

Disclosures 2 and 3

1. Noun
2. Noun - Plural
3. Verb - Past Tense
4. Noun
5. Noun
6. Adjective
7. Noun
8. Adjective
9. Noun - Plural
10. Verb - Past Tense
11. Noun
12. Noun - Plural
13. Verb - Present Ends In S

Disclosures 2 and 3

This _____
Noun is not FDIC insured and may lose _____
Noun - Plural. In addition the investment
_____ by the undersigned may lack liquidity; may be speculative and involve a high degree of
Verb - Past Tense
_____;
Noun; and may result in a complete loss of the _____
Noun. Any loss sustained in my Retirement
Account will not affect my _____
Adjective income standard; and if a mandatory _____
Noun arises, I will
have the ability through my IRA and/or other _____
Adjective accounts to meet any mandatory distribution
requirements.

Neither Custodian nor any _____
Noun - Plural or agent of Custodian has selected or _____
Verb - Past Tense any
investment for me; and neither Custodian nor any employee or _____
Noun of Custodian has acted as a
broker-dealer or salesperson in completing any purchase or sale of _____
Noun - Plural for me, except where
Custodian may purchase or sell a publicly-held security on my behalf, at my own direction through its affiliate
that _____
Verb - Present ends in S a commission for such transaction.