ELECTRONIC DELIVERY AGREEMENT

You agree to conduct business with your Broker-Dealer and National Financial Services LLC ("NFS") electronically and to electronic delivery of all documents, communications, and information related to all of your accounts (including any accounts that you have previously established or may establish in the future¹) with your Broker-Dealer on the NFS platform that are associated with your Social Security Number and/or Tax Identification Number for which you are an owner or identified as an authorized individual (e.g., trustee, POA, etc.).² This includes, but is not limited to, electronic delivery of account statements, trade confirmations, prospectuses, proxy materials, tax forms, required disclosures, shareholder reports, and other account and investment-related documents. Certain of these documents may contain your personal financial information, and you agree that your Broker-Dealer and NFS can deliver such personal financial information to you electronically.

You further acknowledge and agree that your Broker-Dealer has instructed NFS to deliver these documents in any form or manner of electronic communications permitted under applicable law, including via email, text messages, your Broker-Dealer-provided platform, NFS' proprietary platform WealthScape InvestorSM ("WealthScape Investor"), or mobile applications.³ Most documents will be available through the platform made available to you by your Broker-Dealer or WealthScape Investor for at least seven years, but the length of such availability may be subject to change in the future.

If any statute, regulation, or other applicable law requires the delivery of certain documents in writing in the future, you agree to receive such documents in electronic form to the extent permissible under law. Further, you agree that your consent shall extend to other documents that your Broker-Dealer and NFS may make available for electronic delivery in the future.

Digital Credentials

You understand and agree that a valid email address is required to receive electronic communications from your Broker-Dealer and NFS on the NFS platform. You understand and agree that a valid mobile phone number is required to receive SMS communications from your Broker Dealer and NFS on the NFS platform. You understand and agree that the email address and mobile phone number that you provide must be yours, as the communications from your Broker-Dealer and NFS may reference or contain your personal financial information. You consent to your Broker-Dealer and NFS' use of your email address and mobile phone number to message, call, text, and/or contact you to help secure your account, provide transactional alerts, and deliver other communications from your Broker-Dealer and NFS. Message and data rates apply; frequency may vary. For help with texts, reply HELP or contact your Broker-Dealer. To opt-out of texts, reply STOP or log onto the platform made available to you by your Broker-Dealer or WealthScape

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¹ Your electronic delivery elections may automatically apply to your previously established accounts or any accounts that you may establish in the future with your Broker-Dealer on the NFS platform when such automation becomes available. NFS may apply your elections to your accounts without prior notice to you.

² Brokerage accounts include, but are not limited to, 529s, Health Saving Accounts ("HSA"), retirement accounts, trusts accounts, and entity accounts.

³ Any references to WealthScape InvestorSM in this agreement are only applicable to you if your Broker-Dealer makes the WealthScape InvestorSM platform available to you as its customer.

Investor, to update your profile or by contacting your Broker-Dealer. You understand and agree that any decision to opt out of text communications does not revoke your consent for your Broker-Dealer and NFS to conduct business with you electronically, including the electronic delivery of documents.

If your email address or mobile phone number changes, you agree to promptly notify and provide your Broker-Dealer with your new email address or mobile phone number and you authorize your Broker-Dealer to share such information with NFS. You may update this information at any time through your profile on the platform made available to you by your Broker-Dealer or WealthScape Investor, or by contacting your Broker-Dealer.

You also consent to the use of electronic signatures in connection with all matters relating to your account(s) and agree that your use of an electronic signature shall bind you in the same manner as if you had manually signed such document.

For your accounts with multiple owners or trustees, your Broker-Dealer and NFS may send one notification per account that documents are available.

Revocation of Consent

Your consent to electronic delivery will remain effective until you revoke it. You may revoke your consent at any time by selecting certain documents for paper delivery through your profile on the platform made available to you by your Broker-Dealer or WealthScape Investor. For certain accounts, revocation of this consent may require revocation by all owners, trustees, or authorized persons associated with the account. Your Broker-Dealer and NFS may (i) charge a fee for the delivery of communications by mail, and (ii) continue electronic delivery of communications when permitted under applicable law. You must revoke your consent for each account on the NFS platform for revocation to apply to all accounts.

Any revocation of your consent for a document will be effective going forward and only for the account selected. You agree that such revocation will not change the legal effectiveness or validity of any electronic communication provided to you while your consent was in effect.

You may request a paper copy of any communication delivered to you electronically through the platform made available to you by your Broker-Dealer, WealthScape Investor, or by contacting your Broker-Dealer. Your Broker-Dealer and NFS may charge you a fee for printing costs. Any specific or one-time request for paper communications will not revoke or invalidate your consent to electronic delivery.

Information About System Requirements

By consenting to electronic delivery, you acknowledge and agree that you have access to a computer or mobile device with Internet access, a valid email address, and the ability to download and access your Broker-Dealer or NFS' mobile applications, as necessary. If you would like to print any account-related documents or communications, you must have access to a printer or other similar device.

Accessing Documents

To access documents or communications on the platform made available to you by your Broker-Dealer or WealthScape Investor or mobile application, you will need to log in using valid login credentials. You agree that you are solely responsible for safeguarding the confidentiality of your login credentials.

NFS or its designee will notify you by electronic means when a document or communication is available. Such notifications may include, but are not limited to, alerts or other messaging to your email address, your mobile device, through the platform made available to you by your Broker-Dealer, WealthScape Investor, or mobile applications.

The notification will include information about where and how you can access the communications. By consenting to electronic delivery, you understand and confirm that you can access these communications electronically.

You can view, download, and print your documents including, but not limited to, account statements, trade confirmations, prospectuses, mutual fund prospectuses, proxy materials, tax forms, and required disclosures on the platform made available to you by your Broker-Dealer or WealthScape Investor.

If documents from other issuers of investments in your account(s) held with your Broker-Dealer on the NFS platform are or become available in electronic form, you will receive notifications that will either include information about where the documents can be accessed and instructions on how to access the documents or the documents themselves.

If you have any difficulty accessing any of the documents described above, please contact your Broker-Dealer.

Costs

You may incur charges from your Broker-Dealer, mobile phone service carrier or your Internet service provider for online access or usage.

Third party products referenced herein are the property of their respective owners. Third party marks are the property of their respective owners; all other marks are the property of FMR LLC. Your Broker Dealer is independent and unaffiliated with National Financial Services LLC. Clearing, custody or other brokerage services may be provided by National Financial Services LLC. Member NYSE, SIPC.

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