



SIMPLE IRA FINANCIAL DISCLOSURE

METHOD I

INVESTMENT RESPONSIBILITIES

You may direct the investment of your funds within this SIMPLE IRA into any investment instrument offered by or through the Custodian. The Custodian will not exercise any investment discretion regarding your SIMPLE IRA, as this is solely your responsibility. You must make an affirmative election among the investment options listed in the "Investment Options" section below with respect to the initial investment of any contribution and any subsequent investments.

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

Terms and conditions of the SIMPLE IRA which affect your investment decisions are listed below.

INVESTMENT OPTIONS

You choose the investments which will fund your SIMPLE IRA. Your investment choices are limited to investments we offer directly or those we offer through a relationship with a registered securities broker-dealer.

FEES

There are certain fees and charges connected with the investments you may select for your SIMPLE IRA. These fees and charges may include the following.

- Sales Commissions
- Investment Management Fees
- Distribution Fees
- Set Up Fees
- Annual Maintenance Fees
- Surrender or Termination Fees

To find out what fees apply, read the prospectus or contract which will describe the terms of the investment you choose.

There may be certain fees and charges connected with the SIMPLE IRA itself, these include:
(Check if applicable and fill in the amount.)

- Annual Trust Service Fee of: \$ NA
- Transfer Fee of: \$ NA
- Rollover Fee of: \$ NA
- Termination Fee of: \$ NA
- Other (Explain): A short-term 2% redemption fee

is charged if you sell shares you have owned for 30 days or less.

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

EARNINGS

The method for computing and allocating annual earnings (interest, dividends, etc.) on your investments will vary with the nature and issuer of the investment chosen. Please refer to the prospectus or contract of the investment(s) of your choice for the method(s) used for computing and allocating annual earnings.

OTHER

The following are other terms or conditions which apply to your SIMPLE IRA.

Please review prospectus for additional information.