

Roth IRA

.....
Individual
Retirement
Account

.....
Trust

ADDITIONAL INFORMATION

Purpose. This Organizer contains the forms necessary to establish a Roth individual retirement account (IRA). This Organizer should not be used to establish an inherited Roth IRA.

How to use this Roth IRA Organizer. The individual establishing this Roth IRA must complete the Application page. The Roth IRA owner must sign the document. An original signed copy of the Application should be kept by the trustee for its records. The Roth IRA owner should receive a copy of the Application and keep the remaining contents of the Roth IRA Organizer. Community or marital property state laws may require spousal consent for nonspouse beneficiary designations.

Additional Documents. Applicable law or policies of the Roth IRA trustee may require additional documentation such as IRS Form W-9, *Request for Taxpayer Identification Number and Certification*. The trustee may provide additional agreements and policies because of the possible levels of investment options.

For Additional Guidance. It is in your best interest to seek the guidance of a tax or legal professional before completing this document. For more information, refer to Internal Revenue Service (IRS) Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*, IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*, IRS Form 5498, *IRA Contribution Information*, instructions to your federal income tax return, or the IRS's web site at www.irs.gov.

Roth IRA Application

1 ROTH IRA OWNER INFORMATION

(Trustee's name, address, and phone number above)

NAME, ADDRESS, CITY, STATE, AND ZIP		ROTH IRA ACCOUNT (PLAN) NUMBER
		SOCIAL SECURITY NUMBER (SSN)
DAYTIME PHONE NUMBER	E-MAIL (OPTIONAL)	DATE OF BIRTH

2 CONTRIBUTION INFORMATION

INVESTMENT NUMBER	AMOUNT	CONTRIBUTION DATE	TAX YEAR	TAX YEAR OF FIRST ROTH IRA CONTRIBUTION/CONVERSION
	\$			
THIS ACCOUNT IS A: <input type="checkbox"/> Deposit Investment Only <input type="checkbox"/> Self-Directed Roth IRA Investment <input type="checkbox"/> Managed Trust				
CONTRIBUTION TYPE:				
<input type="checkbox"/> Regular (including Catch-Up) <input type="checkbox"/> Rollover** or Direct Rollover from an Eligible Retirement Plan				
<input type="checkbox"/> Rollover** <input type="checkbox"/> Rollover** or Direct Rollover from a Designated Roth Account				
<input type="checkbox"/> Transfer <input type="checkbox"/> Qualified Reservist/Designated Disaster Distribution Repayment*				
<input type="checkbox"/> Recharacterization <input type="checkbox"/> Disaster/Combat Zone Postponed Contribution*				
<input type="checkbox"/> Conversion				
*Reason Code (if applicable) _____				
** <input type="checkbox"/> Check if Rollover is made after 60 days with self-certification				

3 DESIGNATION OF BENEFICIARY

At the time of my death, the primary beneficiaries named below will receive my Roth IRA assets. If all of my primary beneficiaries die before me, the contingent beneficiaries named below will receive my Roth IRA assets. In the event a beneficiary dies before me, such beneficiary's share will be reallocated on a pro-rata basis to the other beneficiaries that share the deceased beneficiary's classification as a primary or contingent beneficiary. A designation of a beneficiary's primary or contingent classification is generally made by entering a percentage in one of the two columns to the left of the name. In the event a beneficiary is named as both a primary and contingent beneficiary, or if a beneficiary is not assigned to a beneficiary classification, such beneficiary shall be a primary beneficiary. If no percentages are assigned to beneficiaries, or if the percentage total for any beneficiary classification exceeds 100 percent, the beneficiaries in that beneficiary classification will share equally. If the percentage total for each beneficiary classification is less than 100 percent, any remaining percentage will be divided equally among the beneficiaries within such class. If all of the beneficiaries die before me, or if none are designated, my Roth IRA assets will be paid to my estate. This designation revokes and supercedes all earlier beneficiary designations which may apply to this Roth IRA.

PRIMARY SHARE	CONTINGENT SHARE	NAME OF BENEFICIARY	SSN OR TIN	RELATIONSHIP TO ROTH IRA OWNER	DATE OF BIRTH	ADDRESS, CITY, STATE, AND ZIP
%	%					
%	%					
%	%					
%	%					
%	%					
%	%					
Total 100%	Total 100%					

4

SPOUSAL CONSENT

Community or marital property state laws may require spousal consent for a nonspouse beneficiary designation. The laws of the state in which the financial organization is domiciled, the Roth IRA owner resides, the trust is located, the spouse resides, or this transaction is consummated should be reviewed to determine if such a requirement exists. Spousal consent for the beneficiary designation may also be required by financial organization policy.

(Roth IRA Owner Initials) I Am Married. I understand that if I designate a primary beneficiary other than my spouse, my spouse must consent by signing below.

(Roth IRA Owner Initials) I Am Not Married. I understand that if I marry in the future, I must complete a new Designation of Beneficiary form, which includes the spousal consent documentation.

I am the spouse of the Roth IRA owner. Because of the significant consequences associated with giving up my interest in the Roth IRA, the trustee has not provided me with legal or tax advice, but has advised me to seek tax or legal advice. I acknowledge that I have received a fair and reasonable disclosure of the Roth IRA owner's assets or property including any financial obligations for a community property state. In the event I have a legal interest in the Roth IRA assets, I hereby give to the Roth IRA owner such interest in the assets held in this Roth IRA and consent to the beneficiary designation set forth in this Application.

Signature of Spouse

Date

Signature of Witness (if required)
(Witness cannot be a beneficiary of this Roth IRA)

Date

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SIGNATURES

I certify that the information provided by me on this Application is accurate, and that I have received a copy of the Application, IRS Form 5305-R, *Roth Individual Retirement Trust Account*, a Disclosure Statement, and a Financial Disclosure. I agree to be bound by the terms and conditions found in the Agreement, Disclosure Agreement, Financial Disclosure, and amendments thereto. Except as otherwise provided by law, I assume sole responsibility for all consequences relating to my actions concerning this Roth IRA. I understand that I may revoke this Roth IRA on or before seven (7) days after the date of establishment. My designation of the tax year for my contribution, and any election to treat a contribution as a rollover or recharacterization, is irrevocable. I understand that the trustee cannot provide, and has not provided, me with tax or legal advice. I have been advised to seek the guidance of a tax or legal professional.

Signature of Roth IRA Owner

Date

Signature of Trustee

Date

ROTH INDIVIDUAL RETIREMENT TRUST ACCOUNT

Form **5305-R** (Under Section 408A of the Internal Revenue Code)
(Rev. April 2017) Department of the Treasury Internal Revenue Service
The grantor and the trustee make the following agreement:

Do Not File with
Internal Revenue Service ☐ Amendment

Article I. Except in the case of a qualified rollover contribution described in section 408A(e) or a recharacterized contribution described in section 408A(d)(6), the trustee will accept only cash contributions up to \$5,500 per year for 2013 through 2017. For individuals who have reached the age of 50 by the end of the year, the contribution limit is increased to \$6,500 per year for 2013 through 2017. For years after 2017, these limits will be increased to reflect a cost-of-living adjustment, if any.

Article II.

1. The annual contribution limit described in Article I is gradually reduced to \$0 for higher income levels. For a grantor who is single or treated as single, the annual contribution is phased out between adjusted gross income (AGI) of \$118,000 and \$133,000; for a married grantor filing jointly, between AGI of \$186,000 and \$196,000; and for a married grantor filing separately, between AGI of \$0 and \$10,000. These phase-out ranges are for 2017. For years after 2017, the phase-out ranges, except for the \$0 to \$10,000 range, will be increased to reflect a cost-of-living adjustment, if any. Adjusted gross income is defined in section 408A(c)(3).

2. In the case of a joint return, the AGI limits in the preceding paragraph apply to the combined AGI of the grantor and his or her spouse.

Article III. The grantor's interest in the balance in the trust account is nonforfeitable.

Article IV.

1. No part of the trust account funds may be invested in life insurance contracts, nor may the assets of the trust account be commingled with other property except in a common trust fund or common investment fund (within the meaning of section 408(a)(5)).

2. No part of the trust account funds may be invested in collectibles (within the meaning of section 408(m)) except as otherwise permitted by section 408(m)(3), which provides an exception for certain gold, silver, and platinum coins, coins issued under the laws of any state, and certain bullion.

Article V.

1. If the grantor dies before his or her entire interest is distributed to him or her and the grantor's surviving spouse is not the designated beneficiary, the remaining interest will be distributed in accordance with (a) below or, if elected or there is no designated beneficiary, in accordance with (b) below.

- (a) The remaining interest will be distributed, starting by the end of the calendar year following the year of the grantor's death, over the designated beneficiary's remaining life expectancy as determined in the year following the death of the grantor.
- (b) The remaining interest will be distributed by the end of the calendar year containing the fifth anniversary of the grantor's death.

2. The minimum amount that must be distributed each year under paragraph 1(a) above is the account value at the close of business on December 31 of the preceding year divided by the life expectancy (in the single life table in Regulations section 1.401(a)(9)-9) of the designated beneficiary using the attained age of the beneficiary in the year following the year of the grantor's death and subtracting 1 from the divisor for each subsequent year.

3. If the grantor's surviving spouse is the designated beneficiary, such spouse will then be treated as the grantor.

Article VI.

1. The grantor agrees to provide the trustee with all information necessary to prepare any reports required by sections 408(i) and 408A(d)(3)(E), Regulations sections 1.408-5 and 1.408-6, or other guidance published by the Internal Revenue Service (IRS).

2. The trustee agrees to submit to the IRS and grantor the reports prescribed by the IRS.

Article VII. Notwithstanding any other articles which may be added or incorporated, the provisions of Articles I through IV and this sentence will be controlling. Any additional articles inconsistent with section 408A, the related regulations, and other published guidance will be invalid.

Article VIII. This agreement will be amended as necessary to comply with the provisions of the Code, the related regulations, and other published guidance. Other amendments may be made with the consent of the persons whose signatures appear on the Application that accompanies this agreement.

Article IX.

9.01 Your Roth IRA Documents. This Internal Revenue Service (IRS) Forms 5305 series agreement for Roth IRAs, amendments, application, beneficiary designation, disclosure statement, and other documentation, if any, set forth the terms and conditions governing your Roth individual retirement account (IRA) and your or, after your death, your beneficiary's relationship with us. Articles I through VIII of the IRS 5305 agreement have been reviewed and approved by the IRS. The disclosure statement sets forth various Roth IRA rules in simpler language. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

9.02 Definitions. This agreement refers to you as the grantor, and us as the trustee. References to "you," "your," and "Roth IRA owner" will mean the grantor, and "we," "us," and "our" will mean the trustee. The terms "you" and "your" will apply to you. In the event you appoint a third party, or have a third party appointed on your behalf, to handle certain transactions affecting your Roth IRA, such third party will be your agent and will be considered "you" for purposes of this agreement. Additionally, references to "Roth IRA" will mean the trust account.

9.03 Additional Provisions. Additional provisions may be attached to, and made a part of, this agreement by either party. The provisions must be in writing, agreed to by us, and in a format acceptable to us.

9.04 Our Fees and Expenses. We may charge reasonable fees and are entitled to reimbursement for any expenses we incur in establishing and maintaining your Roth IRA. We may change the fees at any time by providing you with notice of such changes. We will provide you with fee disclosures and policies. We may deduct fees directly from your Roth IRA assets or bill you separately. The payment of fees has no effect on your contributions. Additionally, we have the right to liquidate your Roth IRA assets to pay such fees and expenses. If you do not direct us on the liquidation, we will liquidate the assets of our choice and will not be responsible for any losses or claims that may arise out of the liquidation.

9.05 Amendments. We may amend your Roth IRA in any respect and at any time, including retroactively, to comply with applicable laws governing retirement plans and the corresponding regulations. Any other amendments shall require your consent, by action or no action, and will be preceded by written notice to you. Unless otherwise required, you are deemed to automatically consent to an amendment, which means that your written approval is not required for the amendment to apply to the Roth IRA. In certain instances the governing law or our policies may require us to secure your written consent before an amendment can be applied to the Roth IRA. If you want to withhold your consent to an amendment, you must provide us with a written objection within 30 days of the receipt date of the amendment.

9.06 Notice and Delivery. Any notice mailed to you will be deemed delivered and received by you, five days after the postmark date. This fifth day following the postmark is the receipt date. Notices will be mailed to the last address we have in our records. You are responsible for ensuring that we have your proper mailing address. Upon your consent, we may provide you with notice in a delivery format other than by mail. Such formats may include various electronic deliveries. Any notice, including terminations, change in personal information, or contributions mailed to us will be deemed delivered when actually received by us based on our ordinary business practices. All notices must be in writing unless our policies and procedures provide for oral notices.

- 9.07 Applicable Laws. This agreement will be construed and interpreted in accordance with the laws of, and venue in, our state of domicile.
- 9.08 Disqualifying Provisions. Any provision of this agreement that would disqualify the Roth IRA will be disregarded to the extent necessary to maintain the account as a Roth IRA.
- 9.09 Interpretation. If any question arises as to the meaning of any provision of this agreement, then we shall be authorized to interpret any such provision, and our interpretation will be binding upon all parties.
- 9.10 Representations and Indemnity. You represent that any information you or your agents provide to us is accurate and complete, and that your actions comply with this agreement and applicable laws governing retirement plans. You understand that we will rely on the information provided by you, and that we have no duty to inquire about or investigate such information. We are not responsible for any losses or expenses that may result from your information, direction, or actions, including your failure to act. You agree to hold us harmless, to indemnify, and to defend us against any and all actions or claims arising from, and liabilities and losses incurred by reason of your information, direction, or actions. Additionally, you represent that it is your responsibility to seek the guidance of a tax or legal professional for your Roth IRA issues.
- We are not responsible for determining whether your contributions or distributions comply with this agreement or the federal laws governing retirement plans. We are not responsible for any taxes, judgments, penalties, or expenses incurred in connection with your Roth IRA, or any losses that are a result of events beyond our control. We have no responsibility to process transactions until after we have received appropriate direction and documentation, and we have had a reasonable opportunity to process the transactions. We are not responsible for interpreting or directing beneficiary designations or divisions, including separate accounting, court orders, penalty exception determinations, or other similar situations.
- 9.11 Investment of Roth IRA Assets.
- (a) Roth IRA Investment Options. In our capacity as your Roth IRA trustee, we provide various options concerning types of investments and investment direction. At the time you established or amended your Roth IRA we provided you with one or all of the following investment options: deposit investments only, self-directed investments, or managed investments. This section describes each of the options. We will provide you with any required disclosures concerning your specific investments.
- (1) Deposit Investments Only. If your Roth IRA allows for deposit investments only, the deposit investments provided by us will be limited to savings, share, or money market accounts, and various certificates of deposit (CDs), and will earn a reasonable rate.
- (2) Self-Directed Roth IRA Investments. If your Roth IRA is self-directed, you may invest your contributions and Roth IRA assets in various deposit and nondeposit investments. Nondeposit investments may include investments in property, annuities, mutual funds, stocks, bonds, and government, municipal and U.S. Treasury securities, and other similar investments. Most, if not all, of the investments we offer are subject to investment risks, including possible loss of the principal amount invested.
- (3) Managed Trust. If your Roth IRA is managed by us we will provide you with a managed trust or agency agreement, or other similar document that sets forth the terms and conditions governing our investment relationship.
- (b) Investment of Contributions. You may invest Roth IRA contributions in any Roth IRA investments we offer. If you fail to provide us with investment direction for a contribution and don't utilize a managed trust, we will return or hold all or part of such contribution based on our policies and procedures. We will not be responsible for any loss of Roth IRA income associated with your failure to provide appropriate investment direction.
- (c) Directing Investments (not applicable to a Managed Trust). All investment directions must be in a format or manner

acceptable to us. You may invest in any Roth IRA investments that you are qualified to purchase, and that we are authorized to offer and do offer at the time of the investment selection, and that are acceptable under the applicable laws governing retirement plans. Your Roth IRA investments will be registered in our name or our nominee's name for the benefit of your Roth IRA. Specific investment information may be provided at the time of the investment.

Based on our policies, we may allow you to delegate the investment responsibility of your Roth IRA to an agent by providing us with written notice of delegation in a format acceptable to us. We will not review or guide your agent's decisions, and you are responsible for the agent's actions or failure to act. We are not responsible for directing your investments, or providing investment advice, including guidance on the suitability or potential market value of various investments. For investments in securities, we will exercise voting rights and other similar rights only at your direction, and according to our then current policies and procedures.

- (d) Investment Fees and Asset Liquidation. Certain investment-related fees, which apply to your Roth IRA, must be charged to your Roth IRA and cannot be paid by you. We have the right to liquidate your Roth IRA assets to pay fees and expenses, federal tax levies, or other assessments on your Roth IRA. If you do not direct us on the liquidation, we will liquidate the assets of our choice and will not be responsible for any losses or claims that may arise out of the liquidation.
- 9.12 Distributions. Withdrawal requests must be in a format acceptable to us, or on forms provided by us. We may require you, or your beneficiary after your death, to elect a distribution reason, provide documentation, and provide a proper tax identification number before we process a distribution. These withdrawals may be subject to taxes, withholding, and penalties. Distributions will generally be in cash or in kind based on our policies. In-kind distributions will be valued according to our policies at the time of the distribution.
- Required minimum distributions for your beneficiaries will be based on Treasury Regulations 1.408A-6, 1.401(a)(9) and 1.408-8 in addition to our then current policies and procedures. The required minimum distribution regulations are described within the Disclosure Statement. In the event a beneficiary, after your death, fails to take a required minimum distribution we may do nothing, distribute the entire Roth IRA balance, or distribute the required minimum distribution based on our own calculation.
- 9.13 Spouse Beneficiary. Notwithstanding Article V, a spouse beneficiary shall be permitted all the beneficiary options allowed under law or applicable regulations. The default election for a spouse beneficiary is the life expectancy method. If your surviving spouse fails to take the required minimum distribution, he/she is deemed to have treated your Roth IRA as his/her own. If your surviving spouse is your sole beneficiary, your spouse may treat your Roth IRA as his/her own Roth IRA and would not be subject to the required minimum distribution rules.
- 9.14 Cash or In-Kind Contributions. We may accept transfers, rollovers, conversions, and other similar contributions in cash or in kind from other IRAs, eligible retirement plans, and as allowed by law. Prior to completing such transactions we may require that you provide certain information in a format acceptable to us. In-kind contributions will be valued according to our policies and procedures at the time of the contribution.
- 9.15 Reports and Records. We will maintain the records necessary for IRS reporting on this Roth IRA. Required reports will be provided to you, or your beneficiary after your death, and the IRS. If you believe that your report is inaccurate or incomplete, you must notify us in writing within 30 days following the receipt date. Your investments may require additional state and federal reporting.
- 9.16 Termination. You may terminate this agreement without our consent by providing us with a written notice of termination. A termination and the resulting distribution or transfer will be processed and completed as soon as administratively feasible following the receipt of proper notice. At the time of termination we

may retain the sum necessary to cover any fees and expenses, taxes, or investment penalties.

- 9.17 **Our Resignation.** We can resign at any time by providing you with 30 days written notice prior to the resignation date, or within five days of our receipt of your written objection to an amendment. In the event you materially breach this agreement, we can terminate this agreement by providing you with five days prior written notice. Upon our resignation, you must appoint a qualified successor custodian or trustee. Your Roth IRA assets will be transferred to the successor custodian or trustee once we have received appropriate direction. Transfers will be completed within a reasonable time following our resignation notice and the payment of your remaining

Roth IRA fees or expenses. At the time of resignation we may retain the sum necessary to cover any fees and expenses, taxes, or investment penalties. If you fail to provide us with acceptable transfer direction within 30 days from the date of the notice we can transfer the assets to a successor custodian or trustee of our choice, distribute the assets to you in kind, or liquidate the assets and distribute them to you in cash.

- 9.18 **Successor Organization.** If we merge with, purchase, or are acquired by, another organization, such organization, if qualified, may automatically become the successor custodian or trustee of your Roth IRA.

IRS FORM 5305-R INSTRUCTIONS (Rev. 4-2017)

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

Form 5305-R is a model trust account agreement that meets the requirements of section 408A. However, only Articles I through VIII have been reviewed by the IRS. A Roth individual retirement account (Roth IRA) is established after the form is fully executed by both the individual (grantor) and the trustee. This account must be created in the United States for the exclusive benefit of the grantor and his or her beneficiaries.

Do not file Form 5305-R with the IRS. Instead, keep it with your records.

Unlike contributions to traditional individual retirement arrangements, contributions to a Roth IRA are not deductible from the grantor's gross income; and distributions after 5 years that are made when the grantor is 59 1/2 years of age or older or on account of death, disability or the purchase of a home by a first-time homebuyer (limited to \$10,000), are not includible in gross income. For more information on Roth IRAs,

including the required disclosures the trustee must give the grantor, see Pub. 590-A, Contributions to Individual Retirement Arrangements (IRAs), and Pub. 590-B, Distributions from Individual Retirement Arrangements (IRAs).

Definitions

Trustee. The trustee must be a bank or savings and loan association, as defined in section 408(n), or any person who has the approval of the IRS to act as trustee.

Grantor. The grantor is the person who establishes the trust account.

Specific Instructions

Article I. The grantor may be subject to a 6% tax on excess contributions if (1) contributions to other individual retirement arrangements of the grantor have been made for the same tax year, (2) the grantor's adjusted gross income exceeds the applicable limits in Article II for the tax year, or (3) the grantor's and spouse's compensation is less than the amount contributed by or on behalf of them for the tax year.

Article V. This article describes how distributions will be made from the Roth IRA after the grantor's death. Elections made pursuant to this article should be reviewed periodically to ensure they correspond to the grantor's intent. Under paragraph 3 of Article V, the grantor's spouse is treated as the owner of the Roth IRA upon the death of the grantor, rather than as the beneficiary. If the spouse is to be treated as the beneficiary, and not the owner, an overriding provision should be added to Article IX.

Article IX. Article IX and any that follow it may incorporate additional provisions that are agreed to by the grantor and trustee to complete the agreement. They may include, for example, definitions, investment powers, voting rights, exculpatory provisions, amendment and termination, removal of the trustee, trustee's fees, state law requirements, beginning date of distributions, accepting only cash, treatment of excess contributions, prohibited transactions with the grantor, etc. Attach additional pages if necessary.

ROTH IRA DISCLOSURE STATEMENT

Right to Revoke Your Roth IRA. With some exceptions, you have the right to revoke this Roth individual retirement account (IRA) within seven days of receiving this Disclosure Statement. If you revoke your Roth IRA, we will return your entire Roth IRA contribution without any adjustment for items such as sales commissions, administrative expenses, or fluctuation in market value. Exceptions to your right of revocation include that you may not revoke a Roth IRA established with a recharacterized contribution, nor do you have the right to revoke upon amendment of this agreement.

You may revoke your Roth IRA by providing us with written notice. The revocation notice may be mailed by first-class mail, or hand delivered to us. If your notice is mailed by first-class, postage pre-paid mail, the revocation will be deemed mailed on the date of the postmark.

If you have any questions or concerns regarding the revocation of your Roth IRA, please call or write to us. Our telephone number, address, and a contact name to be used for communications can be found on the application that accompanies this Disclosure Statement and Internal Revenue Service (IRS) Forms 5305 series agreement.

This Disclosure Statement. This Disclosure Statement provides you, or your beneficiaries after your death, with a summary of the rules and regulations governing this Roth IRA.

Definitions. The IRS Forms 5305 series agreement for Roth IRAs contains a definitions section. The definitions found in such section apply to this agreement. The IRS refers to you as the grantor, and us as the trustee. References to "you," "your," and "Roth IRA owner" will mean the grantor, and "we," "us," and "our" will mean the trustee. The terms "you" and "your" will apply to you. In the event you appoint a third party, or have a third party appointed on your behalf to handle certain transactions affecting your Roth IRA, such third party will be considered your agent and, therefore, "you" for purposes of this agreement. Additionally, references to "Roth IRA" will mean the trust account.

For Additional Guidance. It is in your best interest to seek the guidance of a tax or legal professional before completing any Roth IRA establishment documents. For more information, you can also refer to IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*, IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*, instructions to your federal income tax return, or the IRS's web site at www.irs.gov.

Roth IRA Restrictions and Approval.

1. **IRS Form 5305-R or 5305-RA Agreement.** This Disclosure Statement and the IRS Forms 5305 series agreement, amendments, application, and additional provisions set forth the terms and conditions governing your Roth IRA. Such documents are the agreement.
2. **Individual/Beneficiary Benefit.** This Roth IRA must be for the exclusive benefit of you and, upon your death, your beneficiaries. The Roth IRA must be established in your name and not in the name of your beneficiary, living trust, or another party or entity.
3. **Beneficiary Designation.** By completing the appropriate section on the corresponding Roth IRA application you may designate any person(s) as your beneficiary to receive your Roth IRA assets upon your death. You may also change or revoke an existing designation in such manner and in accordance with such rules as we prescribe for this purpose. If there is no beneficiary designation on file at the time of your death, or if none of the beneficiaries on file are alive at the time of your death, your Roth IRA assets will be paid to your estate. We may rely on the latest beneficiary designation on file at the time of your death, will be fully protected in doing so, and will have no liability whatsoever to any person making a claim to the Roth IRA assets under a subsequently filed designation or for any other reason.
4. **Cash Contributions.** Regular or annual Roth IRA contributions must be in cash, which may include a check, money order, or wire transfer. It is within our discretion to accept in-kind contributions for rollovers, transfers, conversions, reconversions, or recharacterizations.
5. **Roth IRA Trustee.** A Roth IRA trustee must be a bank, federally insured credit union, savings and loan association, trust company, or other entity, which is approved by the Secretary of the Treasury to act as a Roth IRA trustee.

6. **Prohibition Against Life Insurance and Commingling.** None of your Roth IRA assets may be invested in life insurance contracts, or commingled with other property, except in a common trust fund or common investment fund.
7. **Nonforfeitable.** The assets in your Roth IRA are not forfeitable.
8. **Collectibles.** Generally, none of your Roth IRA assets may be invested in collectibles, including any work of art, rug, or antique, metal or gem, stamp or coin, alcoholic beverage, or any other tangible personal property. If we allow, you may invest your Roth IRA assets in the following coins and bullion: certain gold, silver, and platinum coins minted by the United States; a coin issued under the laws of any state; and any gold, silver, platinum, and palladium bullion of a certain fineness, and only if such coins and bullion are held by us. For additional guidance on collectibles, see Section 408(m) of the Internal Revenue Code (IRC).
9. **Cash or In-Kind Rollovers.** You may be eligible to make a rollover contribution of your Roth IRA distribution, in cash or in kind, to a Roth IRA. Rollovers to and from Roth IRAs are described in greater detail elsewhere in this Disclosure Statement.
10. **Required Minimum Distribution (RMD) Rules For Beneficiaries.** This Roth IRA is subject to the RMD rules summarized in this agreement.
11. **No Prohibited Transactions.** If your account stops being a Roth IRA because you or your beneficiary engaged in a prohibited transaction, the account is treated as distributing all its assets to you at their fair market values on the first day of the year. If the total of those values is more than your basis in the Roth IRA, you will have a taxable gain that is includible in your income.
12. **No Pledging.** If you use a part of your Roth IRA as security for a loan, that part is treated as a distribution and is included in your gross income. You may have to pay the 10% additional tax on early distributions.
13. **IRS Approval of Form.** This agreement includes an IRS Forms 5305 series agreement. Articles I through VIII of this IRS agreement have been reviewed and approved by the IRS. This approval is not a determination of its merits, and not an endorsement of the investments provided by us, or the operation of the Roth IRA. Article IX of this IRS agreement contains additional contract provisions that have not been reviewed or approved by the IRS.
14. **State Laws.** State laws may affect your Roth IRA in certain situations, including beneficiary designations, agency relationships, consent, taxes, and reporting.

Roth IRA Eligibility and Contributions.

1. **Regular or Annual Roth IRA Contribution.** An annual contribution, commonly referred to as a regular contribution, is your contribution for the tax year, and is based on your and your spouse's compensation if filing jointly. Your designation of the tax year for your contribution is irrevocable. You may direct all or a portion of any tax refund directly to an IRA.

If you are married and file a joint federal income tax return, you or your spouse may make a contribution on your behalf for that tax year if you or your spouse have compensation. This contribution must be made into your Roth IRA, and it cannot exceed the contribution limits applicable to regular Roth IRA contributions.

2. **Compensation for Eligibility.** You are eligible to contribute to your Roth IRA if you have compensation (also referred to as earned income). The amount you may contribute may be limited based on your modified adjusted gross income (MAGI). The instructions to your federal income tax return will provide helpful information in determining your compensation and MAGI amounts.

Common examples of compensation include wages, salary, tips, bonuses, and other amounts received for providing personal services, and earned income from self-employment. Compensation does not include earnings and profits from property such as dividends, interest, or capital gains, or pension, annuity, or deferred compensation plan amounts.

3. **Limitations on Contributions.** The amount you can contribute depends on your MAGI for the tax year for which the contribution applies, your marital status, and your tax-filing status. The following chart shows how your MAGI and status affect your contribution limit. The greater your MAGI, the lesser the amount you may contribute.

2017 MAGI LIMITS			
Modified AGI (MAGI)*	Single	Married, Filing Jointly	Married, Filing Separately**
Less than \$10,000	Full Contribution	Full Contribution	Phaseout
\$ 10,000 - \$118,000	Full Contribution	Full Contribution	No Contribution
\$ 118,001 - \$132,999	Phaseout	Full Contribution	No Contribution
\$ 133,000 - \$186,000	No Contribution	Full Contribution	No Contribution
\$ 186,001 - \$195,999	No Contribution	Phaseout	No Contribution
\$196,000 or over	No Contribution	No Contribution	No Contribution

2018 MAGI LIMITS			
Modified AGI (MAGI)*	Single	Married, Filing Jointly	Married, Filing Separately**
Less than \$10,000	Full Contribution	Full Contribution	Phaseout
\$ 10,000 - \$120,000	Full Contribution	Full Contribution	No Contribution
\$ 120,001 - \$134,999	Phaseout	Full Contribution	No Contribution
\$ 135,000 - \$189,000	No Contribution	Full Contribution	No Contribution
\$ 189,001 - \$198,999	No Contribution	Phaseout	No Contribution
\$199,000 or over	No Contribution	No Contribution	No Contribution

*Subject to annual cost-of-living adjustments (COLAs), if any.

**An individual who is married, filing separately, and who lived apart from his/her spouse the entire year, can use the MAGI limit for a single filer to determine his/her contribution limit.

IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*, and the instructions to your federal income tax return also contain helpful calculation information.

4. **Catch-Up Contributions.** Catch-up contributions are regular Roth IRA contributions made in addition to any other regular Roth IRA contributions. You are eligible to make catch-up contributions if you meet the eligibility requirements for regular contributions and you attain age 50 by the end of the taxable year for which a catch-up contribution is being made.
5. **Maximum Contribution Limits.** Your regular (including catch-up) Roth IRA contributions are limited to the lesser of 100 percent of your and your spouse's compensation if filing jointly or the dollar amounts set forth on the following chart:

Contribution Tax Year	Regular Contribution Limit	Catch-Up Contribution Limit	Total Contribution Limit
2017	\$5,500	\$1,000	\$6,500
2018	\$5,500	\$1,000	\$6,500
2019 and later years	\$5,500 + COLA*	\$1,000	\$6,500 + COLA*

*The regular IRA contribution limits are subject to annual cost-of-living adjustments (COLAs), if any.

6. **Contribution Deadline.** You may make regular (including catch-up) Roth IRA contributions any time for a taxable year up to and including your federal income tax return due date, excluding extensions, for that taxable year. The due date for most taxpayers is April 15. The deadline may be extended in some situations. Examples include a federally declared disaster, a terroristic or military action, or service in a hazardous duty area or combat zone.
7. **Roth IRA and Traditional IRA Contribution Limit.** Your combined regular (including catch-up) traditional IRA and Roth IRA

contributions may not exceed the maximum contribution limits set forth in the previous chart.

8. **SEP and SIMPLE IRA Contributions.** Your employer may not make simplified employee pension (SEP) plan or Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) IRA plan contributions to this Roth IRA.

Nonrefundable Tax Credit. You may be eligible to take a tax credit for your regular Roth IRA contributions. The credit is equal to a percentage of your qualified contributions up to \$2,000. The credit cannot exceed \$1,000 for any tax year. To be eligible for the tax credit, you must be age 18 or older by the end of the applicable tax year, not a dependent of another taxpayer, not a full-time student, and satisfy certain restrictions on distributions.

Moving Assets To and From Roth IRAs. There are a variety of transactions that allow you to move your retirement assets to and from your Roth IRAs in cash or in kind based on our policies. We have sole discretion on whether we will accept, and how we will process movements of assets to and from Roth IRAs. We or any other financial organizations involved in the transaction may require documentation for such activities.

- 1. Roth IRA-to-Roth IRA Transfers.** You may transfer all or a portion of your Roth IRA assets from one Roth IRA to another Roth IRA. A Roth IRA transfer means that the Roth IRA assets move from one Roth IRA to another Roth IRA in a manner that prevents you from cashing or liquidating the Roth IRA assets, or even depositing the assets anywhere except in the receiving Roth IRA. Transfers are not taxable or reportable, and the IRS does not impose timing or frequency restrictions on transfers. You may be required to complete a transfer authorization form prior to transferring your Roth IRA assets.
- 2. Roth IRA-to-Roth IRA Rollovers.** A Roth IRA rollover is another way to move assets tax-free between Roth IRAs. You may roll over all or a portion of your Roth IRA assets by taking a distribution from a Roth IRA and recontributing part or all of it as a rollover contribution into the same or another Roth IRA. A rollover contribution is irrevocable. You must report your Roth IRA rollover to the IRS on your federal income tax return. Your contribution may only be designated as a rollover if the Roth IRA distribution is deposited within 60 calendar days following the date you receive the distributed assets. Any portion not rolled over will be subject to the Roth IRA ordering rules to determine income taxes and penalty taxes. The 60-day period may be extended to 120 days for a first-time homebuyer distribution where there is a delay or cancellation in the purchase or construction of the home. You are limited to one rollover per 1-year (12-month) period. You may only roll over one IRA distribution per 1-year period aggregated between all of your IRAs. For this purpose IRA includes rollovers among traditional (including SEP), SIMPLE, and Roth IRAs. For example, if you have IRA 1, IRA 2, and IRA 3, and take a distribution from IRA 1 and roll it over into a new IRA 4, you will have to wait 1 year from the date of that distribution to take another distribution from any of your IRAs and subsequently roll it over into an IRA. The 1-year limitation does not apply to rollovers related to first-time homebuyer distributions, distributions converted to a Roth IRA, and rollovers from an employer-sponsored eligible retirement plan.
- 3. MyRA-to-Roth IRA Rollovers and Transfers.** You may elect to roll over or transfer MyRA assets to a Roth IRA. You are required to roll over or transfer the entire balance of your MyRA when the balance reaches \$15,000 or after the assets have been held in the account for 30 years.
- 4. Waiver of the 60-Day Period.** The Secretary of the Treasury may waive the 60-day period for completing rollovers in certain situations such as casualty, disaster, or other events beyond the reasonable control of the individual who is subject to the 60-day period.
- 5. Transfers Due to Divorce.** Your former spouse, pursuant to a divorce decree or legal separation order, may transfer assets from your Roth IRA to his/her Roth IRA.
- 6. Qualified Reservist Contributions.** If you are a qualified reservist ordered or called to active duty after September 11, 2001 for more

than 179 days (or for an indefinite period), and take an IRA distribution or take certain elective deferrals from an eligible retirement plan after September 11, 2001, and before the end of your active duty, you may make one or more contributions of these assets to your Roth IRA within two years of the end of your active duty.

Movement of Assets Between Traditional and Roth IRAs.

1. Traditional IRA to Roth IRA Conversions. You may convert all or a portion of your traditional IRA assets to a Roth IRA. Your conversion assets (excluding prorated nondeductible contributions) are subject to federal income tax. Your conversion must be reported to the IRS. The 10 percent early-distribution penalty tax does not apply to conversions. If you elect to convert your assets using a rollover transaction, the 60-day rule applies. The one per 1-year limitation does not apply to conversions.
2. Traditional IRA and Roth IRA Recharacterizations. You may recharacterize, or choose to treat all or a portion of your regular (including catch-up) traditional IRA contribution as a regular Roth IRA contribution. Similarly, you may recharacterize all or a portion of your regular (including catch-up) Roth IRA contribution as a regular traditional IRA contribution. A recharacterization election is irrevocable. You must complete a recharacterization no later than your federal income tax-filing due date, including extensions, for the year you make the initial contribution. If you timely file your federal income tax return, you may still recharacterize as late as October 15 for calendar year filers. Recharacterizations must occur by transfer, which means that the assets, adjusted for gains and losses on the recharacterized amount, must be transferred into another IRA. The recharacterized contribution is treated as though you deposited it into the second IRA on the same day you actually deposited it in the first IRA. Recharacterization transactions are reported to the IRS. The election to recharacterize may be completed on your behalf after your death. A written notice of recharacterization is required for recharacterization transactions.

Movement of Other Assets to Roth IRAs.

1. Conversions from SIMPLE IRAs. You may not convert assets from a SIMPLE IRA to a Roth IRA until two years have passed since the date on which you first participated in an employer's SIMPLE IRA plan, which is the initial contribution date. If you participated in SIMPLE IRA plans of different employers, the initial contribution date and two-year period are determined separately for SIMPLE IRA assets from each employer.
2. Rollovers or Direct Rollovers from Eligible Retirement Plans. You may directly or indirectly roll over assets from an eligible retirement plan sponsored by your employer into your Roth IRA (also referred to as qualified rollovers). You are responsible for the consequences of rolling over assets, including designated Roth account assets, to a Roth IRA. Your plan administrator or employer is responsible for determining the amount of your assets in its eligible retirement plan that is eligible for rollover to a Roth IRA. Assets in a Roth IRA are not eligible to be rolled over to an eligible retirement plan.
 - a. Eligible Retirement Plan (ERP). Eligible retirement plans include qualified trusts under IRC Section 401(a), annuity plans under IRC Section 403(a), annuity contracts under IRC Section 403(b), and certain governmental IRC Section 457(b) plans. Common names for these plans include 401(k), profit sharing, pension, money purchase, federal thrift savings, and tax-sheltered annuity plans.
 - b. Designated Roth Account. This is an account within an ERP under either IRC Sections 401(a), 403(b), or 457(b) that holds Roth contributions, in-plan Roth rollovers, and earnings. Roth contributions are made by elective deferral with after-tax dollars.
 - c. Eligible Distributions. Not all distributions from an ERP are eligible for rollover to a Roth IRA. The most common amounts which are not eligible for rollover include RMDs, defaulted loans, substantially equal periodic payments defined in IRC Section 402(c)(4)(A), and hardship distributions. Your employer determines which assets may not be rolled over and must provide you with an IRC Section 402(f) notice of taxation

which explains the tax issues and rollover eligibility concerning the distribution.

- d. Direct Rollover. A direct rollover moves eligible distribution assets from your eligible retirement plan to your Roth IRA in a manner that prevents you from cashing or liquidating the plan assets, or even depositing the assets anywhere except in the receiving Roth IRA. A direct rollover is reported to the IRS. There are no IRS limitations, such as the 60-day period or one per 1-year limitation, on direct rollovers.
 - e. Indirect Rollover and Withholding. An indirect rollover begins with a plan distribution made payable to you. In general, your employer is required to withhold 20 percent on the taxable portion of your eligible distribution as a prepayment of federal income taxes on distributions. You may make up the 20 percent withholding from your own funds at the time you deposit the distribution into a Roth IRA. If you are younger than age 59 1/2, you are subject to a 10 percent early-distribution penalty tax on the taxable amount of the distribution that is not rolled over, unless a penalty tax exception applies. Your eligible distribution may be contributed to a Roth IRA during the 60 days following your receipt of a plan distribution. An exception to completing the rollover within 60 days applies to the rollover of certain plan loan offset amounts. Those plan loan offset amounts may be rolled over until the tax-filing due date of the year in which such amounts are treated as distributed. Your decision to contribute the assets to a Roth IRA as a rollover contribution is irrevocable. The one per 1-year limitation does not apply to rollovers from eligible retirement plans. State withholding may apply to eligible distributions. The Secretary of the Treasury may waive the 60-day period for completing rollovers in certain situations such as casualty, disaster, or other events beyond the reasonable control of the individual who is subject to the 60-day period.
 - f. Taxes and Treatment of Qualified Rollover Contributions. The rollover and direct rollover contribution amounts from an eligible retirement plan are referred to as "qualified rollover contributions." The taxable portion that is rolled or directly rolled over to a Roth IRA is subject to federal income tax. The 10 percent early-distribution penalty tax does not apply to these taxable amounts. However, if the taxable portion of the qualified rollover contribution is distributed from the Roth IRA within five years and an exception does not apply, the 10 percent penalty tax would apply in this later year. With respect to subsequent distributions from this Roth IRA that are nonqualified distributions, the qualified rollover contribution amount is considered as part of the nontaxable conversion category for purposes of the ordering rules.
 - g. Rollover or Direct Rollover of Designated Roth Account Assets. Rollovers of designated Roth account assets to a Roth IRA are not taxable. The plan administrator will inform you if the distribution amount from the designated Roth account is qualified or nonqualified. Qualified distributions rolled over from designated Roth accounts are considered regular contributions for the Roth IRA "nonqualified distribution" ordering rules. The earnings portion of nonqualified distributions rolled over from designated Roth accounts is considered earnings for the Roth IRA ordering rules while the remainder is considered a regular contribution.
3. Rollover of Military Death Gratuity. If a person serving in the military dies from injuries received in such service and you are the beneficiary of either a military death gratuity or an amount under a Servicemembers Group Life Insurance (SGLI) program for such person, you may roll over part or all of these amounts to a Roth IRA. If the death occurred on or after June 17, 2008, the rollover contribution must be completed within one year of when each amount was received. These contributions are qualified rollover contributions.

4. **Rollovers Due to Airline Carrier Bankruptcy.** If you are a qualified airline employee and receive an "airline payment amount" as defined by law, this amount may be rolled over to a Roth IRA. You must roll over the airline payment amount within 180 days of its receipt.
5. **Qualified Settlement Income.** You may roll over certain qualified settlement income (e.g., an amount received in connection with the Exxon Valdez litigation) to your IRA under limits provided by law. Generally, the one per 1-year limitation does not apply to such rollovers. It is in your best interest to seek the guidance of a tax or legal professional before taking advantage of such rollover or taking such assets from the IRA.

Roth IRA Distributions. You, or after your death your beneficiary, may take a Roth IRA distribution at any time. Income and penalty taxes may be avoided by taking qualified distributions.

1. **Five-Year Holding Period.** The five-year holding period begins with the earlier of the first year for which you made any regular Roth IRA contribution, the first year in which you made a conversion from a traditional IRA to any Roth IRA, the first year of a rollover or direct rollover of designated Roth account assets to any Roth IRA, the first year of a rollover or direct rollover of ERP assets to any Roth IRA, the first year of a qualified distribution repayment to any Roth IRA, or the first year of any other contribution treated as a qualified rollover contribution.
2. **Qualified Distributions.** A qualified distribution is a distribution which is made after the expiration of the five-year holding period and as the result of certain events. The events which will create a qualified distribution after the expiration of the five-year holding period are as follows:
 - a. Distributions made on or after the date on which you attain age 59 1/2;
 - b. Distributions made to your beneficiary after your death;
 - c. Distributions attributable to you being disabled; and
 - d. Qualified first-time homebuyer distributions.
3. **Nonqualified Distributions and the Ordering Rules.** If your distribution is not a qualified distribution, any earnings you withdraw from your Roth IRA will be included in your gross income for federal income tax purposes. Additionally, for each conversion or qualified rollover completed while you are younger than age 59 1/2, a separate five-year holding period will be applied solely for determining if you owe a 10 percent early-distribution penalty. The ordering rules for Roth IRAs determine what portion of your distribution will be subject to income and penalty taxes. The ordering rules, which take into account all of your Roth IRAs, state that you are deemed to take your Roth IRA asset types in the following order: (1) all regular or annual contributions and amounts treated as such, (2) conversion and qualified rollover contributions and amounts treated as such on a first in first out basis, and (3) your earnings. All of your assets within a certain type must be removed before you may move on to the next asset type. For each conversion or qualified rollover contribution removed, the originally taxable portion is removed first and the nontaxable portion is removed last.
4. **Removal of Excess Contributions.** You may withdraw all or a portion of your excess contribution and attributable earnings by your federal income tax return due date, including extensions, for the taxable year for which you made the contribution. The excess contribution amount distributed will not be taxable, but the attributable earnings on the contribution will be taxable in the year in which you made the contribution and may be subject to the 10 percent early-distribution penalty tax. In certain situations, you may treat your excess as a regular (including catch-up) contribution for the next year. If you timely file your federal income tax return, you may still remove your excess contribution, plus attributable earnings, as late as October 15 for calendar year filers.
5. **Distributions of Unwanted Roth IRA Contributions by Tax-Filing Date.** You may withdraw all or a portion of your regular (including catch-up) Roth IRA contribution and attributable earnings in the same manner as an excess contribution. However, you cannot apply your

unwanted contribution as a regular Roth IRA contribution for a future year. The unwanted contribution amount distributed will not be taxable, but the attributable earnings on the contribution will be taxable in the year in which you made the contribution, and may be subject to the 10 percent early-distribution penalty tax. If you timely file your federal income tax return, you may still remove your unwanted contribution, plus attributable earnings, as late as October 15 for calendar year filers.

6. **Qualified Health Savings Account (HSA) Funding Distribution.** If you are an HSA eligible individual, you may elect to take a qualified HSA funding distribution from your Roth IRA to the extent such distribution is contributed to your HSA in a trustee-to-trustee transfer. This amount is aggregated with all other annual HSA contributions and is subject to your annual HSA contribution limit. A qualified HSA funding distribution election is irrevocable and is generally available once in your lifetime. A testing period applies. The testing period for this provision begins with the month of the contribution to your HSA and ends on the last day of the 12th month following such month. If you are not an eligible individual for the entire testing period, unless you die or become disabled, the amount of the distribution made under this provision may be includable in gross income for the tax year of the month you are not an eligible individual, and may be subject to a 10 percent penalty tax.
7. **Qualified Charitable Distributions.** If you have attained age 70 1/2, you may be able to make tax-free distributions directly from your Roth IRA to a qualified charitable organization. Tax-free distributions are limited to \$100,000. Consult with your tax or legal professional regarding tax-free charitable distributions.

RMDs.

1. **After Age 70 1/2.** You are not required to take RMDs from your Roth IRA when you reach age 70 1/2. Furthermore, you cannot satisfy any RMDs for your traditional IRAs or SIMPLE IRAs by taking a distribution from any of your Roth IRAs.
2. **Failure to Withdraw an RMD.** If your beneficiary does not withdraw an RMD by his/her required distribution date, he/she will owe a 50 percent excess accumulation penalty tax on the amount not withdrawn. Your beneficiary can always take more than his/her RMD in any year but no additional amounts taken can be credited to a subsequent year's RMDs.

RMDs for Your Beneficiaries. Your beneficiaries of this Roth IRA will generally have until December 31 of the year following your death year to begin RMDs. Exceptions exist for your surviving spouse and for any beneficiary who must distribute or chooses to distribute his/her share of your Roth IRA within a five year period.

1. **Distribution Calculations In General.** Beneficiaries will generally use a single life expectancy method to satisfy these RMDs unless they elect the five-year rule. The five-year rule requires your beneficiary to completely withdraw your Roth IRA assets by the end of the fifth year following your death year. The single life expectancy method requires a calculation each year which takes the prior year-end balance and divides it by that current year's single life expectancy divisor. The single life expectancy divisor, using the IRS's single life table, will be determined by using the age on December 31 in the year following death of the oldest designated beneficiary, unless multiple beneficiaries exist and separate accounting applies. This initially determined divisor is reduced by one for each subsequent year's calculation. This general rule of using the single life expectancy method applies if your Roth IRA has at least one designated beneficiary.
2. **Designated Beneficiary.** A designated beneficiary is any named beneficiary who has an interest in your Roth IRA on the determination date, which is September 30 of the year following your death year. Named beneficiaries who completely distribute their interests in your Roth IRA, or completely disclaim their interests in your Roth IRA under IRC Section 2518, will not be considered when designated beneficiaries are determined. Named beneficiaries who die after your death but before the determination date will be considered for the sake

of determining the distribution period. If any named beneficiary that is not an individual, such as an estate or charity, has an interest in your Roth IRA on the determination date, and separate accounting does not apply, your Roth IRA will be treated as having no designated beneficiary.

If you name a qualified trust, which is defined in Treasury Regulation 1.401(a)(9)-4, Q&A 5, as your Roth IRA beneficiary, the beneficiaries of the qualified trust are treated as the beneficiaries of your Roth IRA for purposes of determining designated beneficiaries and the appropriate life expectancy period after your death.

3. **Death With No Designated Beneficiary.** If you die and your Roth IRA is treated as having no designated beneficiary, your named beneficiaries will be required to completely withdraw your Roth IRA assets by the end of the fifth year following your death year.
4. **Spouse Beneficiary.** If your spouse is your only designated beneficiary on the determination date, or if there are multiple designated beneficiaries and separate accounting applies, he/she will use his/her age each year to determine the life expectancy divisor for calculating that year's RMD.

If your spouse is the only designated beneficiary, or if there are multiple designated beneficiaries and separate accounting applies, he/she can postpone commencement of his/her RMDs until the end of the year in which you would have attained age 70 1/2. If your spouse is the only designated beneficiary, or if there are multiple designated beneficiaries and separate accounting applies, he/she can treat your Roth IRA as his/her own Roth IRA after your death.

Your spouse beneficiary could take a distribution of his/her share of your Roth IRA and roll it over to a Roth IRA of his/her own.

5. **Separate Accounting.** Our policies may permit separate accounting to be applied to your Roth IRA for the benefit of your beneficiaries. If permitted, separate accounting must be applied in accordance with Treasury Regulation 1.401(a)(9)-8, Q&A 2 and 3. A beneficiary is considered the only designated beneficiary of his/her share of the Roth IRA assets if separate accounting applies.

Federal Income Tax Status of Your Roth IRA.

1. **No Deduction for Contributions.** Roth IRA contributions are not deductible on your federal income tax return at any time.
2. **Tax-free Earnings.** The earnings, including gains and losses, on your Roth IRA contributions accumulate tax-deferred. At the time of your distribution, the earnings will be free from federal income tax if your distribution is a qualified distribution.
3. **Taxation of Distributions.** The taxation of your Roth IRA distribution, which is not rolled over, is dependent upon whether your distribution is a qualified distribution or nonqualified distribution and is subject to the ordering rules. Roth IRA distributions are not subject to federal income tax withholding. You may be subject to state or local taxes on your Roth IRA distributions.
4. **No Special Tax Treatment.** Roth IRA distributions are not eligible for special tax treatments, such as ten year averaging, that may apply to other employer-sponsored retirement plan distributions.

Estate and Gift Tax. The designation of a beneficiary to receive Roth IRA distributions upon your death will not be considered a transfer of property for federal gift tax purposes. Upon your death, the value of all assets remaining in your Roth IRA will usually be included in your gross estate for estate tax purposes, regardless of the named beneficiary or manner of distribution. There is no specific estate tax exclusion for assets held within a Roth IRA. After your death, beneficiaries should pay careful attention to the rules for the disclaiming any portion of your Roth IRA under IRC Section 2518.

Annual Statements. Each year we will furnish you and the IRS with statements reflecting the activity, in your Roth IRA. You and the IRS will receive IRS Forms 5498, *IRA Contribution Information*, and 1099-R,

Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. IRS Form 5498 or an appropriate substitute indicates the fair market value of the account, including Roth IRA contributions, for the year. IRS Form 1099-R reflects your Roth IRA distributions for the year.

Federal Tax Penalties and IRS Form 5329. Several tax penalties may apply to your various Roth IRA transactions, and are in addition to any federal, state, or local taxes. Federal penalties and excise taxes are generally reported and remitted to the IRS by completing IRS Form 5329, *Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts*, and attaching the form to your federal income tax return. The penalties may include any of the following taxes:

1. **Early-Distribution Penalty Tax.** If you take a distribution from your Roth IRA before reaching age 59 1/2, you are subject to a 10 percent early-distribution penalty tax on the taxable portion of the distribution and certain converted or qualified rollover contribution assets distributed during the five-year holding period. However, certain exceptions apply. Exceptions to the 10 percent penalty tax include: the qualified distributions reasons previously listed, distributions due to eligible higher education expenses, medical expenses exceeding a certain percentage of adjusted gross income, health insurance premiums due to your extended unemployment, a series of substantially equal periodic payments, IRS levy, traditional IRA conversions, qualified reservist distributions, and qualified HSA funding distributions. Additional exceptions include distributions taken during the five year holding period as a result of your attaining age 59 1/2, death, disability, or a first-time home purchase. Properly completed rollovers, transfers, and recharacterizations are not subject to the 10 percent penalty tax.
2. **Excess Contribution Penalty Tax.** If you contribute more to your Roth IRA than you are eligible to contribute, you have created an excess contribution, which is subject to a 6 percent excise tax. The excise tax applies each year that the excess contribution remains in your Roth IRA. If you timely file your federal income tax return, you may still remove your excess contribution, plus attributable earnings, as late as October 15 for calendar year filers.
3. **Excess Accumulation Penalty Tax.** Any portion of an RMD that is not distributed to your beneficiary by its deadline is subject to a 50 percent excess accumulation penalty tax. The IRS may waive this penalty upon proof of reasonable error and that reasonable steps were taken to correct the error, including remedying the shortfall. A beneficiary should review IRS Form 5329 instructions when requesting a waiver.

Disaster Tax Relief. Subject to IRC Section 1400Q or any other applicable law, individuals in certain federally declared disaster areas may be given the opportunity to take qualified distributions without an early distribution penalty (e.g., for a qualified hurricane distribution). When these qualified distributions are allowed, they are subject to any time periods as defined by law and, if multiple distributions are made for the same event, are aggregated with distributions from other IRAs and eligible retirement plans up to prescribed limits (e.g., \$100,000). Disaster relief for certain qualified distributions may be subject to a lifetime aggregate limit (e.g., for qualified hurricane distributions). Typically, the qualified distributions are included in gross income over a three tax year period or all in the year of distribution. In addition, an individual may be allowed three years after the date of receipt to roll over or repay all or part of the qualified distribution without being subject to the one rollover per 1-year limitation or the 60-day requirement. Certain first-time homebuyer or hardship distributions may be eligible for rollover within a prescribed time period. For additional disaster area information and IRS guidance on associated tax relief, refer to IRS notices and publications, or visit the IRS's web site at www.irs.gov.

FINANCIAL DISCLOSURE

The purpose of this Financial Disclosure is to provide you with an IRS required growth projection of the value of your Roth IRA available for withdrawal at the end of each of the first five years of its existence and at the end of the years in which you attain the ages of 60, 65, and 70. Certain assumptions are applied that may vary from your actual investment provisions.

Three projection methods are provided for the situations where the nature of your initial investment allows for a reasonable projection. The fourth projection method is for initial investments whose growth cannot be reasonably projected.

The growth projection must be made assuming either a \$1,000 contribution made on January 1 of each year or a \$1,000 one-time contribution made on January 1 of your first year. The annual contribution represents an initial contribution that is a regular Roth or recharacterized traditional IRA contribution. One-time contributions include a rollover, transfer, or conversion contribution. These projected amounts are not guaranteed.

ROTH IRA FEES AND EARLY WITHDRAWAL PENALTIES

This Section Applies To The Projection Method Selected.

The fees and penalties listed below may affect the projected value of your Roth IRA. The disclosed fees and penalties will be included in that projection method applicable to your Financial Disclosure. With the exception of distribution transaction or termination fees, Projection Method One cannot be used if any other Roth IRA Fee or certain Other boxes are checked below, including the Other box under Early Withdrawal Penalty.

Fees:

- ☐ None
- ☐ Roth IRA Establishment Fee \$ _____
- ☐ Annual Service/Administration Fee of \$ _____
or _____ % of assets will be charged at ☐ end ☐ beginning
of each year for purposes of this projection.
- ☐ Transfer/Direct Rollover Fee \$ _____
- ☐ Roth IRA Termination Fee \$ _____
- ☐ Other: _____ \$ _____ or _____ % of Assets
- ☐ Other: _____ \$ _____ or _____ % of Assets

Early Withdrawal Penalty (Check one):

- ☐ None ☐ 3-Month ☐ 6-Month ☐ 12-Month
- ☐ Other: _____

PROJECTION METHODS (Check one):

- ☐ **Projection Method One—Use Preprinted Tables.**
The preprinted financial disclosure tables on the following page provide you with the Roth IRA's projected values. The assumptions used to calculate each table's projected Roth IRA values are:
- ◆ Earnings rate - One-tenth (.1) percent compounded annually on a 365-day year.
 - ◆ Projected values - Calculated using numbers rounded down to the nearest whole dollar (\$1.00).
 - ◆ Early withdrawal penalties - The 3-, 6-, and 12-month penalties are calculated on a 30-day month and a 360-day year.
 - ◆ Calculated early withdrawal penalty - The 3-, 6-, and 12-month penalties are not rounded prior to subtraction from the No Penalty column's projected value.

If a fee is disclosed for a distribution (e.g., transfer) transaction or a Roth IRA termination, we will complete the *After Fees Values* section below the tables taking the fee(s) into account for each applicable projected value.

How to use the tables. These financial disclosure tables do not accommodate certain fees that may be charged to this Roth IRA such as annual administration or establishment fees. Your projection will come from the *Annual Contributions Table* if your initial Roth IRA contribution is a regular Roth or recharacterized traditional IRA contribution. The *Other Contributions Table* will be used if your initial contribution is a rollover, transfer, or conversion contribution. The top section of each table provides the projected values at the end of the first five years of the Roth IRA. Find your age as of January 1 of this year of establishment on the appropriate table. If your birthday is January 1 of this year, find your age as of December 31 of the previous year. The amounts to the right of your age are the projected values of your Roth IRA at the end of the year you attain age 60, 65, and 70. See ROTH IRA FEES AND EARLY WITHDRAWAL PENALTIES to determine the applicable early withdrawal penalty column to use for your projection.

- ☐ **Projection Method Two—Custom Projection.**

Your Roth IRA's values projected below are based on the following assumptions:

(Check one):

- ☐ Annual Contributions.
- ☐ Rollover/Transfer (one-time) Contribution.

Your age on January 1 of this initial contribution year: _____

Earnings Rate: _____ %

Compounding Method: _____

Early Withdrawal Penalty Calculation Method: _____

End of Year	Projected Value	Age	Projected Value
1	\$ _____	60	\$ _____
2	\$ _____	65	\$ _____
3	\$ _____	70	\$ _____
4	\$ _____		
5	\$ _____		

- ☐ **Projection Method Three—See Separate Financial Disclosure and Assumptions Provided by Your Roth IRA's Trustee.**

- ☐ **Projection Method Four—The Value of Your Roth IRA Cannot be Reasonably Projected.**

The value of your IRA is solely dependent on the performance of your Roth IRA's investments such as mutual funds, stocks, bonds, and other securities and cannot be reasonably projected. However, we are required to provide the following information as part of this financial disclosure:

1. **Earnings.** The method for computing and allocating the earnings on your Roth IRA investments may be found in the prospectus or similar materials applicable to your IRA investments. The method may vary depending on the provider and type of the investments.
2. **Investments.** The investments contained in your Roth IRA will be provided directly by us, through us, or by an entity registered as a broker-dealer.
3. **Investment Fees.** Various fees may be applied to your Roth IRA investments. The investment fees may include termination or surrender fees, early withdrawal penalties, sales commissions, management fees, trustee fees, and other assessments.
4. **Roth IRA Fees.** Roth IRA Fees were previously disclosed. If necessary, the specified fees are computed as follows: _____

FINANCIAL DISCLOSURE - PROJECTION METHOD ONE

ANNUAL CONTRIBUTIONS TABLE												
End of Year	No Penalty			3-Month Penalty			6-Month Penalty			12-Month Penalty		
1	1,001			1,000			1,000			1,000		
2	2,003			2,002			2,002			2,001		
3	3,006			3,005			3,005			3,003		
4	4,010			4,009			4,009			4,006		
5	5,015			5,014			5,013			5,010		
	No Penalty			3-Month Penalty			6-Month Penalty			12-Month Penalty		
Age	60	65	70	60	65	70	60	65	70	60	65	70
1	60,804	66,124	71,470	60,789	66,107	71,452	60,774	66,091	71,434	60,743	66,058	71,399
2	59,743	65,058	70,399	59,729	65,042	70,381	59,714	65,025	70,364	59,684	64,993	70,328
3	58,684	63,993	69,328	58,669	63,977	69,311	58,654	63,961	69,294	58,625	63,929	69,259
4	57,625	62,929	68,259	57,611	62,913	68,242	57,596	62,897	68,225	57,568	62,866	68,191
5	56,568	61,866	67,191	56,553	61,851	67,174	56,539	61,835	67,157	56,511	61,804	67,124
6	55,511	60,804	66,124	55,497	60,789	66,107	55,483	60,774	66,091	55,456	60,743	66,058
7	54,456	59,743	65,058	54,442	59,729	65,042	54,428	59,714	65,025	54,401	59,684	64,993
8	53,401	58,684	63,993	53,388	58,669	63,977	53,375	58,654	63,961	53,348	58,625	63,929
9	52,348	57,625	62,929	52,335	57,611	62,913	52,322	57,596	62,897	52,296	57,568	62,866
10	51,296	56,568	61,866	51,283	56,553	61,851	51,270	56,539	61,835	51,244	56,511	61,804
11	50,244	55,511	60,804	50,232	55,497	60,789	50,219	55,483	60,774	50,194	55,456	60,743
12	49,194	54,456	59,743	49,182	54,442	59,729	49,170	54,428	59,714	49,145	54,401	59,684
13	48,145	53,401	58,684	48,133	53,388	58,669	48,121	53,375	58,654	48,097	53,348	58,625
14	47,097	52,348	57,625	47,085	52,335	57,611	47,073	52,322	57,596	47,050	52,296	57,568
15	46,050	51,296	56,568	46,038	51,283	56,553	46,027	51,270	56,539	46,004	51,244	56,511
16	45,004	50,244	55,511	44,993	50,232	55,497	44,981	50,219	55,483	44,959	50,194	55,456
17	43,959	49,194	54,456	43,948	49,182	54,442	43,937	49,170	54,428	43,915	49,145	54,401
18	42,915	48,145	53,401	42,904	48,133	53,388	42,894	48,121	53,375	42,872	48,097	53,348
19	41,872	47,097	52,348	41,862	47,085	52,335	41,851	47,073	52,322	41,830	47,050	52,296
20	40,830	46,050	51,296	40,820	46,038	51,283	40,810	46,027	51,270	40,789	46,004	51,244
21	39,789	45,004	50,244	39,780	44,993	50,232	39,770	44,981	50,219	39,750	44,959	50,194
22	38,750	43,959	49,194	38,740	43,948	49,182	38,730	43,937	49,170	38,711	43,915	49,145
23	37,711	42,915	48,145	37,702	42,904	48,133	37,692	42,894	48,121	37,673	42,872	48,097
24	36,673	41,872	47,097	36,664	41,862	47,085	36,655	41,851	47,073	36,637	41,830	47,050
25	35,637	40,830	46,050	35,628	40,820	46,038	35,619	40,810	46,027	35,601	40,789	46,004
26	34,601	39,789	45,004	34,592	39,780	44,993	34,584	39,770	44,981	34,567	39,750	44,959
27	33,567	38,750	43,959	33,558	38,740	43,948	33,550	38,730	43,937	33,533	38,711	43,915
28	32,533	37,711	42,915	32,525	37,702	42,904	32,517	37,692	42,894	32,501	37,673	42,872
29	31,501	36,673	41,872	31,493	36,664	41,862	31,485	36,655	41,851	31,469	36,637	41,830
30	30,469	35,637	40,830	30,461	35,628	40,820	30,454	35,619	40,810	30,439	35,601	40,789
31	29,439	34,601	39,789	29,431	34,592	39,780	29,424	34,584	39,770	29,409	34,567	39,750
32	28,409	33,567	38,750	28,402	33,558	38,740	28,395	33,550	38,730	28,381	33,533	38,711
33	27,381	32,533	37,711	27,374	32,525	37,702	27,367	32,517	37,692	27,353	32,501	37,673
34	26,353	31,501	36,673	26,347	31,493	36,664	26,340	31,485	36,655	26,327	31,469	36,637
35	25,327	30,469	35,637	25,321	30,461	35,628	25,314	30,454	35,619	25,302	30,439	35,601
36	24,302	29,439	34,601	24,296	29,431	34,592	24,290	29,424	34,584	24,278	29,409	34,567
37	23,278	28,409	33,567	23,272	28,402	33,558	23,266	28,395	33,550	23,254	28,381	33,533
38	22,254	27,381	32,533	22,249	27,374	32,525	22,243	27,367	32,517	22,232	27,353	32,501
39	21,232	26,353	31,501	21,227	26,347	31,493	21,221	26,340	31,485	21,211	26,327	31,469
40	20,211	25,327	30,469	20,206	25,321	30,461	20,201	25,314	30,454	20,191	25,302	30,439
41	19,191	24,302	29,439	19,186	24,296	29,431	19,181	24,290	29,424	19,172	24,278	29,409
42	18,172	23,278	28,409	18,167	23,272	28,402	18,162	23,266	28,395	18,153	23,254	28,381
43	17,153	22,254	27,381	17,149	22,249	27,374	17,145	22,243	27,367	17,136	22,232	27,353
44	16,136	21,232	26,353	16,132	21,227	26,347	16,128	21,221	26,340	16,120	21,211	26,327
45	15,120	20,211	25,327	15,116	20,206	25,321	15,113	20,201	25,314	15,105	20,191	25,302
46	14,105	19,191	24,302	14,101	19,186	24,296	14,098	19,181	24,290	14,091	19,172	24,278
47	13,091	18,172	23,278	13,088	18,167	23,272	13,084	18,162	23,266	13,078	18,153	23,254
48	12,078	17,153	22,254	12,075	17,149	22,249	12,072	17,145	22,243	12,066	17,136	22,232
49	11,066	16,136	21,232	11,063	16,132	21,227	11,060	16,128	21,221	11,055	16,120	21,211
50	10,055	15,120	20,211	10,052	15,116	20,206	10,050	15,113	20,201	10,045	15,105	20,191
51	9,045	14,105	19,191	9,042	14,101	19,186	9,040	14,098	19,181	9,036	14,091	19,172
52	8,036	13,091	18,172	8,034	13,088	18,167	8,032	13,084	18,162	8,028	13,078	18,153
53	7,028	12,078	17,153	7,026	12,075	17,149	7,024	12,072	17,145	7,021	12,066	17,136
54	6,021	11,066	16,136	6,019	11,063	16,132	6,018	11,060	16,128	6,015	11,055	16,120
55	5,015	10,055	15,120	5,013	10,052	15,116	5,012	10,050	15,113	5,010	10,045	15,105
56	4,010	9,045	14,105	4,009	9,042	14,101	4,008	9,040	14,098	4,006	9,036	14,091
57	3,006	8,036	13,091	3,005	8,034	13,088	3,004	8,032	13,084	3,003	8,028	13,078
58	2,003	7,028	12,078	2,002	7,026	12,075	2,002	7,024	12,072	2,001	7,021	12,066
59	1,001	6,021	11,066	1,000	6,019	11,063	1,000	6,018	11,060	1,000	6,015	11,055
60	N/A	5,015	10,055	N/A	5,013	10,052	N/A	5,012	10,050	N/A	5,010	10,045
61	N/A	4,010	9,045	N/A	4,009	9,042	N/A	4,008	9,040	N/A	4,006	9,036
62	N/A	3,006	8,036	N/A	3,005	8,034	N/A	3,004	8,032	N/A	3,003	8,028
63	N/A	2,003	7,028	N/A	2,002	7,026	N/A	2,002	7,024	N/A	2,001	7,021
64	N/A	1,001	6,021	N/A	1,000	6,019	N/A	1,000	6,018	N/A	1,000	6,015
65	N/A	N/A	5,015	N/A	N/A	5,013	N/A	N/A	5,012	N/A	N/A	5,010
66	N/A	N/A	4,010	N/A	N/A	4,009	N/A	N/A	4,008	N/A	N/A	4,006
67	N/A	N/A	3,006	N/A	N/A	3,005	N/A	N/A	3,004	N/A	N/A	3,003
68	N/A	N/A	2,003	N/A	N/A	2,002	N/A	N/A	2,002	N/A	N/A	2,001
69	N/A	N/A	1,001	N/A	N/A	1,000	N/A	N/A	1,000	N/A	N/A	1,000

OTHER CONTRIBUTIONS TABLE												
End of Year	No Penalty			3-Month Penalty			6-Month Penalty			12-Month Penalty		
1	1,001			1,000			1,000			1,000		
2	1,002			1,001			1,001			1,001		
3	1,003			1,002			1,002			1,002		
4	1,004			1,003			1,003			1,003		
5	1,005			1,004			1,004			1,004		
	No Penalty			3-Month Penalty			6-Month Penalty			12-Month Penalty		
Age	60	65	70	60	65	70	60	65	70	60	65	70
1	1,060	1,066	1,071	1,060	1,065	1,071	1,060	1,065	1,070	1,060	1,065	1,070
2	1,059	1,064	1,070	1,059	1,064	1,070	1,059	1,064	1,069	1,059	1,064	1,069
3	1,058	1,063	1,069	1,058	1,063	1,068	1,058	1,063	1,068	1,058	1,063	1,068
4	1,057	1,062	1,068	1,057	1,062	1,067	1,057	1,062	1,067	1,057	1,062	1,067
5	1,056	1,061	1,067	1,056	1,061	1,066	1,055	1,061	1,066	1,055	1,061	1,066
6	1,055	1,060	1,066	1,055	1,060	1,065	1,054	1,060	1,065	1,054	1,060	1,065
7	1,054	1,059	1,064	1,054	1,059	1,064	1,053	1,059	1,064	1,053	1,059	1,064
8	1,053	1,058	1,063	1,053	1,058	1,063	1,052	1,058	1,063	1,052	1,058	1,063
9	1,052	1,057	1,062	1,052	1,057	1,062	1,051	1,057	1,062	1,051	1,057	1,062
10	1,051	1,056	1,061	1,050	1,056	1,061	1,050	1,055	1,061	1,050	1,055	1,061
11	1,050	1,055	1,060	1,049	1,055	1,060	1,049	1,054	1,060	1,049	1,054	1,060
12	1,049	1,054	1,059	1,048	1,054	1,059	1,048	1,053	1,059	1,048	1,053	1,059
13	1,048	1,053	1,058	1,047	1,053	1,058	1,047	1,052	1,058	1,047	1,052	1,058
14	1,047	1,052	1,057	1,046	1,052	1,057	1,046	1,051	1,057	1,046	1,051	1,057
15	1,046	1,051	1,056	1,045	1,050	1,056	1,045	1,050	1,055	1,045	1,050	1,055
16	1,044	1,050	1,055	1,044	1,049	1,055	1,044	1,049	1,054	1,044	1,049	1,054
17	1,043	1,049	1,054	1,043	1,048	1,054	1,043	1,048	1,053	1,043	1,048	1,053
18	1,042	1,048	1,053	1,042	1,047	1,053	1,042	1,047	1,052	1,042	1,047	1,052
19	1,041	1,047	1,052	1,041	1,046	1,052	1,041	1,046	1,051	1,041	1,046	1,051
20	1,040	1,046	1,051	1,040	1,045	1,050	1,040	1,045	1,050	1,040	1,045	1,050
21	1,039	1,044	1,050	1,039	1,044	1,049	1,039	1,044	1,049	1,039	1,044	1,049
22	1,038	1,043	1,049	1,038	1,043	1,048	1,038	1,043	1,048	1,038	1,043	1,048
23	1,037	1,042	1,048	1,037	1,042	1,047	1,037	1,042	1,047	1,037	1,042	1,047
24	1,036	1,041	1,047	1,036	1,041	1,046	1,036	1,041	1,046	1,036	1,041	1,046
25	1,035	1,040	1,046	1,035	1,040	1,045	1,035	1,040	1,045	1,035	1,040	1,045
26	1,034	1,039	1,044	1,034	1,039	1,044	1,034	1,039	1,044	1,034	1,039	1,044
27	1,033	1,038	1,043	1,033	1,038	1,043	1,033	1,038	1,043	1,033	1,038	1,043
28	1,032	1,037	1,042	1,032	1,037	1,042	1,032	1,037	1,042	1,032	1,037	1,042
29	1,031	1,036	1,041	1,031	1,036	1,041	1,030	1,036	1,041	1,030	1,036	1,041
30	1,030	1,035	1,040	1,030	1,035	1,040	1,029	1,035	1,040	1,029	1,035	1,040
31	1,029	1,034	1,039	1,029	1,034	1,039	1,028	1,034	1,039	1,028	1,034	1,039
32	1,028	1,033	1,038	1,028	1,033	1,038	1,027	1,033	1,038	1,027	1,033	1,038
33	1,027	1,032	1,037	1,027	1,032	1,037	1,026	1,032	1,037	1,026	1,032	1,037
34	1,026	1,031	1,036	1,026	1,031	1,036	1,025	1,030	1,036	1,025	1,030	1,036
35	1,025	1,030	1,035	1,025	1,030	1,035	1,024	1,029	1,035	1,024	1,029	1,035
36	1,024	1,029	1,034	1,024	1,029	1,034	1,023	1,028	1,034	1,023	1,028	1,034
37	1,023	1,028	1,033	1,023	1,028	1,033	1,022	1,027	1,033	1,022	1,027	1,033
38	1,022	1,027	1,032	1,021	1,027	1,032	1,021	1,026	1,032	1,021	1,026	1,032
39	1,021	1,026	1,031	1,020	1,026	1,031	1,020	1,025	1,030	1,020	1,025	1,030
40	1,020	1,025	1,030	1,019	1,025	1,030	1,019	1,024	1,029	1,019	1,024	1,029
41	1,019	1,024	1,029	1,018	1,024	1,029	1,018	1,023	1,028	1,018	1,023	1,028
42	1,018	1,023	1,028	1,017	1,023	1,028	1,017	1,022	1,027	1,017	1,022	1,027
43	1,017	1,022	1,027	1,016	1,021	1,027	1,016	1,021	1,026	1,016	1,021	1,026
44	1,016	1,021	1,026	1,015	1,020	1,026	1,015	1,020	1,025	1,015	1,020	1,025
45	1,015	1,020	1,025	1,014	1,019	1,025	1,014	1,019	1,024	1,014	1,019	1,024
46	1,014	1,019	1,024	1,013	1,018	1,024	1,013	1,018	1,023	1,013	1,018	1,023
47	1,013	1,018	1,023	1,012	1,017	1,023	1,012	1,017	1,022	1,012	1,017	1,022
48	1,012	1,017	1,022	1,011	1,016	1,021	1,011	1,016	1,021	1,011	1,016	1,021
49	1,011	1,016	1,021	1,010	1,015	1,020	1,010	1,015	1,020	1,010	1,015	1,020
50	1,010	1,015	1,020	1,009	1,014	1,019	1,009	1,014	1,019	1,009	1,014	1,019
51	1,009	1,014	1,019	1,008	1,013	1,018	1,008	1,013	1,018	1,008	1,013	1,018
52	1,008	1,013	1,018	1,007	1,012	1,017	1,007	1,012	1,017	1,007	1,012	1,017
53	1,007	1,012	1,017	1,006	1,011	1,016	1,006	1,011	1,016	1,006	1,011	1,016
54	1,006	1,011	1,016	1,005	1,010	1,015	1,005	1,010	1,015	1,005	1,010	1,015
55	1,005	1,010	1,015	1,004	1,009	1,014	1,004	1,009	1,014	1,004	1,009	1,014
56	1,004	1,009	1,014	1,003	1,008	1,013	1,003	1,008	1,013	1,003	1,008	1,013
57	1,003	1,008	1,013	1,002	1,007	1,012	1,002	1,007	1,012	1,002	1,007	1,012
58	1,002	1,007	1,012	1,001	1,006	1,011	1,001	1,006	1,011	1,001	1,006	1,011
59	1,001	1,006	1,011	1,000	1,005	1,010	1,000	1,005	1,010	1,000	1,005	1,010
60	N/A	1,005	1,010	N/A	1,004	1,009	N/A	1,004	1,009	N/A	1,004	1,009
61	N/A	1,004	1,009	N/A	1,003	1,008	N/A	1,003	1,008	N/A	1,003	1,008
62	N/A	1,003	1,008	N/A	1,002	1,007	N/A	1,002	1,007	N/A	1,002	1,007
63	N/A	1,002	1,007	N/A	1,001	1,006	N/A	1,001	1,006	N/A	1,001	1,006
64	N/A	1,001	1,006	N/A	1,000	1,005	N/A	1,000	1,005	N/A	1,000	1,005
65	N/A	N/A	1,005	N/A	N/A	1,004	N/A	N/A	1,004	N/A	N/A	1,004
66	N/A	N/A	1,004	N/A	N/A	1,003	N/A	N/A	1,003	N/A	N/A	1,003
67	N/A	N/A	1,003	N/A	N/A	1,002	N/A	N/A	1,002	N/A	N/A	1,002
68	N/A	N/A	1,002	N/A	N/A	1,001	N/A	N/A	1,001	N/A	N/A	1,001
69	N/A	N/A	1,001	N/A	N/A	1,000	N/A	N/A	1,000	N/A	N/A	1,000