

IRA FINANCIAL DISCLOSURE

FINANCIAL INFORMATION

The growth in value of this account can neither be guaranteed nor projected. An IRA is subject to certain restrictions on the type of investments that can be made with IRA funds; for example, no part of the IRA funds may be invested in life insurance contracts. In any case, funds in your IRA will be invested as you direct the Custodian, with investments being limited to publicly traded securities, covered options, mutual funds, money market instruments, and others as offered during Custodian's normal course of business. None of your IRA funds will be held uninvested beyond a reasonable time necessary to effect a directed investment or distribution. Your IRA funds will be clearly identified as your property and will not be commingled with other property. You also may not borrow from your IRA or hold a margin account in your IRA. It is understood that any investment recommendations made by the Custodian are incidental to the conduct of its business as a broker and dealer, and will not serve as a primary basis for making investment decisions with respect to this custodial account.

CUSTODIAL FEES

Certain fees will be charged for services rendered in the establishment and maintenance of the IRA, including but not limited to the following:

- Acceptance Fee
- Annual Account Custodial Fee
- Disbursement Fee
- Brokerage Commissions
- Transfer or Termination of an Existing IRA
- Transaction Fee
- Each Asset Held

Please contact your introducing firm or investment professional to obtain a copy of the most current fee schedule for your account.

The Custodian reserves the right to amend, alter, or otherwise change this schedule upon 30 days notice in writing to the Depositor.

Additional service or responsibilities may result in additional fees, and said fees will be detailed upon notice in writing from the Depositor as to the specific nature of such services.

EARNINGS

The method for computing and allocating annual earnings (interest, dividends, etc.) on your investments will vary with the nature and issuer of the investment chosen. Please refer to the prospectus or contract of the investment(s) of your choice for the method(s) used for computing and allocating annual earnings.