IRA Financial Disclosure

The term IRA *will be used below to mean Traditional IRA (including SEP), Roth IRA, and SIMPLE IRA, unless otherwise specified.*

METHOD III Growth cannot be projected

The value of your IRA will be dependent solely upon the performance of any investment instrument used to fund your IRA. Therefore, no projection of the growth of your IRA can reasonably be shown or guaranteed.

Terms and conditions of the IRA that affect your investment are listed below.

INVESTMENT OPTIONS

You may direct the investment of your funds with this IRA into any investment instrument offered in the product chosen by your employer and offered by or through the Custodian. The Custodian will not exercise any investment discretion regarding your IRA, as this is solely your responsibility.

FEES

There are certain fees and charges connected with your IRA investments. These fees and charges may include the following:

- Investment Management Fees
- Annual Maintenance Fees

There may be certain fees and charges connected with the IRA itself.

Account Holder Quarterly Fee:	$20
Annual Custodian Fee:	3bps (.03%) of account balance[1]
Other Fees:	
Full Account Liquidation Fee:	$40
Paper Statement Delivery:	$2.50 per statement

We reserve the right to change any of the above fees after notice to you, as provided in your IRA agreement.

EARNINGS

The method for computing and allocating earnings (e.g., interest, dividends) on your IRA could differ by mutual fund. Refer to the investment prospectus for the methods used for computing and allocating earnings.

OTHER

Other terms or conditions that apply to your IRA include the following.

[1] The Annual Custodian Fee will be equal to 3 basis points (.03%) of your total account balance up to $100,000, assessed on a quarterly basis. If your account balance exceeds $100,000, the custodian fee will be capped at $7.50 for the quarter.