TRUIST

Truist Investment Services, Inc.

BROKERAGE ACCOUNT CUSTOMER AGREEMENT

1. Defined Terms

This is your agreement with Truist Investment Services, Inc. ("TIS") for your Brokerage Account, and certain other products purchased through but not held in your Brokerage Account. Examples of products not held in your Brokerage Account are annuities, insurance policies, and guaranteed investment contracts, which are direct contracts between you and the corresponding issuers.

This agreement includes, and expressly incorporates herein by reference, your Application, TIS's current Customer Relationship Summary ("Form CRS"), Truist Investment Services, Inc. Investing Guide and Truist Investment Services, Inc. Sweep Program Disclosure Statement which accompany this Customer Agreement, as the same may be amended by us in writing **("Customer Agreement")**.

You agree that the Customer Agreement, including all documents listed in the preceding sentence, as amended, govern all aspects of your brokerage and other relationships with TIS, including transactions between TIS and you and all products now or in the future offered through TIS. You agree to read this Customer Agreement, including all documents incorporated herein by reference, and all future amendments and disclosures we determine to provide to you carefully and retain copies for your records. TIS may rely on your continued use of TIS's products and services as evidence of your continued acceptance of the Customer Agreement, including all documents incorporated herein by reference, as the same may be amended by us at any time and from time to time.

Defined Terms: Certain terms used in this Customer Agreement:

For purposes of this Customer Agreement, "**we**," "**us**," and "**our**" refer to TIS and/or your TIS representative.

"**Account Holder**," "**you**," and "**your**" refer to the account owner indicated on the Application. For joint accounts, these terms refer to all owners, collectively and individually; for accounts owned by entities, such as trust or business accounts, these terms refer both to the entity and to all Account Holders/authorized individuals on the Application.

"**Annuities**" means any and all annuities, including fixed annuities, immediate annuities, indexed annuities, and variable annuities.

"**Application**" means the Brokerage Account Application form completed by you or at your direction and provided to TIS upon opening of your Brokerage Account, as amended by you from time to time upon written notice to us.

"**Brokerage Account**" means your securities brokerage account with TIS, which also incorporates the Core Account and the Income Account components defined in Sections 19 and 41, below.

"**Clearing Firm**" means the securities brokerage firm which carries your Brokerage Account, with which TIS has contracted to provide clearing services. In this Customer Agreement "Clearing Firm" refers to National Financial Services LLC (**"NFS"**), or such successor clearing firm as we shall choose from time to time.

"**Guaranteed investment contract**" means contracts held in a trust structure at an issuing insurance company, denominated in US dollars that are used to invest assets for non-resident alien ("**NRA**") clients.

"**Insurance policies**" means any and all insurance policies other than Annuities, including term life, permanent life, wealth transfer, long-term care, disability, variable life, and other insurance policies.

"IRA Custodian" means the bank, as defined in section 408(n) of the Internal Revenue Code, or, with the approval of the Internal Revenue Service, other entity described in section 408(a)(2) of the Internal Revenue Code, authorized to act as IRA Custodian ("Qualified Custodian") listed in your Application as IRA Custodian or such other Qualified Custodian as TIS shall designate as IRA Custodian of your Retirement Accounts.

We have the right, in our sole discretion, to remove and replace the IRA Custodian of your Retirement Accounts at any time and from time to time and to substitute a new Qualified Custodian as IRA Custodian of your Retirement Accounts. You will be notified of any such replacement of your Retirement Accounts' IRA Custodian in writing, which may take the form of a letter, statement message or such other form of writing as we shall determine in our sole discretion. Although it is our policy to send advance notice to Account Holders of any change in their Retirement Accounts' IRA Custodian, we are not obligated to do so and may instead notify Account Holders of the replacement of their current IRA Custodian within a reasonable time following the substitution of a new IRA Custodian **"Retirement Accounts"** means Traditional Individual Retirement Account ("IRA"), Rollover IRA, Roth IRA, SEP IRA, SIMPLE IRA, IRA Beneficiary Directed Account ("BDA"), and/or Roth BDA.

"**Securities**" means any and all stocks, bonds, mutual funds, investment trusts, options, variable annuities, certain insurance policies, and other instruments defined as "securities" under applicable law.

"**TIS Sweep Feature Disclosure Statement**" means the statement of terms, conditions and disclosures set forth in the Truist Investment Services, Inc. Sweep Program Disclosure Statement applicable, respectively, to the (i) Truist Investment Services, Inc. Sweep Program ("TIS Sweep Program") and (ii) the "**Brokerage Checking Service**", which are more fully described in Sections 19 and 20 below.

The term "**Eligible Sweep Feature**" as used in this Customer Agreement shall mean the Eligible Sweep Feature assigned to your account under the terms and conditions of the TIS Sweep Program.

2. Standard of Care

In connection with this Brokerage Account, we are acting as your agent. Under applicable laws, rules and regulations TIS and other securities brokers have a duty to retail customers to act in the customer's best interest when making securities recommendations and, pursuant to applicable state law, certain other non-securities recommendations. Acting in your best interest, however, is not the equivalent of acting in a traditional fiduciary relationship or capacity and when acting as your securities and insurance producer, TIS and its representatives have conflicts of interest with respect to their securities recommendations and other relationships with you.

Please see TIS's current Customer Relationship Summary and Truist Investment Services, Inc. Investing Guide which accompanies this Customer Agreement for additional information or ask your TIS representative to answer any questions you may have concerning our obligation to make securities recommendations in your best interest and/or our conflicts of interest in making such recommendations.

3. Your Responsibility for Purchase Decisions and Investments

Assets in your Brokerage Account and certain other products purchased in or through your Brokerage Account, including annuities, insurance policies, and guaranteed investment contracts, are subject to investment risks, including possible loss of the principal invested.

We can neither assume responsibility for investment losses nor guarantee investment gains from any securities or other products purchased through your Brokerage Account or otherwise.

You agree that you, any agent of yours under a power of attorney, and any investment adviser with discretion (if applicable), are solely responsible for investment decisions in or through your Brokerage Account, such as whether to buy or sell a particular security, annuity, insurance policy, or guaranteed investment contract.

Your obligations include an affirmative duty to monitor profits and losses of your investments, to stay informed about your Brokerage Account and investments, and to respond to changes and conditions as you deem appropriate.

Unless all parties expressly agree otherwise in writing,

(a) We shall have no discretionary authority to buy, sell or otherwise transact with regard to investments or other assets held in your Brokerage Account (or otherwise); and

(b) After each transaction in your Brokerage Account (or directly with an investment provider) made or authorized by you is completed, we shall not have any continuing or ongoing obligation to review or make recommendations for the investment of securities, cash, annuities, insurance policies, guaranteed investment contracts or any other form of investment held in or through your Brokerage Account (or otherwise).

4. Available Investments

TIS Brokerage Accounts can purchase all securities listed on U.S. securities exchanges ("listed securities"), as well as many mutual funds, annuities and other securities. Securities and other investments available to TIS Brokerage Account Customers (our "Platform") are limited to investments which are (i) made available to our customers by our Clearing Firm and (ii) investments which have contracted directly with us to provide agency and other distribution services. Our Platform does not include all possible investments.

Commission rates, mutual funds, mutual fund share classes and other investments available to your account will vary in accordance with your brokerage account relationship with TIS (self-directed or full service) and, if applicable, your ongoing investment advisory relationship with our affiliate, Truist Advisory Services, Inc. ("TAS").

Please see our Truist Investment Services, Inc. Investing Guide or consult with your TIS representative for additional information.

Account relationships which include specific securities recommendations (**"Full-Service Brokerage Account(s)"**) are eligible to invest in listed securities and any investments or Securities on our Platform which TIS makes available to Full-Service Brokerage Accounts. Availability of investments will vary over time. TIS reserves the right, in its sole discretion, to determine at any time and from time to time, and with or without advance notice, which Securities, mutual fund shares, mutual fund share classes and other investments TIS will make available to its clients' Full-Service Brokerage Accounts.

TIS does not monitor your brokerage account(s) on an ongoing basis to determine the current suitability and investment merits of your investments. However, in the case of a Full-Service Brokerage Account relationship, occasionally, and without any formal agreement or obligation, your TIS representative will, in his or her sole discretion, review your Brokerage Account(s) to determine whether to recommend purchases or sales of your investments.

Mutual Funds and Mutual Fund Share Classes
Full-Service Brokerage Accounts are permitted to invest only in mutual fund share classes, annuities, unit investment trusts and similar investments which compensate TIS and/or your representative for distribution and/or shareholder services through sales loads, 12b-1 and/or shareholder service fees as more fully described in each investment's Prospectus and Statement of Additional Information. Full-Service Brokerage Accounts will not be offered or permitted to invest in lower cost share classes of mutual funds which TIS, in its sole discretion, shall make available on our Platform to self-directed brokerage accounts which have contracted with our affiliate, TAS, for investment advisory services.

Accounts to which we do not offer securities recommendations (**"Self-Directed Brokerage Accounts"**) are eligible to invest in listed securities and any mutual fund on our Platform which TIS makes available to Self-Directed Brokerage Accounts. Availability of investments will vary over time. TIS reserves the right, in its sole discretion, to determine at any time and from time to time, and with or without advance notice, which securities, mutual funds, mutual fund share classes and other investments it will make available to its client's Self-Directed Brokerage Accounts. Self-Directed Brokerage Accounts are not permitted to invest in annuities or other insurance products.

5. Exchanges of Mutual Fund Share Classes by TIS

By entering into this Customer Agreement you affirmatively acknowledge and agree that:

(a) If your brokerage relationship with TIS shall change from a Self-Directed Brokerage Account to a Full Service Brokerage Account, TIS shall have the right, in its sole discretion, and on your behalf as your agent and attorney–in-fact, to exchange any mutual fund shares held in your account as institutional class shares or in any other share class which does not pay shareholder servicing fees or Rule 12b-1 fees to TIS for, if available, shares of the same mutual fund which are of the same share class as the lowest cost share class then offered by TIS to Full Service Brokerage Account clients and which compensate TIS and/or your TIS representative for your Full Service Brokerage Account relationship;

(b) If your investment advisory relationship with our affiliate, Truist Advisory Services, Inc. ("TAS") is terminated either by you or by TAS for any reason and your TAS investment advisory account is reclassified as a TIS Full Service Brokerage Account, TIS shall have the right, in its sole discretion, and on your behalf as your agent and attorney–in-fact, to exchange any mutual fund shares held in your account as institutional class shares or in any other share class which does not pay shareholder servicing fees or Rule 12b-1 fees to TIS for, if available, shares of the same mutual fund which are of the same share class as the lowest cost share class then offered by TIS to Full Service Brokerage Account clients and which compensate TIS and/or your TIS representative for your Full Service Brokerage Account relationship; and

(c) If your investment advisory relationship with our affiliate, TAS, is terminated either by you or by TAS for any reason and your TAS investment advisory account is reclassified as a TIS Self-Directed Brokerage Account, TIS shall have the right, in its sole discretion, and on your behalf as your agent and attorney–in-fact, to exchange any mutual fund shares held in your account as institutional class shares or in any other share class which does not pay shareholder servicing fees or Rule 12b-1 fees to TIS for, if available, shares of the same mutual fund which are of the same share class as the lowest cost share class then offered by TIS to Self-Directed Brokerage Account clients and which compensate TIS and/or your TIS representative for your Self-Directed Brokerage Account relationship; and

(d) If you enter into an investment advisory agreement with our affiliate, TAS, TIS shall have the right, in its sole discretion, and on your behalf as your agent and attorney–in-fact, to exchange any mutual fund shares held in your account for institutional class shares or other available equivalent class shares issued by the same mutual fund.

Please see our Truist Investment Services, Inc. Investing Guide or consult with your TIS representative for additional information concerning Full-Service Brokerage Account and Self-Directed Brokerage Account relationships.

6. Conflicts of Interest

You understand that we will, if appropriate to your investment circumstances, from time to time provide investment advice regarding the advisability of buying or selling securities of which Truist Securities, Inc., a wholly owned subsidiary of Truist Financial Corporation and an affiliate of ours, is an underwriter or otherwise is financially interested or acts as a market maker or dealer. TIS, Truist Bank and other affiliated companies benefit financially and have conflicts of interest associated with offering the TIS Sweep Program and the Brokerage Checking Service which are more fully described in the TIS Sweep Feature Disclosure Statement which accompanies this Customer Agreement.

In addition to the conflicts of interest described above we and our affiliates have additional conflicts of interest which are more fully described in our Truist Investment Services, Inc. Investing Guide which accompanies this Customer Agreement.

Please consult with your TIS representative if you have any questions concerning our conflicts of interest or require additional information.

7. Services We Offer

When we accept your Application, and other applications for certain other products purchased through your Brokerage Account, we will act as your agent in carrying out your directions regarding the purchase or sale of securities and/or annuities for your Customer Account in accordance with the terms and conditions of this Customer Agreement, but we are not acting as a traditional fiduciary and we have conflicts of interested associated with our investment recommendations. Please see our Truist Investment Services, Inc. Investing Guide or consult with your TIS representative for additional information.

We will open and close Brokerage Accounts, place and withdraw orders, and take such other steps as are reasonable to carry out your directions. Subject to our approval, you are permitted to add a margin account and/or options trading to your Brokerage Account pursuant to an additional written agreement(s) with us. We will not provide any legal, tax or accounting advice in connection with your Brokerage Account or products purchased through your Brokerage Account or otherwise.

8. Clearing Firm/FINRA Rule 4311

We have the right to change the Clearing Firm associated with your Brokerage Account and us at any time upon 30 days' written notice to you, in which event your Brokerage Account will be transferred to the successor Clearing Firm.

FINRA Rule 4311 requires that TIS and NFS identify the various functions that they each agree to perform regarding the administration of your brokerage account. The following is a summary of the services performed by TIS and NFS. A more complete description is available upon request.

As your Broker/Dealer, TIS is responsible for (1) obtaining and verifying account information and documentation, (2) opening, approving, and monitoring your brokerage accounts, (3) transmitting timely and accurate instructions to NFS with respect

to your brokerage account, (4) determining the suitability of investment recommendations, (5) operating and supervising your account and its own activities in compliance with applicable laws and regulations, including compliance with margin rules pertaining to your margin account (if applicable), and (6) maintaining the required books and records for the services it performs.

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

9. Rules, Regulations and Policies

All transactions in or through your Brokerage Account are subject to applicable laws and regulations of all federal, state and self-regulatory authorities, including, but not limited to, the rules and regulations of the Board of Governors of the Federal Reserve System and the constitution, rules and customs of the exchange or market (and clearing house) where such transactions are executed, and the rules and customs of insurance carriers whose products are available for purchase through your Brokerage Account.

In addition, you agree that you will maintain your Brokerage Account and will conduct your transactions in compliance with the rules and policies of TIS and our Clearing Firm as communicated to you from time to time, and as the same shall be modified from time to time.

10. Accuracy of Information

You, the signatory of the Application, certify that you are of legal age and authorized to enter into this Customer Agreement. You further certify that:

(a) The information contained in the Application is complete, true and correct, and you acknowledge that knowingly giving false information for the purpose of inducing any broker/dealer to extend credit is a federal crime.

(b) That you are not (i) a director, a 10% or greater beneficial shareholder, or a policy-making officer of a publicly traded company; or (ii) an employee of any exchange or a member firm of any exchange, or FINRA, or of a bank, trust company or insurance company; except as disclosed in the Application or otherwise in writing to us. Moreover, you agree to promptly notify us in writing if there is any change in the information you provided in the Application or in the foregoing certifications in (b) (i) and (ii). you will not buy or sell any securities of a corporation of which you are an affiliate or sell any restricted securities except in compliance with applicable laws and regulations, and upon notice to us that the securities are restricted.

(c) We are permitted to, but are not required to, retain the original of the Customer Agreement in our records, and you agree that same constitutes the property of TIS. You acknowledge receipt of same and agree to keep a copy of same in your records.

(d) The information in the Application, and applications for certain products purchased through your Brokerage Account, shall be considered current unless and until updated by you, and will be relied upon by us for the purpose of commencing and transacting business with TIS and its affiliates.

11. Affiliate Status

You, the signatory of the Application, certify that you are of legal age and authorized to enter into this Customer Agreement. You further certify that:

You are aware that various federal and state laws or regulations could be applicable to transactions in your 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.

You agree that it is your responsibility to notify TIS of the status of such securities and to ensure that any transaction you effect with TIS will be in conformity with such laws and regulations. You will notify TIS if you are or become an "affiliate" or "control person" within the meaning of the Securities Act with respect to any security held in my account. You 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 TIS requires.

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

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

12. Commissions and Fees

You agree to pay the brokerage commissions and fees as published in the Brokerage Account Commission and Fee Schedule we are providing to you as they apply to transactions you engage in and services you receive, as well as such other administrative charges and expenses as shall be imposed from time to time, including, without limitation, a Brokerage Account transfer, inactivity or custody fee.

We reserve the right to change the Brokerage Account Commission and Fee Schedule or administrative charges/ expenses from time to time without notice to you. You understand and agree that these fees and administrative charges and expenses will be collected from your Brokerage Account. If you do not pay any fee or administrative charge or expense by a date we specify such payment is due, such fee or administrative charge or expense, as well as related expenses (including, without limitation, fees charged by our Clearing Firm) can, at our discretion and without notice to you, be collected from cash available in your Brokerage Account's Core Account, which is more fully explained in Section 19. If sufficient cash is not available, we are permitted, at our discretion and without notice to you, to sell any or all assets in your Brokerage Account and apply the sales proceeds to pay such fees and administrative charges and expenses. We shall have discretion to determine which securities and property are to be sold for this purpose.

You agree to pay the commissions and fees as disclosed in the prospectus or other material provided to you as they apply to transactions you engage in and services you receive, as well as such other administrative charges and expenses as shall be imposed from time to time by the issuing company for certain other products held within or outside your Brokerage Account

13. Pre-Dispute Arbitration Agreement

This Customer Agreement contains a pre-dispute arbitration clause. Under this clause, which becomes binding on all parties when you sign the Application, you, we, and our Clearing Firm agree as follows:

(a) All parties to this Customer 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 unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.

(e) The panel of arbitrators can include a minority of arbitrators who were or are affiliated with the securities industry.

(f) The rules of some arbitration forums impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration can 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 Customer Agreement.

All controversies that arise between you, us (or any of our agents, representatives, or employees) and/ or our Clearing Firm concerning any subject matter, issue or circumstance whatsoever (including, but not limited to, controversies concerning any account, order, distribution, rollover, advice, interaction or transaction, or the continuation, performance, interpretation or breach of this or any other agreement between you, us and/or our Clearing Firm whether entered into or arising before, on or after the date this Brokerage 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

you shall designate.

If you 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 you 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 you do not notify us in writing of your designation with-in five (5) days after such failure or after you receive from us a written demand for arbitration, then you authorize us and/or our Clearing Firm to make such designation on your 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.

You understand that judgment upon any arbitration award is permitted to be entered in any court of competent jurisdiction. Any state or federal statute of limitation/repose that would apply to a claim brought in court shall apply equally to any claim brought in arbitration pursuant to this arbitration agreement. For purposes of these applicable statutes of limitation/repose, an arbitration initiated under this arbitration agreement shall be deemed a civil action or proceeding and all statutes of limitation/ repose applicable to civil actions or proceedings shall be applicable to any arbitration initiated under this arbitration agreement.

This arbitration agreement will be binding upon and inure to the benefit of the parties hereto and their respective representatives, attorneys-in-fact, successors, assigns and any other persons having or claiming to have a legal or beneficial interest in or control over the Brokerage Account, including court-appointed trustees, guardians, and receivers. If an attorney-in-fact, trustee, guardian, or receiver is a signatory to this agreement; such signatory agrees to participate as a party to any dispute within the scope of the agreement.

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 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.

14. Receipt of Communications and Suspected Errors

Communication by mail, messenger, telegraph, electronic mail or electronic record, or otherwise, sent to you at the address of record listed on the Application or any other address you give TIS in writing are presumed to be delivered to and received by you 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 you can, if the service is offered by your 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 you are permitted to switch to or from it at any time. For more information, you understand that you should speak with your investment representative.

You are responsible for monitoring your account and certain other products purchased in or through your account. This includes making sure that all transactions are accurate and that you are receiving confirmations, account statements, and any other expected communications. It also includes reviewing these documents to see that information about your account and certain other products purchased in or through your account is accurate and contains nothing suspicious.

You understand that TIS and NFS do not monitor your account for errors or for any other purpose, except as may be provided by law, regulation or industry rule, and have no duty to advise you of any issue regarding your account or certain other products purchased through but not held in your account and you understand that insurance companies and other providers of products purchased through your account do not monitor your account with them and do not have a duty to advise you of any issue regarding your account with them, except as shall be provided by law, regulation, or industry rule.

You acknowledge that you should report immediately any inaccuracy or discrepancy in your account activity to both TIS and NFS and to the insurance company(ies) and other product providers, as applicable.

Confirmations and statements are deemed to be accurate and are final and legally binding, unless you specifically notify TIS otherwise in writing within five days (5) of when confirmations were sent and within ten days (10) of when statements were sent.

If expected communication has not been received, or if you have a question or believe you have found an error in any communication from TIS, you understand that you should telephone TIS immediately and follow up immediately with written notice.

15. Market Data

We will, from time to time, provide you with pricing information obtained by us or our agents on securities, annuities, certain insurance policies, guaranteed investment contracts, and the securities markets from time to time. Such information is provided to you on an “as available” and “as is” basis, and we do not guarantee the accuracy of the information.

16. Limits of Responsibility and Liability

Although all entities that provide services to your Account strive to ensure the quality and reliability of those services, neither we nor our Clearing Firm can be responsible for the availability, accuracy, timeliness, completeness, or security of any service related to your account. These services are provided “as is” and “as available”. You therefore agree that we and our Clearing Firm are, except as shall be affirmatively provided by applicable Federal or state law, self-regulatory organization rule or regulation, not responsible to you for any “Losses” (meaning claims, damages, actions, demands, investment losses, direct or indirect, incidental, special, punitive, consequential, or other losses, as well as any costs, charges, attorneys’ fees, or other fees and expenses) that you incur as a result of conditions beyond our control or any agreement between the parties. This includes, for example:

(a) Any action that is done in accordance with the procedures described in this Agreement or an applicable mutual fund or other securities prospectus, other investment description or the TIS Sweep Feature Disclosure Statement

(b) The acceptance and processing of any order or transaction placed in your account, whether received electronically or through other means, as long as the order appears to be authentic.

(c) Investment decisions or instructions placed in your account or other such actions attributable to you or any authorized person including your TIS representative.

(d) Occurrences related to governments or markets, such as rules and regulations, restrictions, suspensions of trading, bank closures or bank regulatory, legal or other limitations or restrictions, or high market volatility or trading volumes.

(e) Uncontrollable circumstances in the world at large, such as wars, terrorist activities, earthquakes, power outages, epidemics and contagions or unusual weather conditions.

(f) Occurrences related to computers and communications, such as a network or systems failure, a message interception, or an instance of unauthorized access or breach of security over which we have no control or reasonable ability to know it has occurred (such as theft of your personal information by a third party, spyware or malware on your computer) or other actions or inactions by you resulting in unauthorized activities in your account.

(g) Telephone requests for money transfers, so long as we transmit the proceeds to you or the bank account number identified by you.

(h) Any checks or other debits to your account that are not honored because the account has insufficient funds.

If any service failure is determined to be our responsibility, we will be liable only for whatever benefit you would have realized up to the time by which you should have notified us, as specified earlier in “Receipt of Communications and Suspected Errors.”

17. Indemnification

You agree to indemnify us from, and hold us harmless for, any Losses (as previously defined in “Limits of Responsibility and Liability”) resulting from your actions or failures to act, whether intentional or not, including losses resulting from action taken by third parties on your behalf.

Beyond taking reasonable steps to verify the authenticity of instructions, we have no obligation to contact you with regard to the purpose, wisdom, or propriety of any instructions we receive.

18. Payment, Settlement or Other Obligations

You agree to have available funds in your Brokerage Account or deliver sufficient funds to cover the amount due for securities and annuities you purchase, and you agree to make good delivery on any securities in your possession that you have sold, on or before settlement date.

Payment for an annuity purchase is due at the time of purchase. You will be responsible for ensuring timely delivery of funds and securities to **Truist**

Investment Services, Inc., MC: 306-40-03-62, 1001 Semmes Avenue, Richmond, VA 23224-2245. You will be charged interest on any debit balance in your Brokerage Account as described on the Commission and Fee Schedule provided to you for your Brokerage Account, as the same shall be amended.

If we are unable to settle a transaction because you have failed to make timely payment or delivery of securities in good form, we have the right to, at our option, close your Brokerage Account and without notice liquidate assets in the Brokerage Account, or any assets or accounts otherwise held by Truist Bank or other entity with which we are affiliated, in an amount sufficient to pay your indebtedness; buy in (cover) short positions; cancel outstanding orders in whole or in part; and take any other appropriate or necessary action without incurring any liability whatsoever. You understand and acknowledge that we have the right to, at our sole option, assign any indebtedness owed by you to others.

All costs of collection of any debit balance and any unpaid deficiency in your Brokerage Account, including, without limitation, attorneys' fees incurred by us, shall be fully reimbursable by you to us.

When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, TIS and/or our Clearing firm will not always receive an allocation of called/redeemed securities by the issuer, transfer agent and/or depository. If TIS and/or our Clearing firm is allocated a portion of the called/redeemed securities, TIS and/or our Clearing firm utilizes an impartial lottery allocation system, in accordance with applicable rules, that randomly selects the securities within customer accounts (including your Brokerage Account) that will be called / redeemed. Such allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation. You 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 your Brokerage Account is not subject to restriction under Federal Reserve Board's Regulation T or such withdrawal will not cause an under margined condition.

19. Core Account, TIS Sweep Program

Your Brokerage Account includes a core account that is used for settling transactions and holding free credit balances ("Core Account"). Your Brokerage Account can have only one Core Account.

You may elect to enroll your Brokerage Account in the TIS Sweep Program which is a comprehensively structured automated brokerage account transactional cash management service.

THE TIS SWEEP PROGRAM IS NOT INTENDED TO BE A VEHICLE FOR ANY SHORT OR LONG TERM INVESTMENT PURPOSE AND BY ENTERING INTO THIS AGREEMENT YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT WE DO NOT RECOMMEND HOLDING CASH BALANCES IN THE TIS SWEEP PROGRAM FOR ANY INVESTMENT OR SECURITIES PURPOSES EXCEPT AS NECESSARY TO SETTLE YOUR SECURITIES PURCHASES AND OTHER DEBITS TO YOUR ACCOUNT.

You further expressly acknowledge and agree that, if you desire to maintain a cash position in your Brokerage Account for other than transactional purposes and/or are seeking the highest yields available for your Brokerage Account cash balances, you are aware that you are free at any time to withdraw funds from your Core Account and separately invest these funds (not as part of your Core Account or its automated sweep service) in shares of money market mutual funds or other investments which can provide higher rates of interest or other returns on such balances. Please contact your TIS representative for additional information concerning currents yields and other returns available with respect to short term cash investments such as bank deposits, certificates of deposit and money market mutual funds.

If you elect to have your Brokerage Account participate in the TIS Sweep Program, un- invested cash balances in your Core Account will be automatically transferred ("swept") to an interest-bearing deposit account at TIS's affiliate, Truist Bank, and/or other banks and/or money market mutual funds participating in the TIS Sweep Program until those balances are invested by you, or are needed to satisfy obligations arising in connection with your Brokerage Account. The TIS Sweep Program is more fully described in the TIS Sweep Program Disclosure Statement which accompanies this Customer Agreement.

The decision whether to select the TIS Sweep Program service as an additional service provided by us to your Brokerage Account and its Core Account is solely up to you. If you elect to enroll your Brokerage Account in the TIS Sweep Program you acknowledge and agree that the TIS Sweep Program is provided to your Brokerage Account as an automated transactional cash management sweep service and is not any form of investment or securities recommendation.

In the case of non-Retirement Accounts, if you elect not to participate in the TIS Sweep Program, your Core Account balances will not earn interest or other investment returns but will be insured by the Securities Investor Protection Corporation up to applicable limits. If your Brokerage Account is enrolled in an TAS investment advisory program you should be aware and understand that TAS will charge its asset based investment management fees on the cash and other free credit balances held in your Brokerage Account even if such balances are not enrolled in the TIS Sweep Program and are not earning interest or other investment returns.

If you make no election with regard to cash sweep services on your Application, TIS will assume that you have consented to enroll your Brokerage Account in the TIS Sweep Program.

You acknowledge that you authorize TIS, as your broker/dealer, and/or its agent(s) to change the terms and conditions of the TIS Sweep Program at its discretion, at any time and for any reason, and to change any Brokerage Account's Eligible Sweep Feature, at any time and for any reason, to another deposit account, money market mutual fund, a free credit balance position, or another cash investment.

In directing us to transfer ("sweep") free credit balances in your Core Account into the TIS Sweep Program, you acknowledge that TIS is permitted, in its sole discretion, to change the Eligible Sweep Features we make available for free credit balances in your Core Account, including adding and eliminating Eligible Sweep Features (including eliminating all Eligible Sweep Features), upon advance written notice to you.

If you have elected to have your account participate in the TIS Sweep Program on your Application, your free credit balances held in your Brokerage Account's Core Account will earn interest or other investment returns. If you do not select the TIS Sweep Program (or if the TIS Sweep Program is no longer made available by us to your Brokerage Account for any reason), your Brokerage Account will not earn interest or other returns on your Core Account's free credit balances.

Eligible Sweep Features available to your Brokerage Account in connection with the TIS Sweep Program is determined by account type and other factors as more fully described in TIS's current Sweep Feature Disclosure Statement which accompanies this Customer Agreement.

Each Eligible Sweep Feature has different eligibility criteria, interest rates and terms and conditions.

Interest rates earned on Eligible Sweep Features which are bank deposits are determined by Truist Bank in its sole discretion based upon business conditions and Truist Bank's own commercial interests and, in the case of Eligible Sweep Features which pay tiered rates of interest, will vary based upon your Brokerage Account balances deposited in each Eligible Sweep Feature. Deposits in Eligible Sweep Features which pay tiered rates of interest will typically pay higher rates of interest as your deposit balance increases.

Eligible Sweep Features which consist of deposits with Banks insured by the Federal Deposit Insurance Corporation ("FDIC") are insured, up to applicable limits, by the FDIC. If your balances are held at Truist Bank, member FDIC (or any other FDIC insured bank participating in the TIS Sweep Program, each a "Bank"), such balances will be eligible for FDIC insurance up to $250,000 in accordance with applicable FDIC rules.

All deposits you hold at each such Bank, including Truist Bank, outside of the TIS Sweep Program in the same right and legal capacity and at the same Bank (such as checking and savings accounts, and certificates of deposit) are aggregated with your TIS Sweep Program deposits at each such Bank in order to determine the total amount of your deposits eligible for FDIC deposit insurance purposes at each such Bank. Joint accounts owned by two individuals are insured up to $250,000 as described above for each co-owner (again, in the aggregate for all joint account TIS Sweep Program and non-TIS Sweep Program joint account balances) at each Bank. Special rules apply to insurance of trust deposits.

Neither TIS, our Clearing Firm, Truist Bank nor any other Bank participating in the TIS Sweep Program will monitor the total amount of your TIS Sweep Program deposits and other balances at Truist Bank or any other such Bank to determine whether it exceeds the limit of applicable FDIC insurance.

You are responsible for monitoring the total amount of your deposits (through your Brokerage Account or otherwise) with Truist Bank (and any other applicable bank identified in the TIS Sweep Feature Disclosure Statement) in order to determine the extent of FDIC insurance coverage available to you on your aggregate deposits with each bank.

Please refer to the TIS Sweep Feature Disclosure Statement for more detailed information regarding the TIS Sweep Program and FDIC insurance coverage available with each Eligible Sweep Feature. Please contact your TIS representative (or TIS at 1-877-962-9032) with any questions you have about the TIS Sweep Program.

Eligible Sweep Features, if any, which consist of money market mutual funds are not insured by the FDIC or any other entity.

Deposits made with Truist Bank through the TIS Sweep Program are financially beneficial for TIS, our affiliate Truist Bank its affiliates and other

Banks participating in the TIS Sweep Program.

Please refer to the TIS Sweep Feature Disclosure Statement for more detailed information regarding financial benefits TIS, Truist Bank, their affiliates and other Banks participating in the TIS Sweep Program receive in connection with your TIS Sweep Program deposits.

20. Brokerage Checking Service (f/k/a Signature Advantage Checking Service)

TIS's Brokerage Checking Service (f\k\a Signature Advantage Checking Service) is made available to non-Retirement TIS Brokerage Accounts in the sole discretion of TIS and includes certain features designed to provide you with the convenience of having your Brokerage Account linked to a checking account held on either Truist Bank legacy Branch Bank & Trust Company (BB&T) or legacy SunTrust Bank, now Truist Bank, bank deposit systems or to a Truist Bank checking account when the legacy bank deposit systems are consolidated.

When you change the name(s) or title of your BB&T, now Truist Bank or SunTrust Bank, now Truist Bank checking account, you must ensure that you make the same change to your Brokerage Account; the change will not be made automatically by TIS (nor will BB&T, or SunTrust Bank, both now Truist Bank, communicate the change to TIS).

Your checking account with Truist Bank on either Truist Bank legacy BB&T or legacy SunTrust Bank bank deposit system is an interest-bearing, FDIC-insured deposit account that you can use to write checks and for other usual checking account purposes, subject to Truist Bank's deposit contract (BB&T Bank Services Agreement or SunTrust Bank Rules and Regulations for deposit accounts). You must at all times maintain in your Brokerage Account securities or annuities acceptable to TIS to have the Brokerage Checking Service. If your Brokerage Account is closed or this Customer Agreement terminates, or if you close your linked BB&T, now Truist Bank or SunTrust Bank, now Truist Bank checking account or change its form of registration, you will no longer have access to the Brokerage Checking Service.

For legacy BB&T Asset Management Accounts please reference your Asset Management Account Agreement and Disclosure for additional terms and conditions.

The decision whether to enroll your Brokerage Account in the Brokerage Checking Service as an additional service provided by us to you is solely up to you. If you elect to enroll your Brokerage Account in the Brokerage Checking Service, you acknowledge and agree that the Brokerage Checking Service is provided to your Brokerage Account as an automated transactional cash management sweep service and is not any form of investment or securities recommendation.

THE BROKERAGE CHECKING SERVICE IS NOT INTENDED TO BE A VEHICLE FOR ANY SHORT OR LONG TERM INVESTMENT PURPOSE AND BY ENTERING INTO THIS AGREEMENT YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT WE DO NOT RECOMMEND HOLDING CASH BALANCES IN THE BROKERAGE CHECKING SERVICE FOR ANY INVESTMENT OR SECURITIES PURPOSES EXCEPT AS NECESSARY TO SETTLE YOUR SECURITIES PURCHASES AND OTHER DEBITS TO YOUR ACCOUNT.

You further expressly acknowledge and agree that, if you desire to maintain a cash position in your Brokerage Account for other than transactional purposes and/or are seeking the highest yields available for your Brokerage Account cash balances, you are aware that you are free at any time to withdraw funds from your "Signature Advantage" checking account for legacy SunTrust Bank or "Asset Management Account" for legacy BB&T Bank and separately invest these funds (not as part of your Core Account or its automated sweep service) in shares of money market mutual funds or other investments which can provide higher rates of interest or other returns on such balances. Please contact your TIS representative for additional information concerning currents yields and other returns available with respect to short term cash investments such as bank deposits, certificates of deposit and money market mutual funds.

Please contact your TIS representative for more detail about the features and benefits of TIS's Brokerage Checking Service.

21. SIPC

Securities in your Brokerage Account are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to $500,000. The $500,000 total amount of SIPC protection is inclusive of up to $250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with the terms of the SIPC statute and approval by SIPC's Board of Directors. Our current Clearing Broker, 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.

Annuities, insurance policies, guaranteed investment contracts, and other products purchased through but not held in your Brokerage Account do not receive the SIPC protection or additional coverage associated with your Brokerage Account, even though these products can be listed on your Brokerage Account statements.

For more details on SIPC, or to request a SIPC brochure, visit www.sipc.org or call 1-202-371-8300.

22. Precious Metals

Precious metals are not covered by SIPC account protection, but are insured by the depository at market value if stored through NFS. When trading precious metals, note that because they can experience sudden and rapid price changes, they are risky as investments, and you cannot be guaranteed an advantageous price when you trade them. If you take delivery of precious metals, delivery charges and sales and use taxes will apply. Precious metals are not marginable.

23. Mutual Fund Only IRA

A mutual fund only investment option is available for your Traditional IRA, Roth IRA, IRA Beneficiary Distribution Account, or Roth IRA Beneficiary Distribution Account, as applicable. Mutual fund means one or more series or class of shares of any open-end investment company registered under the Investment Company Act of 1940. If you maintain a mutual fund only IRA account for the calendar year your account will qualify for a reduced IRA annual maintenance fee as indicated as in the Brokerage Account Commission and Fee Schedule that may be paid separately (if consented by NFS) or collected from your account if your account invests in mutual funds only for the calendar year. Your account may also include a core account (which may be a bank deposit sweep vehicle) even if you elect a mutual fund only account. A specific money market fund or a bank sweep product may be your core account investment vehicle used for settling transactions and holding credit balances. All contributions and amounts received will be invested in your core account investment vehicle as further described in this Customer Agreement.

Account qualification for the reduced IRA fee is determined at the end of each calendar year based upon investment positions and activity in your account during such calendar year and does not limit investment choices you may make in any subsequent year. You and your TIS representative remain responsible for all trading activity for your account and it will not be limited or restricted by NFS. However, during any calendar year, if your account purchases or hold individual securities, exchange traded funds or other non-mutual fund securities, your account will not qualify for the reduced IRA annual maintenance fee and will be subject to the maintenance fee as indicated in the Brokerage Account Commission and Fee Schedule. NFS shall not be under any duty to review or question any direction from you or your TIS representative with respect to investments, to review securities or other property held in your account, or be liable for any loss that may result from your investment decisions or any investments which shall be made by you or your TIS representative which shall cause your account to no longer qualify for the reduced IRA annual maintenance fee.

24. Joint Brokerage Accounts

If the Brokerage Account is owned jointly by two or more owners, the obligations of all joint Account Holders under this Customer Agreement shall be joint and several. Each joint Account Holder has authority, acting individually and without notice to the other Account Holder, to deal with us as fully and completely as if each is the sole Account Holder, including the authority to:

(a) Buy, sell (including short sales) and otherwise deal in stocks, bonds, options, annuities, insurance policies, guaranteed investment contracts, and other eligible securities or investments, on margin or otherwise;

(b) Receive demands, notices, confirmations, reports, statements of Brokerage Account and communications of every kind on behalf of the joint Brokerage Account;

(c) Receive, deposit, and withdraw money, securities, annuities, insurance policies, guaranteed investment contracts and other property;

(d) Make agreements relating to any of the foregoing matters; and

(e) Generally, act as if each were a sole Account Holder without notice to the other Account Holders.

Any notice we send to one Account Holder will be deemed notice to all Account Holders. Certain products purchased through your Brokerage Account will have additional or different restrictions or requirements that apply to joint owners of those products.

If we receive instructions from joint owners of the Brokerage Account that we deem to be conflicting, we are affirmatively authorized by you to do any of the following without any liability to us:

(a) Choose which instructions to follow and

which to disregard

(b) Suspend activity in the Brokerage Account until written instruction signed by all owners is received

(c) Close the Brokerage Account and deliver securities and other property, net of debits or liabilities, to the address on record with us or our Clearing Firm; and/ or

(d) Pursue any judicial or other legal action we deem appropriate, including, but not limited to, filing an interpleader or similar action in a court of competent jurisdiction for which we shall be reimbursed our attorneys' fees and costs.

All obligations and liabilities arising under this Brokerage Account and Customer Agreement are joint and several and can be enforced by us or our Clearing Firm against any or all joint Account Holders. It is the express intention of the joint Account Holders that ownership of this Brokerage Account be vested as indicated in the Application.

If no designation is made as to the Brokerage Account, the Brokerage Account will be designated as a joint tenancy with rights of survivorship ("JTWROS"), which designation will apply to all investments held in the Brokerage Account.

The ownership of products not held in the Brokerage Account, such as insurance policies, annuity products, and guaranteed investment contracts, will be such ownership as designated in the contract between issuer and owner for the particular product. Laws governing joint ownership of property vary from state to state. You are responsible for verifying that the joint registration selected is valid in your state and for understanding the consequences of the death of one or more of the joint Account Holders upon the other(s) based on the joint registration selected and applicable state law.

Your responsibility relating to joint registration also extends to certain other products purchased through your Brokerage Account.

25. Confidentiality

You understand that we will not reveal any information to third parties about your Brokerage Account and your transactions except:

(a) when necessary for completing your transaction or providing any related benefits to you;

(b) to verify the existence and condition of your account for a third party such as a credit bureau, merchant or payee;

(c) to comply with the law or with orders or subpoenas of government agencies, courts or administrative bodies;

(d) to comply with subpoenas in arbitrations administered by a securities self-regulatory organization;

(e) if you give us written permission;

(f) to other persons and entities in order to resolve disputes arising from transactions; or

(g) in the circumstances covered by TIS's Privacy Policy as updated or amended from time to time.

You agree to be responsible for protecting the confidentiality of your own Brokerage Account information, including your Brokerage Account number and any Personal Identification Number (PIN) and passwords. You agree to be responsible for protecting the confidentiality of your information relating to other products purchased through your Brokerage Account, including any account number and any PIN or passwords. We are affirmatively authorized by you to at all times rely upon and act in accordance with any instructions or inquiries, whether written, oral, electronic, or otherwise, which we receive concerning your Brokerage Account or other products purchased through your Brokerage Account and which we in good faith consider genuine and authorized by you.

26. Payment of Indebtedness and Security Interest

We have the right, in our sole discretion, at any time, with or without notifying you, to make any debit balance or other obligation related to your Brokerage Account due and payable immediately. In the event you become indebted to us in connection with your Brokerage Account (including through any margin account or privileges), you agree to pay such indebtedness upon demand or written request.

If after demand or written request, you fail to pay any such indebtedness in full, we have the right, in our sole discretion, to close your Brokerage Account and/or choose which assets in your Brokerage Account to set off against and/or liquidate to pay your indebtedness.

To the extent that any indebtedness remains outstanding, you authorize us to set off against and/ or debit any bank accounts (individual or joint, and including certificates of deposit but excluding IRA and ERISA accounts) in your name or in which you have an interest at Truist Bank or any other bank affiliated with TIS to pay your indebtedness, and you further authorize such affiliate bank to pay an electronic debit or draft by us against such bank accounts to pay your indebtedness. You agree to pay all costs of collection, including attorneys' fees, incurred by us in collecting your indebtedness. As security for repayment of any indebtedness you owe us, you hereby grant to us a lien and continuing security interest in (i) all securities, annuities, insurance policies, guaranteed investment contracts, cash and other property that now or in the future shall be held, carried or maintained in any of your present or future Brokerage Accounts (individual or joint) with us (excluding any IRA or ERISA account), and (ii) any present or future bank accounts belonging to you or in which you have an interest (including certificates of deposit but excluding any IRA or ERISA account) with Truist Bank or any bank affiliated with TIS. The provisions of this Section will survive termination of this Customer Agreement and/ or the closing of your Brokerage Account.

27. Remittance

We will charge your Brokerage Account if any check or other item you remit to us is returned unpaid or if you instruct us to debit your bank account to pay your obligations and your Brokerage Account does not contain sufficient funds to cover the transaction. For our protection, we have the right, in our sole discretion, to restrict your ability to withdraw funds represented by a check or other item or to apply those funds to settle a securities or annuities transaction.

28. Routing of Orders

Most brokerage orders (including those generated by reinvested dividends) are routed through NFS who in turn sends orders to various exchanges or market centers for execution. Certain option and larger orders, and orders with special handling instructions, may be routed to the TIS trading desk for further handling. Order destinations for such orders include NFS as well as other third-party market centers and broker-dealers. In deciding where to send an order, a number of factors are considered, such as size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, availability of efficient automated transaction processing, and execution cost. Some market centers have the ability to execute orders at prices superior to the publicly quoted market.

Our and our Clearing Firm's order-routing policies are designed to result in transaction processing that is favorable for you.

Note that NFS receives monetary payments or other consideration (such as financial credits or reciprocal business) for directing equity trades to particular broker/ dealers or market centers for execution. For additional information please review materials, including SEC Rule 606 Disclosure, located at https://www.truist.com/wealth/tis-disclosure or ask your TIS representative.

29. Amendment and Termination

We have the right, in our sole discretion, to amend this Customer Agreement at any time. Any such amendment shall be in writing. Amendments can include changing, dropping, or adding fees and policies, changing features and services or the entities that provide them, and limiting the usage or availability of any feature or service, within the limits of applicable laws and regulations.

Although it is our policy to send advance notice to Account Holders of any material amendments to this Customer Agreement, we are not obligated to do so.

Except as set forth above, no provision of this Customer Agreement can be amended or waived except in writing by an officer of TIS.

The most current version of this Agreement is available online at https://www.truist.com/wealth/tis-disclosure or by contacting your TIS representative.

Your representative is not authorized to act on behalf of TIS to change any terms of this Customer Agreement.

We or NFS have the right, in our sole discretion, to transfer our interests in your Brokerage Account or this Customer Agreement to any of our successors and assigns, whether by merger, assignment, consolidation, or otherwise as provided below in Section 31.

You are not permitted to transfer your interests in your Brokerage Account or Customer Agreement except with our prior written approval, or through inheritance, corporate dissolution, or similar circumstance, as allowed by law, in which case any rights and obligations in existence at the time will accrue to, and be binding on, your heirs, executors, administrators, successors, or assigns.

We or our Clearing Firm have the right, each in our sole discretion, to enforce this Customer Agreement against any and all account owners. Although we or our Clearing Firm will not always enforce certain provisions of this Customer Agreement, such parties retain the full right to do so at any time. If any provision of this Customer Agreement is found to be in conflict with applicable laws, rules, or regulations, either present or future, that provision will be enforced (or made to conform) to the maximum extent allowable. However, the remainder of this Customer Agreement will remain fully in effect.

No waiver of any provision of this Customer Agreement will be considered a waiver of any other provision.

If for any reason (such as the termination of a contract between us and our Clearing Firm) your

account is held directly by our Clearing Firm, we or our Clearing Firm, have the right to restrict your Brokerage Account. Examples of restrictions include the ability to place sell orders only and the loss of electronic trading.

We or our Clearing Firm have the right, in our sole discretion, to terminate your Brokerage Account, this Customer Agreement or any account feature, at any time (including immediately) or for any reason upon written notice to you.

You are permitted to close your account, or terminate any optional feature at any time, by notifying us in writing or calling us on a recorded line and providing us with your instructions. When a Brokerage Account is closed, all debit cards, check-writing, and other features associated with it are terminated.

Regardless of how or when your Brokerage Account is closed, you will remain responsible for all unpaid obligations of your Brokerage Account. This includes charges, debit items, or other transactions you initiated or authorized, whether arising before or after termination, as well as any fees incurred but not yet charged to your account. Payment for these obligations will be deducted from your final account balance.

If your Brokerage Account is inactive for a certain period of time (the period of time is specified by applicable state laws, which vary from state to state) your Brokerage Account balance and outstanding credits can be transferred to a state unclaimed property administrator.

Texas Residents only: In accordance with Texas House Bill 1454, you, as an account owner, are permitted to designate a representative for the purpose of receiving a due diligence notice. If you add a designated representative, NFS is required to mail the written notice upon presumption of abandonment to the representative, in addition to mailing the notice to you, the account owner.

30. Waiver

Any failure by us to insist on strict compliance by you with the Customer Agreement or any other course of conduct on our part shall not be considered a waiver of any rights we have under the Customer Agreement.

31. Governing Law/Assignment

This Customer Agreement is binding on you and your heirs, executors, administrators, successors and assigns, and it will benefit you and your successors and assigns as well as us and our successors and assigns, if any.

We have the right, in our sole discretion, to assign our respective rights and obligations under this Customer Agreement to any subsidiary, affiliate or successor by merger or consolidation without notice to you, or to any other entity after 30 days' written notice to you.

This Customer Agreement will be governed by the laws of the State of North Carolina. It is agreed that any legal action arising from transactions under this Customer Agreement and which is permitted under Section 13 above (Pre- Dispute Arbitration Agreement) shall be brought only in the local, state or federal courts located in Mecklenburg County, North Carolina, which shall have exclusive jurisdiction to adjudicate any such action.

You consent to the exclusive jurisdiction of such courts and waive any objections thereto, whether based on inconvenience of forum or otherwise.

32. Severability

If any provision in this Customer Agreement is or becomes inconsistent with any present or future law, rule or regulation, that provision will be deemed superseded or modified to conform to such law, rule or regulation, and all other provisions in this Customer Agreement shall continue and remain in effect. If any provision in this Customer Agreement is held to be invalid or unenforceable, the remainder of this Customer Agreement shall not be affected but shall remain in full force and effect.

33. Investment Objectives

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

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

Preservation of Capital. An investment objective of Preservation of Capital indicates that you seek to maintain the principal value of your investments and you are 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 you seek to generate income from investments and you are 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 you seek to grow the principal value of your investments over time and you are 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.

Speculation. An investment objective of Speculation indicates that you seek a significant increase in the principal value of your investments and you are 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.

Trading Profits. An investment objective of Trading Profits indicates that you seek to take advantage of short-term trading opportunities, which can 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.

Growth and Income. An investment objective of Growth and Income indicates that you seek a mix of growing principal value and generating income from investments and you are willing to invest in securities with moderate historical risk of loss of principal while having the potential to pay income. Some examples of typical investments might include common stocks, medium-term fixed-income investments and growth and income mutual funds.

Other. Defined by broker/dealer and/or account owner(s).

Retirement Accounts are not 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.

34. Transfer on Death Registration

Registering a securities account in transfer on death ("TOD") form is legal only in certain states, so it is important to consult your own legal or tax advisor before establishing or revoking a TOD registration.

With transfer on death registration, you designate a beneficiary or beneficiaries who will receive all monies, securities, or other assets held in your Brokerage Account at the time of your death (or upon the death of the last surviving Account Holder, if the account is registered as joint tenants with right of survivorship). The TOD instructions of your Brokerage Account do not apply to annuities, insurance policies, guaranteed investment contracts, and other products that are not held in your Brokerage Account. You can change your beneficiary designation for your Brokerage Account at any time by filling out a new Beneficiary Designation form for your Brokerage Account.

We will rely on the latest Beneficiary Designation in our possession. You cannot change your Beneficiary Designation by will, codicil, or trust or other testamentary document. If we consider it necessary, we have the right, in our sole discretion, to request additional documents from any beneficiaries before we transfer assets to them from your account.

Note that although our Clearing Firm shall, from time to time, hold in nominee name securities that are in a TOD account, our Clearing Firm and/or TIS has no responsibility to determine the registration or ownership of the account as a whole, either before or after your death.

Note that the meanings of the term "Per Stirpes", used in TOD Beneficiary Designations vary from state to state. It is your responsibility to consult with an estate planning attorney to determine whether this designation is available and/or appropriate.

By checking the "Per Stirpes" box associated with a given beneficiary, you are agreeing that if that beneficiary predeceases you, his or her share of the account will pass through to his or her descendants as determined by state law.

If more than one person is named and no share percentages are indicated, payment will be made, in equal shares, to your primary beneficiary or beneficiaries who survive you. If a percentage is indicated for a primary beneficiary who does not survive you, and if you have not checked the Per Stirpes box, the percentage of that beneficiary's designated share will be divided equally among the surviving primary beneficiaries. If there is no primary beneficiary living at the time of your death, you hereby specify that the balance is to be distributed to

the contingent beneficiary or beneficiaries listed.

Neither we nor our Clearing Firm will advise you on whether TOD registration is appropriate for your tax or estate planning purposes or is available in your state of residence.

35. Custodial Registration

For Accounts opened under the Uniform Gifts/Transfers to Minors Acts, you, the Account Holder, are the custodian. By opening this type of Brokerage Account, you agree that all assets belong to the minor and that you will only use them for the minor's benefit even after the assets have been removed from the Brokerage Account. You acknowledge that once the minor reaches the aged of majority, specified age, or dies, your custodianship terminates and you no longer have authority or control over the Brokerage Account and its assets. You further agree that you will cooperate fully with TIS and/or our Clearing Firm to effectuate any transfer of a custodial Brokerage Account to the minor upon applicable age attainment.

36. Account Freeze Authority

In the event of a dispute concerning rights of ownership or control of the Brokerage Account or any asset in or shown on the Brokerage Account, you agree that TIS has the right, in our sole discretion, to freeze the Brokerage Account and any or all assets in or shown on the Brokerage Account until such time as TIS receives information or instructions that clarify each purported owner(s)'s or agent(s)'s rights with respect to the Brokerage Account to TIS's reasonable satisfaction.

37. Statements

Except for annuities, insurance policies, and/or guaranteed investment contracts, our Clearing Firm will send to the address of record a statement of account:

(a) Every calendar quarter, at a minimum

(b) For any month when you have trading or cash management activity

Except for annuities, insurance policies, and/or guaranteed investment contracts:

(a) Your account statements will show all activity in your Brokerage Account for the stated period, including securities transactions, cash and margin balances, credits and debits to your Core Account, and all fees paid directly from your account.

(b) Our Clearing Firm will also send confirmation for every securities transaction in your Brokerage Account. The only exceptions are automatic investments, automatic withdrawals, dividend reinvestments, transfers to other accounts, and transactions that involve only your Core Account; for these activities, your regular account statement serves in place of a confirmation. If we offer the service, you can elect to receive electronic notification that statements and trade confirmations are available for online viewing instead of receiving these documents through the mail. There is no fee for this option, and you are permitted to switch to or from it at any time. For more information, please speak with your TIS representative.

38. Non-transferable Securities

In the event that any securities in your Brokerage Account become non-transferable, our Clearing Firm is authorized to remove them from your Brokerage Account without further notice.

Non-transferable securities are those where transfer agent services have not been available for six or more years. A lack of transfer agent services can be due to a number of reasons, including that the issuer of such securities is no longer in business and/or is insolvent. Please note the following:

(a) There are no known markets for these securities.

(b) Our Clearing Firm is unable to deliver certificates to you representing these positions.

(c) These transactions will not appear on Form 1099 or any other tax reporting form.

(d) The removal of the position will not be reported as a taxable distribution and any reinstatement of the position will not be reported as a contribution.

(e) If transfer agent services become available sometime in the future, our Clearing Firm will use its best efforts to have the position reinstated in your account.

(f) Positions removed from your account will appear on your next available Brokerage Account statement following such removal as an "Expired" transaction.

By opening and maintaining an account with TIS and our Clearing Firm, you consent to the actions as described above, and you waive any claims against TIS or our Clearing Firm arising out of such actions.

You also understand that TIS does not provide tax advice concerning your account or any securities that are the subject of removal from or reinstatement into your account and you agree to consult with your tax advisor concerning any tax implications that shall arise as a result of any of these circumstances.

39. Signatures, Delivery

This Brokerage Agreement and any written amendments hereto can be signed by electronic signature, and you and TIS are authorized to exchange the signed documents electronically. If you or TIS receives notice that the transmission of an Electronic Record, as defined in the federal Electronic Signatures in Global and National Commerce Act, 15 U.S.C. §1700 et. seq. (E-SIGN ACT), has failed (e.g., email "bounce back" or similar failure to deliver), then the party whose delivery failed will promptly notify the party intended to receive it, and you and TIS then will determine an alternate delivery method. Brokerage Account Identifying Information Insertion

40. Brokerage Account Identifying Information Insertion

You give permission for TIS and its personnel to insert certain Brokerage Account identifying information (including but not limited to Brokerage Account numbers) on various Brokerage Account documentation (including but not limited to Transfer of Asset ("ACAT") forms) after your execution of such documentation.

41. Brokerage Account Credits, Income Account

Any new deposits (including checks) and any proceeds from transactions are credited promptly to your Core Account.

Please note that, while incoming checks will begin to earn dividends or interest upon deposit, in most circumstances you will have to wait up to four days before being able to draw on the proceeds.

If you have not elected to participate in the TIS Sweep Program your Core Account credits (which are considered cash balances awaiting reinvestment) can earn interest at our discretion. The rate of any interest paid (if any), as well as any applicable minimums, are determined by our Clearing Firm or us and each firm has the right, in its sole discretion, to change such terms without notice to you.

In addition to the Core Account, your Brokerage Account includes an Income Account which receives all non- reinvested income produced by securities held in your Brokerage Account (such as interest, dividends, and mutual fund distributions) ("Income Account"). Earnings credited to your Income Account will accrue until paid out according to your instructions. Credit balances in your Income Account can earn taxable interest, the rate of which (if any) is determined by our Clearing Firm or us and each firm has the right, in our sole discretion, to change such rate at any time without notice to you. Any Income Account interest will be based on the daily averaging of Income Account credit balances during the interest period and, as long as it amounts to at least one cent, is paid on the first business day following the 20th day of each month and reflected on your month-end statement.

Note that free credit balances in your Core Account and Income Account will not be combined to determine your interest earnings in either account.

42. Debits to Your Account

All debits are accumulated daily to your account and are paid to the extent that sufficient funds are available. As an account owner, you are responsible for satisfying all debits on your account, including any debt still owed after all assets have been removed from an account, any interest (at prevailing margin rates) that has accrued on that debit, any late charges arising from your failure to pay for securities transactions in full by the settlement date, and any costs (such as legal fees) that we or our Clearing Firm incur in collecting the debt. When multiple debit items become payable at the same time, these items will be paid in the following order:

(a) securities transactions (including any margin calls) and any account fees;

(b) debit card transactions (if any); and

(c) checks written against your account.

When settling debits against your account, it is NFS's policy to turn to the following sources (collectively called your "available balance"), in this order:

(a) any cash available in your account without incurring margin interest charges (including both Core Account and Income Account balances)

(b) if you have a margin account, any margin credit available

(c) any shares in another money market fund, including any in another non-Retirement Account with the same registration (which you authorize us to sell for this purpose when you sign the Application)

(d) any securities in this or any other account furnished by TIS or its affiliates, including Truist Bank, in which you have an interest.

Interest on any margin debt will accrue beginning the

day credit is extended and is subject to the terms of the Supplemental Application for NFS Margin Account Privileges. Money market fund shares used to pay debits are redeemed at the NAV in effect at the time (typically $1.00).

43. Equity Dividend Reinvestment Services (the "Service") – Provision of Equity Dividend Reinvestment Plan

Your enrollment in the Service will be activated on the day you notify TIS by telephone, or within 24 hours after receipt of my written notification, that you wish to enroll an eligible security. Upon activation of your enrollment, you agree to be bound by this Customer Agreement as well as any other agreements between us that apply to your brokerage account.

This service is subject to the terms and conditions set forth in this section, and you understand that your dividend reinvestment options might be different if you were to hold securities directly with certain types of issuers, such as mutual funds, instead of through your brokerage account.

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

To add or remove the Service with respect to securities in your account, you must notify TIS of your election on or before 9:00 p.m. Eastern Time (ET) on the dividend record date for such security. If the dividend record date falls on a nonbusiness day, then you must notify TIS on or before 9:00 p.m. ET 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 you own such shares on both the dividend record date and the dividend payable date.

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

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

Eligible Accounts. The Service is available to brokerage customers who maintain cash or margin non-retirement and Retirement Accounts.

Eligible Securities. To be eligible for the Service, the enrolled security must be a closed-end fund or domestic common stock (including ADRs) that is margin eligible (as defined by NFS). In order for your enrollment to be in effect for a given security, your 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 you attempt to enroll a security for which you have placed a buy limit order that has not been filled, your enrollment election will be held for five (5) consecutive business days, at which point you must notify TIS of your desire to re-enroll the security for another five (5) consecutive business days.

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

The reinvestment of dividends can be delayed in certain circumstances. NFS reserves the right to suspend or completely remove securities from participation in dividend reinvestment and credit such dividends in cash at any time without notice.

Eligible Cash Distributions for Reinvestment. Most cash distributions from eligible securities selected for participation in the Service can 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, cannot be automatically reinvested. If you enroll a security in the Service, you must reinvest all of its eligible cash distributions. You understand that you cannot partially reinvest cash distributions. You also understand that you cannot use any other funds in your 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, TIS will credit your 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 your account with those from other customers requesting dividend reinvestment in the same security and use these funds to purchase securities for you and the other customers on a best-efforts basis. Your account will be credited with the number of shares equal to the amount of your 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 your 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 you 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 you will receive the dividend as cash in your Income Account. If you liquidate shares of an enrolled security on dividend payable date, such shares will participate in the Service.

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

Partial Shares. Automatic reinvestment of your eligible cash distributions can give you interests in partial shares of securities, which will be calculated to three decimal places. You will be entitled to receive dividend payments proportionate to your partial share holdings. If your 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 your account on the day following the settlement date. You cannot liquidate partial shares at your discretion. If you enter an order to sell your entire whole share position, any remaining partial share position will be liquidated at the execution price of the sell and will be posted to your 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 your regular monthly brokerage account statement.

You are able to obtain immediate information regarding a dividend reinvestment transaction on the day after the reinvestment date by calling TIS.

Continuing Effect of Authorization; Termination. You authorize TIS to purchase for your account shares of the securities you have selected for the Service. Authorizations under this section will remain in effect until you TIS notice to the contrary on or before 9 p.m. ET 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. ET at least one business day prior to the dividend record date. Such notice will not affect any obligations resulting from transactions initiated prior to TIS's receipt of the notice. You are able to withdraw completely or selectively from the Services. If you transfer your account, you must re-enroll your 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. You understand that if you elect to participate in the Service, reinvestment for certain securities could potentially 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. You can obtain immediate information regarding DTC-eligible securities by telephoning TIS.

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 you have elected dividend reinvestment for that security, you 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 you have elected dividend reinvestment for that security, then you 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 you.

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

44. Use of Funds Held Overnight

As compensation for services provided with respect to accounts, NFS receives use of: amounts from the sale of securities prior to settlement; amounts that are deposited in the accounts before investment; and

disbursement amounts made by check prior to the check being cleared by the bank on which it was drawn. Any above amounts will first be netted against outstanding account obligations. The use of such amounts could potentially generate earnings (or "float") for NFS or instead could be used by NFS to offset its other operational obligations. Information concerning the time frames during which NFS could have use of such amounts and rates at which float earnings are expected to accrue is provided as follows:

Receipts. Amounts that settle from the sale of securities or that are deposited into an account (by wire, check, ACH (Automated Clearing House) or other means) will generally be invested in the account's core account by close of business on the business day following NFS's receipt of such funds. NFS gets the use of such amounts from the time it receives funds until the core account purchase settles on the next business day. Note that amounts disbursed from an account (other than as referenced in Disbursements below) or purchases made in an account will result in a corresponding "cost" to NFS. This occurs because NFS provides funding for these disbursements or purchases one day prior to the receipt of funds from the account's core account.

These "costs" potentially reduce or eliminate any benefit that NFS derived from the receipts described previously.

Disbursements. NFS gets the use of amounts disbursed by check from accounts from the date the check is issued by NFS until the check is presented and paid.

Float Earnings. To the extent that such amounts generate float earnings, such earnings will generally be realized by NFS at rates approximating the Target Federal Funds Rate.

45. Aggregation of Orders

You authorize TIS, at its discretion, to aggregate orders for Your Account with other customer orders. You recognize that in so doing, you may receive an average price for Your orders which may be different from the price(s) You might have received had Your orders not been aggregated. you understand that this practice may also result in your orders being only partially completed.

46. Acknowledgment that Agreement has not been Altered

To the extent that any part of this Customer Agreement and related documents ("the Documents"), as applicable, were obtained online by you, you represent to the best of your knowledge that the terms of the Documents have not changed and are identical to the terms as originally set forth by the IRA Custodian, NFS, and/or TIS. You acknowledge that any alteration of the Documents' original terms shall be null and void, and You shall be bound by the terms of the original Documents as set forth by Truist, NFS, and/or the IRA Custodian. You also understand and acknowledge that any Agreements established by the above-referenced Documents can be terminated in the event that Truist, its agents, affiliates, or its successors have reasonable grounds to believe the Document(s) has/have been altered.

47. Access to Informational Tax Reporting

You understand that TIS will have access to informational tax reporting with regard to your Brokerage Account, including IRS Form 1099-R and IRS Form 5498 reporting information, as applicable, unless you notify NFS otherwise.

You understand that the IRA Custodian could be required to file IRA Form 990-T on your behalf in order to report Unrelated Business Taxable Income (UBTI) of $1,000 or more on Master Limited Partnerships (MLP) and Limited Partnerships (LP) held in my Retirement Account. IRS Form 990-T is required to be filed by the tax filing deadline, including any extensions. You understand that in accordance with your IRA Custodial Agreement or your Retirement Plan and Trust Agreement, as applicable, if a Form 990-T filing is required a $75 IRA 990-T UBTI Tax Return Filing fee will be paid from the core account of this Retirement Account.

48. US PATRIOT Act Notice

To help the government fight financial crimes, Federal regulation and contractual obligations to NFS require that we obtain your name, date of birth, address, and a government-issued identification number before opening your account, to verify your identity. In certain circumstances, we are permitted to 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 is permitted to be restricted and/or closed if TIS and/or NFS cannot verify this information. Neither TIS 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, your account.

NFS does not permit bearer-share entity accounts known to NFS on its platform. If it comes to NFS' attention that an entity account has issued or is permitted to issue bearer shares, NFS will restrict the account to permit liquidations only.

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

49. Disclosures Regarding Annuity Products

You understand that the Application constitutes neither an application for, nor an annuity contract. You understand that it is your responsibility to read fully the annuity contract(s). An annuity purchased through TIS.is entirely voluntary and is not required for or in connection with the purchase of any other product or service from Truist Bank or any of its affiliates.

A number of factors have a bearing on the performance of an annuity contract, and neither those factors nor the annuity's investment performance is guaranteed. For variable annuities, the performance of the portion of the purchase payment that is allocated to the variable account(s) is not guaranteed and its value will fluctuate with the changing value of the underlying sub-accounts. Past performance is no guarantee of future results, and there is no assurance that the investment objectives of the underlying sub-accounts will be met.

Truist Investment Services, Inc. and its licensed representatives, agents, and affiliates receive compensation in connection with the sale of annuities to the fullest extent permitted by applicable law. This compensation typically will be paid to Truist Investment Services, Inc. by the insurance company(s) which issues the annuity contract.

Annuity products and securities are made available through Truist Investment Services, Inc., an affiliate of Truist Financial Corporation, a member of FINRA and SIPC, and a licensed insurance agency.

50. Automated Clearinghouse

TIS may accept on Your behalf automated clearing house ("ACH") payments to your Truist Brokerage Account which have been transmitted through one or more automated clearing houses. Your rights and obligations regarding such payments shall be construed in accordance with and governed by the Electronic Funds Transfer Act, the laws of the State of North Carolina, federal law and as provided by the operating rules of the National Automated Clearing House Association ("NACHA").

Under the NACHA operating rules, TIS is not required to give you next day notice of receipt of an ACH item, and TIS will not do so. You will, however, continue to receive notice of payments in the periodic statements provided to you. Credit given by TIS to you with respect to an ACH entry is provisional until TIS receives final settlement for such entry. If TIS does not receive such final settlement, you agree that TIS is entitled to an immediate refund of any amount credited to you in connection with any such entry.

51. Disclosures Regarding Retirement Accounts

IRA for a Minor – If this is a Retirement Account for a minor, you understand NFS will maintain an account established under the Uniform Gifts to Minors Act or Uniform Transfers to Minors Act (UGMA/UTMA) for which you act as UGMA/ UTMA Custodian. You understand that you 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 you for the benefit of the minor. As used herein, "you" or "your" shall refer to the UGMA/UTMA Custodian. You acknowledge agreement with the following additional terms and conditions:

(a) The minor has earned income to contribute to an IRA (excluding IRA BDAs).

(b) The maximum amount that can 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.

(c) You, the UGMA/UTMA Custodian, have read, understand, and agree to the terms and conditions set forth in the **IRA Application,** this **Customer Agreement, and** the applicable **IRA Custodial Agreement and Disclosure Statement.**

(d) The UGMA/UTMA Custodian will exercise the powers and duties of the Depositor as described in the Agreements.

(e) 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.

The minor's IRA will contain the UGMA/UTMA Custodian designation in the IRA registration. NFS and 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 requires) 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.

You understand that the minor will have access to information that you provide to us on this Application

Converting from Traditional to Roth IRA. You understand that if you have elected to convert an IRA to a Roth IRA, then all parts of this Customer Agreement, including the Application and the information herein, will apply to both your IRA established to facilitate the conversion and to your Roth IRA. You understand that you cannot convert assets in your SIMPLE IRA to a Roth IRA until after the expiration of the two-year period, beginning on the date you first participated in a SIMPLE IRA Plan maintained by your employer.

NFS and the IRA Custodian May Not Accept Assets Until Retirement Application is in Good Order. You understand that NFS and the IRA Custodian reserve the right not to accept assets in your account until such time as NFS has received your completed paperwork, determined the same to be in good order, and accepts your Retirement Account on behalf of the IRA Custodian, as indicated by a letter of acceptance. You agree to indemnify and hold NFS and the IRA Custodian (and their affiliates, successors, and employees) harmless from any loss or liability that they or you incur as a result of assets in your account not being accepted until such time as NFS has received your completed Retirement Account paperwork, determined the same to be in good order, and accepts your Retirement Account on behalf of the IRA Custodian.

Advisory Accounts. If your Retirement Account is enrolled (or subsequently becomes enrolled) in an advisory account program with your broker/dealer, you authorize NFS to deduct from your Retirement Account fees for financial advisory services rendered to you by your Broker, Financial Advisor, or Investment Professional (herein, "Investment Professional") in connection with your Retirement Account, and as described in your IRA Custodial Agreement and Disclosure Statement or your Retirement Plan and Trust Agreement, as applicable. You represent that you have reviewed the financial advisory fees with your Investment Professional.

You understand that the determination of whether any financial advisory fees paid to your broker/dealer and/or Investment Professional are reasonable for the services provided to you by your broker/dealer and/or Investment Professional is your sole responsibility, and that NFS and the IRA Custodian are not parties to any written agreements you have entered into with your broker/dealer and Investment Professional which allows for financial advisory fees to be charged by your Investment Professional. You acknowledge and agree that neither NFS nor the IRA Custodian will incur any liability for the payment of financial advisory fees to your Investment Professional, and you authorize NFS to accept instructions from your broker/dealer or Investment Professional as to the amount and timing of the payment of financial advisory fees and to debit your account to pay such fees to your Investment Professional on your behalf. You understand your broker/dealer is able to charge fees in addition to or in lieu of those described herein, and that it is your obligation to ensure you comply with the IRA contribution, distribution, and prohibited transactions rules.

You understand that the financial advisory fees will be paid from the core account of your Retirement Account as described in this Customer Agreement. You understand this authorization will remain in effect until it is terminated by you, your broker/dealer or by NFS (or its agents, affiliates, or successors) in writing. You acknowledge and agree such termination shall not affect any obligation or liability arising prior to termination. **NFS shall be entitled to rely conclusively upon any financial advisory fee instruction or direction received by your broker/dealer or Investment Professional and NFS, the IRA Custodian and your broker/dealer shall be indemnified for any action or inaction with respect to honoring such instructions or directions.**

52. Disclosures Regarding Affiliates

Truist Investment Services, Inc. ("TIS") is a wholly owned subsidiary and affiliate of Truist Financial Corporation ("TFC") a bank holding company.

Truist Bank is another wholly owned subsidiary and affiliate of TFC and affiliate of TIS. Truist Bank is a North Carolina state chartered bank. Deposits with Truist Bank are eligible for FDIC insurance up to applicable limits. All deposit and other banking products, including TIS Sweep Program deposits, are offered through Truist Bank and not TIS. TIS is not a bank and is a separate legal entity from any affiliated bank.

TIS is registered with the Securities and Exchange Commission as a broker/dealer and introduces certain customers and transactions to its Clearing Firm. TIS is also a member of the SIPC and FINRA.

Assets in Brokerage Accounts are not deposits of any bank. Therefore, your Brokerage Account is not insured by the FDIC and is not a deposit or other obligation of or guaranteed by TFC or any of its banks or other subsidiaries.

Truist Advisory Services, Inc. ("TAS") is another wholly owned subsidiary and affiliate of TFC and an affiliate of TIS. TAS is registered with the Securities and Exchange Commission as an Investment Advisor.

53. Disclosures Regarding SIPC and FDIC Insurance; Money Market and Other Mutual Funds Are Not Insured

Some Brokerage Accounts permit customers to transfer funds via a standing transfer order into a separate FDIC insured account. Monies held in the associated separate FDIC insured account held at an FDIC insured bank can be insured up to FDIC insurance limits, but are not covered by SIPC. Until deposited or transferred into the separate FDIC insured account, monies held in your Brokerage Account are protected up to the limits of SIPC coverage. Annuities, insurance policies, guaranteed investment contracts, and other products that are purchased through, but not held in your Brokerage Account are not FDIC insured and do not receive the SIPC protection associated with your Brokerage Account, even if these products are reflected on your account statements (See "Statements", above).

You understand that (1) money market mutual funds are not bank deposits, (2) investments in any money market mutual funds (or other mutual funds) are neither insured nor guaranteed by the FDIC or any other government agency, (3) there is no assurance that any money market mutual funds will be able to maintain a stable net asset value of $1.00 per share, and (4) investments in any money market mutual funds (or any other mutual funds) involve investment risks that can cause the shares to fluctuate in value and result in the possible loss of principal.

54. Disclosures Regarding Insurance Products

You understand that the Application constitutes neither an application for, nor a policy of insurance. You understand that any insurance policy is subject to the underwriting process of the insurance carrier(s) to which you are making application. You further understand that if the insurance carrier(s) extend an offer of coverage, and if you accept the offer, it is your responsibility to fully read the insurance contract(s).

Your purchase of insurance through Truist Investment Services, Inc. is entirely voluntary and is not required for or in connection with the purchase of any other product or service from Truist Bank or any of its affiliates.

If the application for an insurance policy is in connection with the extension of credit by Truist Bank or any of its affiliates, the applicant is under no obligation to purchase insurance through Truist Investment Services, Inc., or any other affiliate of Truist Bank or TFC and if the applicant chooses to purchase insurance elsewhere, that decision will have no bearing on Truist Bank's or any TFC affiliates' decision regarding the extension of credit. A number of factors have a bearing on the performance of an insurance policy, and neither those factors nor the policy's performance is guaranteed.

For variable insurance and/or insurance policies, the performance of the portion of the purchase payment that is allocated to the variable account(s) is not guaranteed and its value will fluctuate with the changing value of the underlying sub-accounts. Past performance is no guarantee of future results, and there is no assurance that the investment objectives of the underlying sub-accounts will be met. For all policies, cash value, the amount and duration of the death benefit, and the amount and duration of the premium required to maintain the policy can all be affected by the policy's performance.

Truist Investment Services, Inc. and its licensed representatives, agents, and affiliates receive compensation in connection with the sale of insurance policies to the fullest extent permitted by applicable law. This compensation typically will be paid to Truist Investment Services, Inc. by the insurance company(s) in which the insurance policy(s) is (are) written.

Insurance products and securities are made available through Truist Investment Services, Inc., an

affiliate of Truist Financial Corporation, a member of FINRA and SIPC, and a licensed insurance agency.

TIS is not a bank. Deposit accounts are made available separately through Truist Bank, member, FDIC