

TRADITIONAL IRA

IRA FINANCIAL DISCLOSURE

METHOD I

INVESTMENT RESPONSIBILITIES

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

The value of your IRA will be solely dependent upon the performance of any investment instrument chosen by you 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 which affect your investment decisions are listed below.

INVESTMENT OPTIONS

You choose the investments which will fund your 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 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 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 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 IRA.

Please review prospectus for additional information.

METHOD II

FINANCIAL DISCLOSURE PROJECTIONS

The account values below provide a projection of your IRA's value by stating the amount that would be available if you were to withdraw your funds at the indicated times. These projections are based on the following assumptions.

CONTRIBUTION:

- Regular IRA:* A \$1,000 deposit is made annually on the first day of each year.
- Rollover or Transfer IRA:* A one-time \$1,000 deposit is made on the first day of the first year.

YOUR AGE ON JAN. 1 OF CONTRIBUTION YEAR: _____

INVESTMENT INSTRUMENT: _____

LENGTH OF TIME DEPOSIT:

RATE OF INTEREST: _____ Percent

COMPOUNDING METHOD: _____

FINANCIAL PROJECTION

NUMBER OF YEARS IN IRA PROGRAM	TOTAL ACCUMULATION OF IRA DOLLARS	AMOUNT AVAILABLE LESS EARLY WITHDRAWAL PENALTY AND SERVICE FEE
1 Year	\$ _____	\$ _____
2 Years	\$ _____	\$ _____
3 Years	\$ _____	\$ _____
4 Years	\$ _____	\$ _____
5 Years	\$ _____	\$ _____

END OF THE YEAR YOU REACH AGE	TOTAL ACCUMULATION OF IRA DOLLARS	AMOUNT AVAILABLE LESS EARLY WITHDRAWAL PENALTY AND SERVICE FEE
60	\$ _____	\$ _____
65	\$ _____	\$ _____
70	\$ _____	\$ _____

ADDITIONAL FINANCIAL DISCLOSURE INFORMATION

The account values shown on this page are only projections and are based on many assumptions. They are not guaranteed, but depend upon many factors, including the interest rates, earnings, and terms of future investment instruments.

We may charge you an annual service fee or other fees in connection with your IRA. If we do not charge these fees now, we may do so in the future after giving you notice. If you do not pay these fees separately, they may be paid from the assets of your IRA.

The above projections have been reduced by any applicable penalties or fees.

CURRENT ANNUAL SERVICE FEE	\$ _____
OTHER FEES (Explain):	\$ _____
	\$ _____
	\$ _____
	\$ _____