conditions

#### Review this agreement if you provided bank information.

Electronic bank verification is conducted through a third party service provider that is unaffiliated with American Funds Service Company (AFS) and Capital Bank and Trust Company (CB&T). If you choose to add a bank account electronically, you must agree to the Bank Verification Terms & Conditions of Use set forth below. The Fund or the Fund's transfer agent will send your information to the third party service provider, who will then compare your information with their database to verify the information you provided. Please read and agree to the Bank Verification Terms & Conditions of Use for the third party service in order to continue.

## Agreement and Bank Verification Terms & Conditions of Use of the Service

I (we) authorize the Fund and its agents to act upon instructions (by phone, in writing, online or by other means) believed to be genuine and in accordance with procedures described in the prospectus (if applicable) for this designated bank account. I (we) authorize credits/debits to/from the bank account designated in conjunction with the account option(s) selected. I (we) agree that AFS and/or CB&T shall be fully protected in honoring any such transaction. I (we) also agree that AFS and/or CB&T may make additional attempts to credit/debit my (our) account if the initial attempt fails and I (we) will be liable for any associated costs. All account options elected will become part of the account and terms, representations, and conditions thereof.

**Provide Accurate Information.** I (we), the end user, agree to provide true, accurate, current and complete information about myself (ourselves) and my (our) accounts maintained at other web sites and I (we) agree to not misrepresent my (our) identity or my (our) account information. I (we) agree to keep my (our) account information up to date and accurate.

**Proprietary Rights.** I (we) are permitted to use content delivered to me (us) through the service only on the service. I (we) may not copy, reproduce, distribute, or create derivative works from this content. Further, I (we) agree not to reverse engineer or reverse compile any of the service technology, including but not limited to, any Java applets associated with the service.

Content You Provide. I (we) are licensing to AFS and/or CB&T ("Company") and its service providers ("Service Provider") any information, data, materials or other content (collectively, "Content") I (we) provide through or to the service. Company and Service Provider may use, modify, display, distribute and create new material using such Content to provide the service to you. By submitting Content, I (we) automatically agree, or promise that the owner of such Content has expressly agreed that, without any particular time limit, and without the payment of any fees, Company and Service Provider may use the Content for the purposes set out above. I (we) agree that, as between Company and Service Provider, Company owns your confidential account information.

Third Party Accounts. By using the service, I (we) authorize Company and Service Provider to access third party sites designated by Company, on my (our) behalf, to retrieve information requested by me (us), and to register for accounts requested by me (us). For all purposes hereof, I (we) hereby grant Company and Service Provider a limited power of attorney, and I (we) hereby appoint Company and Service Provider as my (our) true and lawful attorney-infact and agent, with full power of substitution and re-substitution, for me (us) and in my (our) name, place and stead, in any and all capacities, to access third party internet sites, servers or documents, retrieve information, and use your information, all as described above, with the full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person. I (WE) ACKNOWLEDGE AND AGREE THAT WHEN COMPANY OR SERVICE PROVIDER ACCESSES AND RETRIEVES INFORMATION FROM THIRD PARTY SITES, COMPANY AND SERVICE PROVIDER ARE ACTING AS MY (OUR) AGENT, AND NOT THE AGENT OR ON BEHALF OF THE THIRD PARTY. I (we) agree that third party account providers shall be entitled to rely on the foregoing authorization, agency and power of attorney granted by me (us). I (we) understand and agree that the service is not endorsed or sponsored by any third party account providers accessible through the service.

DISCLAIMER OF WARRANTIES. I (WE) EXPRESSLY UNDERSTAND AND AGREE THAT: MY (OUR) USE OF THE SERVICE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE FROM THE SERVICE IS AT MY (OUR) SOLE RISK. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAÎLABLE" BASIS. COMPANY AND SERVICE PROVIDER EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE SERVICE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE FROM THE SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. COMPANY AND SERVICE PROVIDER MAKE NO WARRANTY THAT (i) THE SERVICE WILL MEET MY (OUR) REQUIREMENTS, (ii) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE, (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY ME (US) THROUGH THE SERVICE WILL MEET MY (OUR) EXPECTATIONS, OR (v) ANY ERRORS IN THE TECHNOLOGY WILL BE CORRECTED. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICE IS DONE AT MY (OUR) OWN DISCRETION AND RISK AND I (WE) ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO MY (OUR) COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY ME (US) FROM COMPANY OR SERVICE PROVIDER THROUGH OR FROM THE SERVICE WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS.

LIMITATION OF LIABILITY. I (WE) AGREE THAT NEITHER COMPANY, ITS INVESTMENT MANAGER, OR SERVICE PROVIDER NOR ANY OF THEIR EMPLOYEES, OFFICERS, TRUSTEES, DIRECTORS, AFFILIATES, ACCOUNT PROVIDERS OR ANY OF THEIR AFFILIATES WILL BE LIABLE FOR ANY HARMS, WHICH LAWYERS AND COURTS OFTEN CALL DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES. INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, EVEN IF COMPANY OR SERVICE PROVIDER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, RESULTING FROM: (i) THE USE OR THE INABILITY TO USE THE SERVICE; (ii) THE COST OF GETTING SUBSTITUTE GOODS AND SERVICES, (iii) ANY PRODUCTS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO, THROUGH OR FROM THE SERVICE; (iv) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (v) STATEMENTS OR CONDUCT OF ANYONE ON THE SERVICE; (vi) THE USE, INABILITY TO USE, UNAUTHORIZED USE, PERFORMANCE OR NON-PERFORMANCE OF ANY THIRD PARTY ACCOUNT PROVIDER SITE, EVEN IF THE PROVIDER HAS BEEN ADVISED PREVIOUSLY OF THE POSSIBILITY OF SUCH DAMAGES; OR (vii) ANY OTHER MATTER RELATING TO THE SERVICE

Indemnification. I (we) agree to protect and fully compensate Company, its investment manager, and Service Provider and their employees, officers, trustees, directors, and affiliates from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable fees) caused by or arising from my (our) use of the service, my (our) violation of these terms or my (our) infringement, or infringement by any other user of my (our) account, of any intellectual property or other right of anyone. I (we) agree that the Company's investment manager and Service Provider are each a third party beneficiary of the above provisions, with all rights to enforce such provisions as if the investment manager or Service Provider were a party to this Agreement.