

CUSTODIAL ACCOUNT AGREEMENT

The Account Holder and New Direction Trust Company make the following agreement:

Definitions:

Custodian: the Custodian for the Account Holder's Custodial Account is New Direction Trust Company (NDTCO), a limited purpose trust company chartered under the laws of the state of Kansas.

Custodial Account – the Custodial Account (Account) contains those Custodial Assets which are in the custody and possession of NDTCO and are allocated to the Account Holder. The Custodial Assets are the subject of this Agreement and subject to the direction of the Account Holder or other individual or entity authorized by the Account Holder.

Custodial Assets—are any funds, assets, money, stock certificates, note assignments, private equity, security instruments, or other property either deposited at NDTCO at the direction of the Account Holder; or any funds, assets, money, stock certificates, note assignments, private equity, security instruments, or other property held by NDTCO to be invested or reinvested by the Custodian at the direction of the Account Holder.

Custodial Funds- the funds, assets, moneys and/or other property deposited with the Custodian by or at the direction of the Account Holder or the Account Representative during the time that such funds, assets, money and/or other property are held, invested or reinvested by the Custodian in the Custodial Account pursuant to the terms of this Agreement.

Account Holder: The individual(s) or legal entity for whom the Custodial Account belongs to is the "Account Holder". If there is more than one Account Holder, then these words refer to all Account Holders, jointly and severally.

Account Representative: For the purposes of this agreement the term Account Representative may be any of the following; a registered representative of a broker/dealer organization, a financial advisor, or any other person or entity acceptable to you; or any other individual or entity with whom the Account Holder(s) has established a brokerage account for the purposes of trading securities which will be deposited into the Custodial Account.

- 1. Responsibilities of the Custodian:** NDTCO is responsible for performing custodial-related services with respect to the Account which include, but are not limited to; placing assets or liabilities in NDTCO's name for the benefit of the Account Holder, executing transfers, stock powers, escrow accounts, purchase agreements, notes, deeds, conveyances, liens, depositing dividends and income, and paying liabilities and distributions at the Account Holder's directive. NDTCO is responsible for recording the Custodial Funds and Account activity provided by the Account Representative and for preparing electronic tax reporting documents such as 1099 DIV, 1099 INT, etc. NDTCO provides the Account Representative with access to view all Account Holder information and Account activity recorded by NDTCO for the purpose of confirming the accuracy of such records. Unless you request otherwise in advance, all such Custodial Funds and Account activity shall be shared with the Account Representative. NDTCO will be responsible for the safekeeping of the Custodial Funds in the Account, but shall not be required to exercise greater care in this regard than it reasonably does in the safekeeping of its own property.
- 2. Responsibilities of Account Representative:** The Account Representative is responsible for obtaining, verifying, and providing NDTCO with the Account Holder's customer identification information in accordance with the Customer Identification Program and NDTCO requirements for the purpose of establishing an Account for the Account Holder(s) at NDTCO. After the Account is established, the Account Representative will provide to NDTCO on a regular and continual basis, ongoing reporting relating to the Account Holder's Account activity and Custodial Funds. Such information will be recorded by NDTCO and will be used to generate electronic tax reporting documents such as 1099 DIV, 1099 INT, etc. if applicable. The Account Representative is responsible for facilitating all verbal, electronic, and written shareholder communications, including but not limited to; the disbursement of account statements and corporate action notices, and the collection of responses from shareholders, if necessary. NDTCO will not be liable to you for any act or failure to act by the Account Representative or for any loss you may suffer due to the insolvency of the Account Representative nor will NDTCO be responsible for the Account Representative's performance of its responsibility to report to you.
- 3. Representations and Responsibilities:** Account Holder represents and warrants to NDTCO that any information you have given or will give NDTCO with respect to this Agreement is complete and accurate. Further, you agree that any direction you or the Account Representative give NDTCO, or action you or the Account Representative take, will be proper under this Agreement and that NDTCO is entitled to rely upon any such information or direction. Account Holder

acknowledges that NDTCO is under no obligation to determine what actions or documentation may be necessary or appropriate with respect to any transaction requested by you or the Account Representative, and that NDTCO need only obtain direction from you or the Account Representative for any investment authorization (i.e. purchase or sale). NDTCO shall have no duty to confirm that any document or instrument obtained in connection with any transaction is genuine or authentic or that it has been properly or correctly executed or entered into by any purported party thereto. NDTCO shall not be responsible for losses of any kind that may result from your directions to us or your actions or failure to act and you agree to reimburse us for any loss we may incur as a result of such directions, actions or failure to act. NDTCO shall not be responsible for any penalties, taxes, judgments, damages or expenses you incur in connection with your Account.

4. Investment of Amounts in the Account.

A. **Direction of Investment** – Account Holder acknowledges that it is Account Holder’s sole responsibility to direct the investment of their Custodial Funds and that NDTCO, acting as custodian of your Account, will have no responsibility or involvement in evaluating or selecting any assets for acquisition or disposition, and shall have no liability for any loss or damage that may result from or be associated with any requested investment transaction. Account Holder shall direct all investment transactions, including earnings and the proceeds from securities sales. Account Holder understands that its investment choices are limited to investments that NDTCO is capable of holding in the ordinary course of its business and in accordance with Federal laws and applicable IRS rules and regulations as well as its policies and practices.

NDTCO reserves the right to not accept any investment into the Account if in NDTCO’s sole discretion we determine that such investment may pose an unacceptable administrative burden. Unacceptable administrative burdens include, but are not limited to, the inability of our computer, accounting, or other systems to service the asset or excessive manual labor to service the asset. In addition, all assets must comply with Federal law and IRS rules and regulations as well as NDTCO policies. NDTCO reserves the right to review any or all investments to determine if the asset is administratively feasible. NDTCO’s review will be solely administrative in nature as NDTCO does not perform any type of feasibility study, nor does NDTCO research or confirm any financial information regarding any investment. Further, NDTCO’s decision to not accept an asset should in no way be construed as a determination concerning the prudence or suitability of the investment for your Account. Likewise, acceptance of the asset by NDTCO should not be construed as a favorable opinion as or confirmation of the prudence or suitability of the investment for your Account. Finally, NDTCO’s review of any asset you desire to purchase and hold in the Account should in no way be construed as a “due diligence” review of any investment.

In the absence of instructions from you or if your instructions are not in a form acceptable to NDTCO, you authorize NDTCO to deposit your undirected cash into pooled deposit accounts at one or more FDIC or other United States government insured institutions or in United States government securities or in securities that are insured or guaranteed by the United States government pending further investment direction by Depositor. All income generated by such pooled deposit accounts shall be retained by NDTCO as fees.

NDTCO shall be under no obligation to secure, verify title to or otherwise evaluate the assets underlying any investment you may authorize, or to obtain or maintain insurance coverage (whether liability, property or otherwise) with respect to any such assets or investments or the collateral for such investment. NDTCO shall incur no liability to you in acting upon any instrument, certificate or paper NDTCO believes to be genuine and to be signed or presented by the proper person or persons, and NDTCO shall have no duty to make any investigation or inquiry as to any statement contained in any such writing but may accept the same as conclusive evidence of the truth and accuracy of such statements. Further, NDTCO will not provide legal or tax services or advice with respect to any transaction you authorize, and you agree to absolve and indemnify NDTCO in the event that such transaction violates any federal or state law or regulation or otherwise, or results in a disqualification, penalty or tax imposed upon the Account. Furthermore, Account Holder authorizes and directs NDTCO to execute and deliver, on behalf of your Account, any and all documents delivered to NDTCO in connection with such transaction; and NDTCO shall have no responsibility to verify or determine that any such documents are complete, accurate or constitute the documents necessary to comply with your direction.

All transactions shall be subject to any and all applicable Federal and State laws and regulations and the rules, regulations, customs and usages of any exchange, market or clearing house where the transaction is executed and to NDTCO policies and practices.

After the death of the sole surviving Account holder, the beneficiary(s) of the Account shall have the right to direct the investment of the Account assets, subject to the same conditions that applied to Account Holder under this Agreement.

- B. **NDTCO Investment Powers and Duties** – NDTCO shall have no discretion in directing any investment in Account Holder(s) Account. Additionally, NDTCO assumes no responsibility for rendering investment advice with respect to Account Holder(s) Account(s), nor will NDTCO offer any opinion or judgment to Account Holder on matters concerning the value or suitability of any investment or proposed investment for the Account Holder(s) Account(s). Only at the Account Holder(s) instruction NDTCO shall exercise the voting rights and other shareholder rights with respect to securities in Account Holder(s) Account(s).

Except to the extent required by applicable law, NDTCO shall have no duty or obligation to monitor or make Account Holder(s) or the Account Holder(s) Account Representative aware of the receipt or non-receipt of any funds payable to Account Holder(s) Account(s) with respect to any Custodial Assets in such Account (e.g., dividends, interest or other distributions) or to provide Account Holder or the Account Holder(s) Account Representative with any other information or documentation; other than pleadings, orders or official notices arising from any judicial proceeding that NDTCO may receive or become aware of with respect to such Custodial Assets. The Account Holder understands that NDTCO is acting solely as the Account Holder(s) passive third party custodian, and as such NDTCO shall have no duty to undertake any of the following action(s); the collection or enforcement of any payments or rights relating to the Account Holder(s) Custodial Assets including without limitation; any participation in any bankruptcy or receivership proceedings, foreclosures or other litigation; or the perfection or enforcement of any lien or other rights with respect to such Custodial Assets. However; if NDTCO elects and is advised by Counsel as appropriate, NDTCO reserves the right to respond and participate in any such bankruptcy or receivership proceedings, or other litigation to which NDTCO has specifically been made a party; in such a case, the Account Holder(s) agrees to indemnify and reimburse NDTCO for any action taken in good faith and upon the advice of legal counsel in connection with any matter relating to the Account Holder(s) Account(s) and any Custodial Asset(s) within said Account(s).

- C. **Delegation of Investment Responsibility** – By signing this Agreement, Account Holder(s) permits NDTCO to accept investment directives provided by the Account Holder(s) Account Representative. NDTCO shall follow the direction of the Account Holder(s) Account Representative and NDTCO shall be under no duty to review or question, nor shall NDTCO be responsible or liable to Account Holder(s) for any directions, actions or failures to act by the Account Holder(s) Account Representative. NDTCO reserves the right to rely on any representations and warranties made by the Account Holder(s) Account Representative in connection with any sale or purchase on behalf of Account Holder(s) Account, including but not limited to representations with regard to suitability requirements.

The Account Holder(s) understands that an Account Representative shall be considered the Account Holder(s) authorized agent and is not the agent of NDTCO. As such, NDTCO shall construe all investment direction(s) whether written or oral, given by the Account Holder(s) Account Representative, as having been authorized directly by Account Holder(s). The Account Holder(s) understands that its appointed Account Representative shall be considered by NDTCO as the Account Holder(s) Authorized Agent only. Account Holder(s) also understands that Account Holder can, at its election, remove and appoint their Account Representative by written notice to NDTCO. In such a case of removal; Account Holder agrees to indemnify and hold NDTCO, its employees, directors, and officers, harmless for reasonably relying on and acting upon said direction given by Account Holder(s) removed Account Representatives direction prior to receipt of Account Holder(s) written request to remove.

- D. **Purchase and Sale of Securities.** – NDTCO will place orders for the purchase or sale of securities for the Account Holder(s) Account in accordance with the direction of the Account Holder(s), or the Account Holder(s) Account Representative. No purchase orders will be placed or processed unless sufficient funds to cover the full amount of the Account Holder(s) or Account Holder(s) Account Representative requested purchase order are in the Account Holder(s) Account. Conversely, no sale orders will be processed or placed unless the securities to be sold are held by NDTCO and are in deliverable form. Account Holder(s) authorize NDTCO to charge the Account Holder(s) Account with the cost of all securities purchased and to credit the Account with proceeds of securities sold. ACCOUNT HOLDER ACKNOWLEDGES THAT WITH THE EXCLUSION OF CASH, THE ASSETS PURCHASED AND/OR HELD IN THIS ACCOUNT ARE: (1) NOT INSURED BY THE FDIC; (2) NOT A DEPOSIT OR OTHER OBLIGATION OF OR GUARANTEED BY US OR THE CUSTODIAN; AND (3) SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED.

Account Holder(s) hereby represent and warrant as follows: Account Holder has received, read, and fully understands any summary description, prospectus, subscription agreement, declaration of trust, offering memorandum, and fact sheet for the investment; you understand the investment's fees and expenses, transfer and withdraw limitations, category, type, objectives, issuer, principal strategies and risks, and underlying investments; and Account Holder understands the identity of the investment's administrator, investment advisor, auditor, and other service providers, respectively, to the investment.

5. **Joint Accounts:** NDTCO reserves the right to designate any and all Joint Accounts as Joint Tenancy with Right of Survivorship (JTROS) if; the account is in the name of two or more persons; and the Account Holders or the Account Holders Account Representative has not provided the required documentation prior to establishing said account for the Account Holders. For accounts held in JTROS, each Joint Account Holder authorizes NDTCO to act upon the instruction of any one joint account holder. Each Joint Account Holder authorizes each other Joint Account Holder to conduct business concerning the Account without the knowledge and consent of the other Joint Account Holders. Notice to any one Joint Account Holder constitutes notice to all Joint Account Holders. Each Joint Account Holder shall be jointly and severally liable to NDTCO under the terms of this Agreement.

Account Holder may, at their election, designate one or more person(s) or entity(s) as a transfer on death beneficiary of the Account Holder(s) Account(s). This designation will be considered valid and effective if; made upon a form prescribed by NDTCO; and the designation form is confirmed by NDTCO as received and filed. Furthermore, each beneficiary designation that Account Holder(s) file with NDTCO will automatically supersede all previously confirmed and filed designation form(s). The consent of any designated beneficiary(s) shall not be required for the Account Holder(s) to revoke their beneficiary designation. If Account Holder(s) does not designate such a beneficiary, the interest of the deceased Account Holder(s) will automatically terminate and said interest in the Account will go to the surviving Joint Tenant(s) or the estate of the sole surviving Joint Tenants Account Holder(s) beneficiary.

If one or more beneficiaries are effectively and validly designated by the Account Holder(s), this account will be deemed to be registered in Beneficiary Form under the Kansas Uniform TOD Security Registration Act, in K.S. A. 17-49a01. If the Account holder(s) is an individual, the account is registered in the name of the Account Holder, Transfer on Death to the beneficiary or beneficiaries named. If the account is a JTROS, the account is registered in the name of the Principals as JTROS, Transfer on Death of the last surviving Principal to the beneficiary or beneficiaries named. Unless otherwise designated, if Account Holder designates more than one beneficiary, the asset(s) in the account(s) will be divided equally, among the valid and effectively designated beneficiaries. Should any beneficiary be not then living at time of death of the Account Holder(s) then assets in the account shall pass to remaining beneficiaries pro rata.

For any Joint Account held as Tenants in Common (JATIC), the tenancy shall be divided evenly among the Account Holders unless ownership percentage information is provided to the contrary. If the account is held JATIC, each individual JATIC Holder authorizes NDTCO to act upon the instruction of the any one of the individual JATIC Holders as such instruction received by NDTCO shall be considered by NDTCO as authorized by all of the individual JATIC Holders. Each JATIC Holder acknowledges and authorizes the other individual JATIC Holder(s) to conduct business concerning the jointly held account without the knowledge or consent of the other individual JATIC Holder(s). Additionally, each individual JATIC Holder acknowledges and understands that each individual JATIC Holder(s) will be joint and severally liable under any and all terms of this agreement. Each individual JATIC Holder acknowledges and understands that upon the death of one or more of the individual JATIC Holders, an estate account will be established and the decedent's interest will be moved to the estate account, and a new account will be established and the surviving individual TIC Joint Account interest will be moved into the newly established account.

Each joint tenant understands tax reporting information is processed using the tax identification number of the person first named in the registration. If the joint account includes both U.S. and foreign persons, then the account will be treated as a U.S. account and the U.S. person must be the first person named in the registration.

6. **Account Ownership:** The Account Holder agrees to notify NDTCO or the Account Holders designated Account Representative in writing within 30 calendar days of any changes made to the Account Holder's Account details such as legal name change, or transfer of ownership due to divorce, assignment, or death. Account Holder also agrees to provide NDTCO or your Account Representative any and all supporting documents substantiating the transfer of ownership within 60 calendar days.
7. **Notices and Change of Address:** Subject to Paragraph 18 of this agreement; any required notice regarding Account Holders Account will be considered effective upon dispatch from NDTCO to the last physical or electronic address provided by the Account Holder or the Account Holder's designated Account Representative of this agreement. Furthermore, Subject to Paragraph 18 of this agreement; any notice to be given to NDTCO from the Account Holder or the Account Holder's designated Account Representative will be considered effective upon actual receipt of said notice by physical or electronic means. Account Holder acknowledges and understands it is solely the Account Holder's obligation to keep NDTCO informed of any changes in Account Holder's address, email address, telephone number, or other contact information. Account Holder understands that if it fails to notify NDTCO or the Account Holders designated Account Representative of said changes to their account, Account Holder may not receive important account related information, causing possible restrictions to be placed on Account Holder's Account.

8. **Amendments:** NDTCO reserves the right to amend this Agreement at any time. Account Holder shall have 30 days from the dispatch date of said amendment to the Account Holder or the Account Holder's designated Account Representative to notify NDTCO in writing that Account Holder is withholding its consent. If notice is not received within 30 days from the dispatch date of said amendment, it will be determined by NDTCO that Account Holder consents to said amendment.
9. **Withdrawals:** All requests for withdrawal shall be received from the Account Holder or the Account Holder's designated Account Representative, on a form provided by or acceptable to NDTCO. The method of distribution(s) must be clearly specified and the tax identification number of the recipient and any applicable tax reporting forms must be provided to NDTCO or be on file before NDTCO is obligated to make the requested distribution.
10. **Transfers from other Accounts:** NDTCO can receive cash and other assets transferred to the Account from the custodian or trustee of another account. NDTCO reserves the right not to accept any transfer.

Account Holder agrees to indemnify and hold NDTCO, its officers, directors, and its employees harmless for the actions or inactions of any prior custodian or other service provider that may have occurred prior to the transfer of the Account assets.

11. **Liquidation of Assets:** NDTCO reserves the right to liquidate assets in Account Holder's Account, if necessary, to make distributions, pay fees, expenses, or taxes properly chargeable against Account Holder's Account. If Account Holder fails to direct NDTCO as to which assets to liquidate, Account Holder understands that NDTCO will decide in its sole discretion which Custodial Assets to liquidate and shall have no liability to Account Holder for any adverse consequences that result from NDTCO's decision to liquidate said Custodial Assets. NDTCO may establish a reasonable reserve from the Custodial Assets of the Account with which to pay NDTCO compensation to cover the expenses related to the administration of Account Holder's Custodial Assets.
12. **Restrictions on The Fund:** Except as provided by law or this agreement; neither Account Holder nor any Account Holder's designated beneficiary may sell, transfer or pledge any interest in the Custodial Assets held in Account Holder's Account in any manner whatsoever.
13. **Choice of Law, Jurisdiction, and Venue:** This Agreement is subject to all applicable Federal and State laws and regulations. Account Holder(s) agrees that where state law applies, Kansas law shall govern this instrument, any other instrument executed in connection with the Account Holder's Account, or the Account Holder's designated Account Representative and NDTCO's respective rights and obligations hereunder or otherwise with respect to the Account and Custodial Assets. This document and any other document executed in connection with the Account Holder's Account does not become effective until a signed copy has been confirmed received and accepted by NDTCO in the State of Kansas. For the purposes of this agreement the taking of action by NDTCO of any authorization shall constitute acceptance. NDTCO reserves the right to refuse to accept and to not act upon; any instruction or direction given by the Account Holder or the Account Holder's designated Account Representative, provided that NDTCO promptly notifies the Account Holder or the Account Holder's designated Account Representative of such election and refusal. Account Holder acknowledges and understands that all of NDTCO's duties and undertakings will be carried out in the State of Kansas, and the Account Holder agrees that any claims or disputes that arise in connection with Account Holder's Account or any Custodial Assets or any transaction requested by the Account Holder or the Account Holder's designated Account Representative must be brought in arbitration as described in Section 14 below. If it is necessary to apply any State law to interpret and administer this Agreement, the law of Kansas shall govern.

If any part of this Agreement is held to be illegal or invalid, the remaining parts shall not be affected. Neither party's failure to enforce at any time or for any period of time any of the provisions of this Agreement shall be construed as a waiver of such provisions, nor a waiver of either party's right thereafter to enforce each and every provision.

14. **Arbitration of Claims:** Any controversy arising out of or relating to this Agreement or the breach thereof, or to the Account or any transactions authorized by you and/or your agent, shall be settled by arbitration in Johnson County, Kansas according to the rules of The American Arbitration Association. Arbitration is final and binding on the parties. The Parties are waiving their right to seek remedies in court, including the right to jury trial. The pre-arbitration discovery is generally more limited than and different from court proceedings.
15. **Indemnity of New Direction Trust Company:** To the fullest extent permitted by applicable law, Account Holder agree to indemnify, defend and hold NDTCO, and its subsidiaries and affiliates (including officers, agents and employees) harmless against and from any and all claims, demands, liabilities, costs and expenses (including reasonable attorneys' fees and expenses), arising in connection with this Agreement, with respect to (A) any negligence or alleged negligence, whether passive or active, by us, our subsidiaries or affiliates (including officers, agents and employees), (B) any breach

or alleged breach, whether passive or active, by NDTCO and its subsidiaries or affiliates (including officers, agents and employees) of any responsibilities under this Agreement, (C) any breach or alleged breach, whether passive or active, by a third party of responsibilities under this Agreement or (D) any claim arising out of the purchase, holding or sale of any investments in the Account, whether directed by the Account Holder or the Account Holder's designated Account Representative. Account Holder agrees to pay for NDTCO's defense and the defense of its subsidiaries and affiliates (including officers, agents and employees) by independent counsel of NDTCO's choice against any such claims, demands, liabilities or costs referred to above.

Furthermore, Account Holder agrees to indemnify, defend and hold NDTCO its subsidiaries and affiliates (including officers, agents and employees) harmless against and from any and all payments or assessments which may result from holding any publicly-traded security or any nonstandard, non-publicly traded or illiquid investment within the Account, and further agree that NDTCO its subsidiaries and affiliates (including officers, agents and employees) shall be under no obligation whatsoever to extend credit or otherwise disburse payment beyond the cash balance of Account Holder's Account for any payment or assessment related to such investment(s).

16. **Adverse Claims:** If NDTCO receives any claim to the Custodial Assets held in the Account which is adverse to the Account Holder's interest or the interest of the Account Holder's designated beneficiary and NDTCO in its absolute discretion decide that the claim is, or may be meritorious, NDTCO reserves the right to withhold distribution until the claim is resolved or until instructed by a court of competent jurisdiction. Alternatively, in such a case, NDTCO may deposit all or any portion of the Custodial Assets in the Account into the court through a motion of interpleader. The Deposit with the court through said motion shall relieve NDTCO of any further obligation with respect to the Custodial Assets deposited with the court. NDTCO reserves the right to be reimbursed from the funds deposited with the court for NDTCO's legal fees and costs incurred with said motion of interpleader.
17. **Account Not Guaranteed:** The Account Holder acknowledges and understands that NDTCO does not guarantee the Account from loss or depreciation. Further, NDTCO's liability to make payment(s) to the Account Holder at any and all times is limited to the available Custodial Assets held in the Account Holder's Account.
18. **Electronic Communications, Signatures, and Records:** The Account Holder acknowledges that NDTCO will provide all notices and communications, statements, and applicable tax forms either to the Account Holder or the Account Holder's designated Account Representative electronically. By opening an Account with NDTCO Account Holder agrees to receive all documents and communications electronically. Furthermore, the Account Holder acknowledges and agree that the Account will be subject to the provisions of the Uniform Electronic Transactions Act, Kansas Statutes Annotated [KSA] Sections 16-601 et seq. and the federal Electronic Signatures in Global and National Commerce Act (ESIGN Act, as contained in 15 U.S.C. 7001) as those laws pertain to electronic communication, electronic signatures, and electronic storage of Custodial Account records including transmission of electronic notices via API calls.. The Account Holder understands that, in lieu of retention of the original records, NDTCO may cause any or all of their records, and records at any time in their custody, to be photographed or otherwise reproduced to permanent form, and any such photograph or reproduction shall have the same force and effect as the original thereof and may be admitted in evidence equally with the original.
19. **No FDIC Insurance for Investments:** Account Holder recognizes that with the exclusion of cash, the investments purchased and held within my Account: 1) are not insured by the Federal Deposit Insurance Corporation (FDIC); 2) are not a obligation of, or guaranteed by the Custodian; and 3) are subject to investment risks, including possible loss of the principal amount invested.
20. **Our Privacy Policy:** Account Holder acknowledges and understands that it has chosen to do business with NDTCO. As NDTCO's client, the privacy of the Account Holder's personal, non-public information is very important to us. NDTCO values its client relationships and want our Account Holders to understand the protections NDTCO provide in regard to the Account Holder's accounts with NDTCO. **Information NDTCO May Collect:** NDTCO collects non-public, personal information about its Account Holders from the following sources to conduct business with NDTCO's Account Holders: 1) information NDTCO receives from the Account Holders on applications or other forms, 2) information about the Account Holder's transactions with NDTCO or others. 3) Non-public, personal information that NDTCO may obtain in connection with providing services to the Account Holder. This could include information the Account Holder gives NDTCO from account applications, account balances, and account history. **Information NDTCO May Share:** NDTCO does not sell or disclose any non-public information about its Account Holders to anyone except as required by law or other regulatory authority, or as specifically authorized by the Account Holder in writing. NDTCO does not share non-public, personal information with its affiliates or other providers without prior approval by the Account Holder. Federal law allows NDTCO to share information with providers that process and service the Account Holder's accounts. All providers of services in connection with the Custodian have agreed to the Custodian's confidentiality and security

policies. If the Account Holder decides to close their account or the Account becomes inactive, NDTCO will adhere to the privacy policies and practices described in this notice.

21. Confidentiality and Security: NDTCO restricts access to non-public, personal information to those employees who need to know that information to provide services to our Account Holders. NDTCO maintains physical, electronic, and procedural guidelines that comply with federal standards to guard the Account Holder's non-public, personal information. The NDTCO reserves the right to revise this notice and will notify the Account Holder of any changes in advance. If the Account Holder has any questions regarding this policy, please contact NDTCO at the address and/or telephone number below:

New Direction Trust Company
1070 W. Century Dr.
Louisville, CO 80027
p: 303-546-7930 | f: 303-665-5962

22. Fully Integrated Agreement: Account Holder acknowledges, understands and agrees that this agreement is the final, complete, written expression of the terms agreed upon by the parties which supersedes all prior writings or negotiations even if they are consistent with the final written agreement. Furthermore, no representations, inducements, promises or agreements not included herein shall be of any force and effect upon this agreement.

Signature Acknowledgements: Your signature is required. Please read before signing. The Account Holder must read this Agreement carefully and acknowledge this part. By acknowledging this Agreement, Account Holder agrees to the following: Under penalties of perjury, I certify that the information I have provided to open this account, (including my tax identification number) is correct. I hereby agree to participate in the Custodial Account offered by the Custodian. I direct that all benefits upon my death be paid as indicated in this application or by my subsequent beneficiary designation. If I have named or name a beneficiary which is a trust, I understand that I must provide certain information concerning such trust to the Custodian.

Account Owner's Name (printed): _____

Account Owner's Signature: _____ **Date:** _____

New Direction Trust Company Office Use:

New Direction Trust Company has entered into a Custodial Agreement with the account holder above and agrees to provide custodial services.

By: _____ Date: _____