

TERMS AND CONDITIONS REGARDING PERIODIC ELECTRONIC TRANSFERS FROM OTHER FINANCIAL INSTITUTIONS

General terms and conditions (apply to ALL transfers):

1. I/We acknowledge the request date is the day on which the debit will be charged to my/our depository financial institution account named below.
2. Should this request date fall on Saturday, Sunday, or a holiday, this request will be executed on the next business day.
3. I/We acknowledge that Edward Jones may at any time discontinue the transactions contemplated by this authorization.
4. This authorization shall remain in full effect until I/we notify my/our Edward Jones Financial Advisor of my/our intention of changing the terms or terminating this authorization.

Additional terms for **Retirement** accounts

1. If applicable, for my retirement account, I acknowledge that all periodic electronic transfers will be reported to the IRS as current year contributions only.
2. Subsequent to my initial authorization, I may orally authorize Edward Jones, by communication with my Financial Advisor or other authorized Representative of Jones, to increase or decrease the amount of my periodic transfers up to the IRS maximum allowable contribution limits, including allowable catch-up contributions.
3. I understand that Edward Jones may terminate the requested transfers if any of the following conditions apply:
I notify Edward Jones of my intention to change or terminate this authorization,
Edward Jones is notified of the death of the account owner or
For Traditional IRA accounts only, the account owner reaches the age of 70 1/2.
4. When the requested cumulative amount exceeds the IRS maximum allowable contribution limits, (including allowable catch-up contributions for the calendar year), the option will be suspended for that year. The transfers will be reinstated automatically the following calendar year unless one of the prior terminating events as described in section 3 has occurred.
5. I understand that I am expected to review all contributions made to my retirement account on my behalf to confirm that I remain in compliance with IRS regulations, and any penalties issued for or expenses incurred as a result of excess contribution will be my sole responsibility. I/We acknowledge that Edward Jones has not accepted responsibility to monitor my retirement contributions to assure that I do not exceed the maximum allowable contribution limits (including catch-up contributions) for the calendar year.

Additional terms for **Margin/Loan** transactions

1. If I/we have instructed you to do so, I/we understand that you will apply the amount designated above to pay any balance due in a margin or loan account I/we have established with you.
2. I/We understand that at the time a transfer is made pursuant to this authorization, that balance (principal plus interest) due in a margin or loan account may be less than the designated amount. In such instances, the lower amount will be transferred.