

TRADITIONAL INDIVIDUAL RETIREMENT CUSTODIAL ACCOUNT

(Under section 408(a) of the Internal Revenue Code)**Form 5305-A (Rev. March 2002) Department of the Treasury, Internal Revenue Service. Do not file with the Internal Revenue Service.**

This Agreement is made between UMB Bank, n.a. as custodian (hereinafter referred to as "Custodian") and the individual (hereinafter referred to as "you" or "Depositor") who signs the accompanying Application. If the Depositor has previously adopted this Individual Retirement Custodial Account (IRA) in any earlier form, by signature to the Application he or she adopts the amended IRA in the form as hereby restated.

The Depositor is establishing (or adopting an amendment to) an individual retirement account (under Section 408(a) of the Internal Revenue Code) for the exclusive benefit of the individual or his or her beneficiaries. The Custodian has given the Depositor the disclosure statement required under the Income Tax Regulations under 1.408-6 of the Regulations. Unless the accompanying Application is signed by the Depositor to adopt an amended and restated IRA, the Depositor has made an initial contribution to the IRA concurrently with the execution of the Application. The Depositor and the Custodian make the following Agreement.

ARTICLE 1

Except in the case of a rollover contribution described in Sections 402(c), 403(a)(4), 403(b)(8), 408(d)(3), or 457(e)(16), an employer contribution to a simplified employee pension plan as described in Section 408(k) or a recharacterized contribution described in Section 408A(d)(6), the Custodian will accept only cash contributions up to \$3,000 per year for tax years 2002 through 2004. That contribution limit is increased to \$4,000 for tax years 2005 through 2007 and \$5,000 for 2008 and thereafter. For individuals who have reached the age of 50 before the close of the tax year, the contribution limit is increased to \$3,500 per year for tax years 2002 through 2004, \$4,500 for 2005, \$5,000 for 2006 and 2007, and \$6,000 for 2008 and thereafter. For tax years after 2008, the above limits will be increased to reflect a cost-of-living adjustment, if any.

ARTICLE 2

The Depositor's interest in the balance in the Custodial Account is nonforfeitable.

ARTICLE 3

1. No part of the Custodial Account funds may be invested in life insurance contracts, nor may the assets of the Custodial Account be commingled with other property except in a common trust fund or common investment fund (within the meaning of Section 408(a)(5)).
2. No part of the Custodial Account funds may be invested in collectibles (within the meaning of Section 408(m)) except as otherwise permitted by Section 408(m)(3), which provides an exception for certain gold, silver, and platinum coins; coins issued under the laws of any state; and certain bullion.

ARTICLE 4

1. Notwithstanding any provision of this Agreement to the contrary, the distribution of the Depositor's interest in the Custodial Account shall be made in accordance with the following requirements and shall otherwise comply with Section 408(a)(6) and the Regulations thereunder, the provisions of which are herein incorporated by reference.
2. The Depositor's entire interest in the Custodial Account must be, or begin to be, distributed not later than the Depositor's required beginning date: April 1 following the calendar year in which the Depositor reaches age 70½. By that date, the Depositor may elect, in a manner acceptable to the Custodian, to have the balance in the Custodial Account distributed in:
 - (a) A single sum, or
 - (b) Payments over a period not longer than the life of the Depositor or the joint lives of the Depositor and his or her designated beneficiary.
3. If the Depositor dies before his or her entire interest is distributed to him or her, the remaining interest will be distributed as follows:
 - (a) If the Depositor dies on or after the required beginning date and:
 - (i) The designated beneficiary is the Depositor's surviving spouse, the remaining interest will be distributed over the *surviving spouse's life expectancy, as determined each year until such spouse's death, or over the period in paragraph (a)(iii) below if longer*. Any interest remaining after the spouse's death will be distributed over such spouse's remaining life expectancy as determined in the year of the spouse's death and reduced by 1 for each subsequent year, or, if distributions are being made over the period in paragraph (a)(iii) below, over such period.
 - (ii) The designated beneficiary is not the Depositor's surviving spouse, the remaining interest will be distributed over the beneficiary's remaining life expectancy as determined in the year following the death of the Depositor and reduced by 1 for each subsequent year, or over the period in paragraph (a)(iii) below if longer.
 - (iii) There is no designated beneficiary, the remaining interest will be distributed over the remaining life expectancy of the Depositor as determined in the year of the Depositor's death and reduced by 1 for each subsequent year.
 - (b) If the Depositor dies before the required beginning date, the remaining interest will be distributed in accordance with (i) below or, if elected or there is no designated beneficiary, in accordance with (ii) below:
 - (i) The remaining interest will be distributed in accordance with paragraphs (a)(i) and (a)(ii) above (but not over the period in paragraph (a)(iii), even if longer), starting by the end of the calendar year following the year of the Depositor's death. If, however, the designated beneficiary is the Depositor's surviving spouse, then this distribution is not required to begin before the end of the calendar year in which the Depositor would have reached age 70½. But, in such case, if the Depositor's surviving spouse dies before distributions are required to begin, then the remaining interest will be distributed in accordance with (a)(ii) above (but not over the period in paragraph (a)(iii), even if longer), over such spouse's designated beneficiary's life expectancy, or in accordance with (ii) below if there is no such designated beneficiary.
 - (ii) The remaining interest will be distributed by the end of the calendar year containing the fifth anniversary of the Depositor's death.
4. If the Depositor dies before his or her entire interest has been distributed and if the designated beneficiary is not the Depositor's surviving spouse, no additional contributions may be accepted in the account.

ARTICLE 4 (continued)

5. The minimum amount that must be distributed each year, beginning with the year containing the Depositor's required beginning date, is known as the "required minimum distribution" and is determined as follows:
 - (a) The required minimum distribution under paragraph 2(b) for any year, beginning with the year the Depositor reaches age 70½, is the Depositor's account value at the close of business on December 31 of the preceding year divided by the distribution period in the uniform lifetime table in Regulations Section 1.401(a)(9)-9. However, if the Depositor's designated beneficiary is his or her surviving spouse, the required minimum distribution for a year shall not be more than the Depositor's account value at the close of business on December 31 of the preceding year divided by the number in the joint and last survivor table in Regulations Section 1.401(a)(9)-9. The required minimum distribution for a year under this paragraph (a) is determined using the Depositor's (or, if applicable, the Depositor and spouse's) attained age (or ages) in the year.
 - (b) The required minimum distribution under paragraphs 3(a) and 3(b)(i) for a year, beginning with the year following the year of the Depositor's death (or the year the Depositor would have reached age 70½, if applicable under paragraph 3(b)(i)) is the account value at the close of business on December 31 of the preceding year divided by the life expectancy (in the single life table in Regulations Section 1.401(a)(9)-9) of the individual specified in such paragraphs 3(a) and 3(b)(i).
 - (c) The required minimum distribution for the year the Depositor reaches age 70½ can be made as late as April 1 of the following year. The required minimum distribution for any other year must be made by the end of such year.
6. The owner of two or more traditional IRAs may satisfy the minimum distribution requirements described above by taking from one traditional IRA the amount required to satisfy the requirement for another in accordance with the Regulations under Section 408(a)(6).

ARTICLE 5

1. The Depositor agrees to provide the Custodian with all information necessary to prepare any reports required by Section 408(i) and Regulations Sections 1.408-5 and 1.408-6.
2. The Custodian agrees to submit to the Internal Revenue Service (IRS) and the Depositor the reports prescribed by the IRS.

ARTICLE 6

Notwithstanding any other articles which may be added or incorporated, the provisions of Articles I through III and this sentence will be controlling. Any additional articles inconsistent with Section 408(a) and the related Regulations will be invalid.

ARTICLE 7

This Agreement will be amended as necessary to comply with the provisions of the Code and the related Regulations. Other amendments may be made with the consent of the persons whose signatures appear on the Application.

ARTICLE 8

1. **Applicable Law:** All questions arising with respect to the provisions of this Agreement shall be determined by application of the laws of the state of Missouri; provided, however, that in the event of a conflict between any terms of this Agreement and any federal statute or regulation governing individual retirement accounts, such terms shall be deemed to be amended but only to the extent necessary to bring them into compliance with such statute or regulation.
2. **Annual Accounting.** The Custodian shall, at least annually, provide the Depositor or beneficiary (in the case of the Depositor's death) with an accounting of such Depositor's Custodial Account. For this purpose, the Custodian may adopt the records of any third-party source. In the event the Custodial Account holds any securities or other assets for which a market value is not readily available, the Custodian shall for all purposes, including fee calculations and determining required minimum distributions, value such securities or other assets at their acquisition cost until the Custodian receives reliable information regarding current values from the Depositor or any other source. The Depositor agrees to indemnify and hold the Custodian harmless from and against any damages, liabilities, expenses, taxes, fines, penalties, and any other costs incurred as a result of valuing assets in this manner. Such accounting shall be deemed to be accepted by the Depositor, if the Depositor does not object in writing within 60 days after the mailing of such accounting statement.
3. **Depositor's Responsibilities.** All information that the Depositor has provided or will provide to the Custodian under this Agreement is complete and accurate and the Custodian may rely upon it. The Depositor will comply with all legal requirements governing this Agreement and assumes all responsibility for his or her actions including, but not limited to eligibility determination, contributions, distributions, penalty infractions, proper filing of tax returns and other issues related to activities regarding this Agreement. The Depositor will provide to the Custodian the information the Custodian believes appropriate to comply with the requirements of Section 326 of the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (U.S.A. PATRIOT) Act of 2001. The Depositor will pay the Custodian reasonable compensation for its services, as disclosed in the applicable fee schedules. The Custodian shall have no liability for the actions or failure to act of any broker, bank, trust company, depository or clearing corporation, or any other person with whom the Depositor or the Custodian may deal so long as the Custodian has not engaged in gross negligence or willful misconduct. The Depositor shall indemnify and hold the Custodian and its officers, its agents, and its employees harmless for any and all liability, claims and expenses arising from any actions taken at the Depositor's request or in connection with this Agreement, except for any liability, claims, or expenses caused by the gross negligence or willful misconduct of the Custodian. In no event shall the Custodian be liable for attorney's fees or for consequential or punitive damages.
4. **Investment Provisions:** All contributions shall be invested and reinvested by the Custodian as directed by the Depositor (or the direction of the beneficiary upon the Depositor's death). Investments are limited to the investments listed on the most current Application.
5. **Beneficiary Designation:** The Depositor has the right to designate any person(s) or entity(ies) as primary and contingent beneficiaries by completing a written designation in a form and manner acceptable to the Custodian filed with the Custodian during the Depositor's lifetime. If the Custodian and applicable laws and regulations so permit, this right also extends to the Depositor's designated beneficiary(ies) following the Depositor's death. Any successor beneficiary so named will be entitled to the proceeds of the Custodial Account if the beneficiary dies before receiving his or her entire interest in the decedent's IRA. A designation of successor beneficiaries submitted by the Depositor's beneficiary must be in writing in a form and manner acceptable to the Custodian and filed with the Custodian during the lifetime of the Depositor's beneficiary. If the balance of the Custodial Account has not been completely distributed to the original beneficiary and such beneficiary has not named a successor beneficiary or no named successor beneficiary survives the original beneficiary, such balance shall be payable to the estate of the original beneficiary.

ARTICLE 8 (continued)

If the Depositor is married and subject to marital or community property laws that require the consent of the Depositor's spouse to name a beneficiary other than or in addition to such spouse, the Depositor understands that he or she is responsible for any and all tax and legal ramifications and he or she should consult a competent tax and/or legal advisor before making such designation.

Upon the Depositor's death, the Custodial Account will be paid to the primary beneficiaries in equal shares unless indicated otherwise in a form and manner acceptable to the Custodian. If no primary beneficiaries survive the Depositor, the Custodial Account will be paid to surviving contingent beneficiaries in equal shares unless indicated otherwise. If no primary or contingent beneficiaries survive the Depositor or if the Depositor fails to designate beneficiaries during his or her lifetime, the Custodial Account will be paid to the Depositor's estate following the Depositor's death.

No payment will be made to any beneficiary until the Custodian receives appropriate evidence of the Depositor's death as determined by the Custodian.

Whenever any distribution hereunder is payable to a minor, the Custodian in its absolute discretion may make all or any part of such distribution to a legal guardian or conservator, a custodian under the Uniform Transfers to Minor Act, including any custodian designated by the Custodian if such designation is permissible by law, a parent of such person, or such person directly.

The Depositor represents and warrants that all beneficiary designations meet applicable laws. The Custodian will exercise good faith in distributing the Depositor's Custodial Account consistent with the beneficiary designation. The Depositor, for the Depositor and the heirs, beneficiaries, and estate of the Depositor agrees to indemnify and hold the Custodian harmless against any and all claims, liabilities, and expenses resulting from the Custodian's payment of the Custodial Account in accordance with such beneficiary designation and the terms of the Agreement.

The Custodian shall have no duty, obligation, or responsibility to make any inquiry or conduct any investigation concerning the identification, address, or legal status of any individual or individuals alleging the status of beneficiary (designated or otherwise) or to make inquiry or investigation concerning the possible existence of any beneficiary not reported to the Custodian within a reasonable period after notification of the Depositor's death and previous to the distribution of the Custodial Account. The Custodian may conclusively rely upon the veracity and accuracy of all matters reported to it by any source ordinarily presumed to be knowledgeable respecting the matters so reported. With respect to any distribution made by reason of the death of the Depositor, the Custodian shall have no higher duty than the exercise of good faith, shall incur no liability by reason of any action taken in reliance upon erroneous, inaccurate, or fraudulent information reported by any source assumed to be reliable, or by reason of incomplete information in its possession at the time of such distribution. Upon full and complete distribution of the Custodial Account pursuant to the provisions of this section of the Agreement, the Custodian shall be fully and forever discharged from all liability respecting such Custodial Account. Anything to the contrary herein notwithstanding, in the event of reasonable doubt respecting the proper course of action to be taken, the Custodian may in its sole and absolute discretion resolve such doubt by judicial determination, which shall be binding on all parties claiming any interest in the Custodial Account. In such event, all court costs, legal expenses, reasonable compensation for the time expended by the Custodian in the performance of its duties, and other appropriate and pertinent expenses and costs, shall be collected by the Custodian from the Custodial Account.

6. **Distributions.** Distributions may be requested from the Custodial Account by delivering a request to the Custodian in a form and manner acceptable to the Custodian. The Custodian is not obligated to distribute the Custodial Account unless it is satisfied it has received the required information to perform its administrative and legal reporting obligations. Information the Custodian may require includes, but is not limited to, Taxpayer Identification Number, distribution reason, and proof of identity. The Custodian reserves the right to reject any withdrawal request it may deem inappropriate and to apply to a court of competent jurisdiction to make a determination with respect to the proper party eligible to receive a distribution from the Custodial Account. The Custodian is not obligated to make any distribution, including but not limited to any required minimum distributions, without specific direction from the Depositor and the Custodian may rely conclusively and without liability on such direction. The Custodian shall not be responsible for the timing, purpose, or propriety of any distribution made hereunder, nor shall the Custodian incur any liability for any tax or other penalty imposed on account of any distribution made pursuant to such direction from the Depositor or for any failure to make a required distribution without prior direction from the Depositor. Notwithstanding anything else herein to the contrary, the Custodian is authorized to make a distribution if directed to do so pursuant to a levy or court order of any kind, and the Custodian shall not incur any liability for acting in accordance with such levy or court order.

For required minimum distributions pursuant to Article 4 of the Agreement, the Depositor will elect a valid distribution method in a form and manner acceptable to the Custodian. The Custodian will send the Depositor a notice each year that the Depositor is subject to the requirements of Article 4. Such notice will include the distribution deadline and will inform the Depositor of the required minimum distribution (RMD) amount or provide guidance to the Depositor on how to contact the Custodian for assistance in determining the RMD amount. The Custodian reserves the right to determine each year the method of providing the RMD notice.

The Custodian will not be liable for and the Depositor will indemnify and hold the Custodian harmless for any adverse consequences and/or penalties resulting from the Depositor's actions or inactions (including errors in calculations resulting from reliance on information provided by the Depositor) with respect to determining such RMDs.

7. **Amendments and Termination.** The Custodian may amend this Agreement at any time to comply with legal and regulatory changes and to modify the Agreement as the Custodian determines advisable. Any such amendment will be sent to the Depositor at the last known address on file with the Custodian. The amendment will be effective on the date specified in the notice to the Depositor. The Depositor shall be deemed to have consented to any such amendment unless the Depositor notifies the Custodian to the contrary within 30 days after the notice is sent to the Depositor. At the Depositor's discretion, the Depositor may direct that the Custodial Account be transferred to another trustee or custodian. The Custodian will not be liable for any losses for any actions or inactions of any successor trustee or custodian.

The Depositor may terminate this Agreement at any time by providing a written notice of such termination to the Custodian in a form and manner acceptable to the Custodian. As of the date of the termination notice, the Custodian will no longer accept additional deposits under the Agreement. Upon receiving a termination notice, the Custodian will continue to hold the assets and act upon the provisions within the Agreement until the Depositor provides additional instructions. If no instructions are provided by the Depositor to the Custodian within 30 days of the termination notice, and unless the Custodian and the Depositor agree in writing otherwise, the Custodian will distribute the Custodial Account, less any applicable fees or penalties, as a single payment to the Depositor. The Custodian shall not be liable for any losses from any actions or inactions of any successor trustee or custodian.

The Custodian may resign at any time by providing 30 days' written notice to the Depositor. Upon receiving such written notice, the Depositor will appoint a successor trustee or custodian in writing. Upon such appointment and upon receiving acknowledgement from the successor trustee or custodian of acceptance of the Custodial Account, the Custodian shall transfer the Custodial Account, less any applicable fees or penalties, to the successor trustee or custodian. If the Depositor does not notify the Custodian of the appointment of a successor trustee or custodian within such 30-day period, then the Custodian may distribute all of the assets held by the Custodian in the Custodial Account (whether in the case of personal or real property, wherever located, and regardless of value) to the Depositor, outright and free of trust, and the Depositor shall be wholly responsible for the tax and penalty consequences of such distribution. By establishing an individual retirement account with the Custodian, the Depositor agrees that it will substitute another custodian or successor in place of the existing Custodian upon notification by the Commissioner of the Internal Revenue Service or his or her delegate that such substitution is required because the Custodian has failed to comply with the requirements of the Internal Revenue Code by not keeping such records, or making such returns or rendering such statements as is required by the Internal Revenue Code, or otherwise.

ARTICLE 8 (continued)

8. **Instructions, Changes of Addresses, and Notices.** The Depositor is responsible for providing any instructions, notices, or changes of address in a manner acceptable to the Custodian. Such communications will be effective upon actual receipt by the Custodian unless otherwise indicated by the Depositor. Any notices required to be sent to the Depositor by the Custodian will be sent to the last address on file with the Custodian and are effective when mailed unless otherwise indicated by the Custodian. If authorized by the Custodian and provided by the Depositor in the Application, Custodial Account Agreement, or other documentation deemed acceptable to the Custodian, an electronic address is an acceptable address to provide and receive such communications.
9. **Fees and Charges.** The Custodian reserves the right to charge fees for performing its duties and meeting its obligations under this Agreement. All fees, which are subject to change from time to time, will be disclosed on the Custodian's fee schedule or other disclosure document provided by the Custodian. The Custodian will provide the Depositor 30 days' written notice of any fee changes. The Custodian will collect all fees from the cash proceeds in the Custodial Account. If there is insufficient cash in the Custodial Account, the Custodian may liquidate investments, at its discretion, to satisfy fee obligations associated with the Agreement. Alternatively, if the Custodian so authorizes and if separate payment of fees or other expenses is permissible under applicable federal and/or state laws, the fees may be paid separately outside of the Custodial Account. If the Custodian offers investments other than depository products, the Depositor recognizes that the Custodian may receive compensation from other parties. The Depositor agrees to pay the Custodian a reasonable hourly charge for distribution from, transfers from, and terminations of this IRA. The Depositor agrees to pay any expenses incurred by the Custodian in the performance of its duties in connection with the Custodial Account. Such expenses include, but are not limited to, administrative expenses, such as legal and accounting fees, and any taxes of any kind whatsoever that may be levied or assessed with respect to such Custodial Account. All such fees, taxes and other administrative expenses charged to the Custodial Account shall be collected either from the assets in the Custodial Account or from any contributions to or distributions from such Custodial Account if not paid by the Depositor, but the Depositor shall be responsible for any deficiency. In the event that for any reason the Custodian is not certain as to who is entitled to receive all or part of the IRA, the Custodian reserves the right to withhold any payment from the IRA, to request a court ruling to determine the disposition of the IRA assets, and to charge the IRA for any expenses incurred in obtaining such legal determination.
10. **Transfers and Rollovers.** The Custodian will accept transfers and rollovers from other plans. The Depositor represents and warrants that only eligible transfers and rollovers will be made to the Custodial Account. The Custodian reserves the right to refuse any transfer or rollover and is under no obligation to accept certain investments or property it cannot legally hold or determines is an ineligible investment in the Custodial Account. The Custodian will duly act on written instructions from the Depositor received in a form and manner acceptable to the Custodian to transfer the Custodial Account to a successor trustee or custodian. The Custodian is not liable for any actions or inactions by any predecessor or successor trustee or custodian or for any investment losses resulting from the timing of or sale of assets resulting from the transfer or rollover.
11. **Beneficiary's (and Inherited IRA Owner's) Rights.** Except as otherwise provided in this Agreement or by applicable law or Regulations, all rights, duties, obligations, and responsibilities of the Depositor under the Agreement will extend to spouse and nonspouse beneficiary(ies) following the death of the Depositor and to the Inherited IRA Owner who establishes the traditional IRA as an inherited IRA.

Except for eligible transfers of IRA assets acquired by reason of death of the same Depositor or a direct rollover described in Code Section 402(c)(11) by an Inherited IRA Owner, beneficiary(ies)/Inherited IRA Owners are prohibited from contributing to the Custodial Account.

Following the death of the Depositor, spouse and nonspouse beneficiary(ies) must take beneficiary distributions in accordance with Article 4 of this Agreement. Distributions from an inherited IRA established under this Agreement are subject to the distribution rules applicable to nonspouse beneficiaries under Code Section 401(a) (9) (B) (other than Clause (iv)) and the Regulations.

The Custodian will not be liable for and the beneficiary(ies)/Inherited IRA Owner will indemnify and hold the Custodian harmless from any adverse consequences and/or penalties resulting from the beneficiary(ies)/Inherited IRA Owner's actions or inactions (including errors in calculations resulting from reliance on information provided by the beneficiary(ies)/Inherited IRA Owner) with respect to determining required distributions.

12. **Age 70½ Default Provisions.** If the Depositor does not choose any of the distribution methods under Article 4 of this Agreement by the April 1st following the calendar year in which the Depositor reaches age 70½, distribution shall be determined based upon the distribution period in the uniform lifetime distribution period table in Regulation Section 1.401(a)(9)-9. However, no payment will be made until the Depositor provides the Custodian with a proper distribution request acceptable to the Custodian. The Custodian reserves the right to require a minimum balance in the Custodial Account in order to make periodic payments from the Custodial Account. Upon receipt of such distribution request, the Depositor may switch to a joint life expectancy in determining the required minimum distribution if the Depositor's spouse was the sole beneficiary as of January 1st of the distribution calendar year and such spouse is more than 10 years younger than the Depositor.
13. **Miscellaneous.**

Custodian as Agent. The Depositor acknowledges that he or she has the sole responsibility for any taxes, penalties, or other fees and expenses associated with his or her actions or inactions regarding the laws, Regulations, and rules associated with this Agreement. Further, the Depositor acknowledges and understands that the Custodian will act solely as an agent for the Depositor and bears no fiduciary responsibility. The Custodian will rely on the information provided by the Depositor and has no duty to question or independently verify or investigate any such information. The Depositor will indemnify and hold the Custodian harmless from any liabilities, including claims, judgments, investment losses, and expenses (including attorney's fees), which may arise under this Agreement, except liability arising from gross negligence or willful misconduct of the Custodian.

Custodian Acquired/Merged. If the Custodian is purchased by or merged with another financial institution qualified to serve as a trustee or custodian, that institution will automatically become the trustee or custodian of this IRA unless otherwise indicated.

Maintenance of Records. The Custodian will maintain adequate records and perform its reporting obligations as required under the Agreement. The Custodian's sole duty to the Depositor regarding reporting is to furnish the IRS-mandated reports as required in Article 5 of this Agreement. The Custodian may, at its discretion, furnish additional reports or information to the Depositor. The Depositor approves any report furnished by the Custodian, unless within 60 days of receiving the report the Depositor notifies the Custodian in writing of any discrepancies. Upon receipt of such notice, the Custodian's responsibility is to investigate the discrepancies and make any corrections or adjustments accordingly.

Exclusive Benefit. The Custodial Account is maintained for the exclusive benefit of the Depositor and his or her beneficiary(ies). To the extent permitted by law, no creditors of the Depositor may at any time execute any lien, levy, assignment, attachment, or garnishment on any of the assets in the Custodial Account.

Minimum Value. The Custodian reserves the right to establish IRA account minimums. The Custodian may resign or charge additional fees if the minimums are not met.

Other Providers. At its discretion, the Custodian may appoint other service providers to fulfill certain obligations, including reporting responsibilities, and may compensate such service providers accordingly.

ARTICLE 8 (continued)

Agreement. This Agreement and all amendments are subject to state and federal laws. The laws of the Custodian's domicile will govern should any state law interpretations be necessary concerning this Agreement.

Severability. If any part of this Agreement is invalid or in conflict with applicable law or Regulations, the remaining portions of the Agreement will remain valid.

Disbursements Made by the Custodian. The Custodian makes disbursements by check through an account outside of the IRA. The Custodian includes these amounts in the bank's overnight federal funds during the time between the disbursement and when the check clears the disbursing account. The Custodian may retain earnings associated with overnight federal funds. This procedure may be considered "float" under DOL Advisory Bulletin 2002-3. The total "float" retained by the Custodian will be reduced by any administrative expenses incurred by the Custodian. The Custodian is responsible for stop payments and reissuance of lost checks, as well as the reconciliation of the disbursing account. Such costs decrease the amount of earnings of the float.

ARTICLE 9

- Investment Responsibilities.** All investment decisions are the sole responsibility of the Depositor, and the Depositor is responsible for directing the Custodian in writing, or other acceptable form and manner authorized by the Custodian, regarding how all amounts are to be invested. The Custodian will determine the investments available within the Custodial Account. These investments will be permissible investments under the applicable laws and Regulations. The Custodian may change its investment options from time to time and the Depositor may move his or her monies in the Custodial Account to different investments. Any investment changes within the Custodial Account are subject to the terms and conditions of the investments, including but not limited to minimum deposit requirements and early redemption penalties.

The Custodian will not provide any investment direction, suitability recommendations, tax advice, or any other investment guidance. Further, the Custodian has no duty to question the investment directions provided by the Depositor or any issues relating to the management of the Custodial Account. The Depositor will indemnify and hold the Custodian harmless from and against all costs and expenses (including attorney's fees) incurred by the Custodian in connection with any litigation regarding the investments within the Custodial Account where the Custodian is named as a necessary party.

The Custodian will promptly execute investment instructions received from the Depositor if the instructions are in a form and manner acceptable to the Custodian. If the Custodian determines the instructions from the Depositor are unclear or incomplete, the Custodian may request additional instructions. Until clear instructions are received, the Custodian reserves the right, in good faith, to leave the contribution uninvested, place the contribution in a holding account (e.g., a money market account), or return the contribution to the Depositor. The Custodian will not be liable for any investment losses due to such delays in receiving clear investment instructions. Further, the Depositor will indemnify and hold the Custodian harmless for any adverse consequences or losses incurred from the Custodian's actions or inactions relating to the investment directions received from the Depositor or Authorized Agent. The Custodian shall have no duty other than to follow the written investment directions of the Depositor and shall be under no duty to question said instructions and shall not be liable for any investment losses sustained by the Depositor. To the extent the Depositor has not directed other investments, the Custodian may maintain the cash as it may deem advisable or expedient (with no requirement to pay interest either on such cash balances or on cash [on hand] [in its hands] pending investment). All investment direction, investment management, and investment advisory agreements provided by the IRA Depositor or beneficiary will continue until revoked by the IRA Depositor or beneficiary, even after the death of the IRA Depositor or beneficiary. The Custodian shall have no duty to bring any claim, suit, or other action in connection with any investment in the Custodial Account. The Depositor agrees to indemnify and hold the Custodian harmless from and against all costs and expenses (including attorney's fees) incurred by the Custodian in connection with any litigation, claim, or other action involving any investment in the Custodial Account in which the Custodian is named as a necessary party or at the request of the Depositor.

The Depositor will not engage in transactions not permitted under the Agreement, including, but not limited to, investment in collectibles or life insurance contracts, or engage in a prohibited transaction under Code Section 4975.

- Registration.** All assets of the Custodial Account shall be registered in the name of the Custodian or of a suitable nominee. The same nominee may be used with respect to assets of other investors whether or not held under agreements similar to this one or in any capacity whatsoever. However, each Depositor's account shall be separate and distinct; a separate account therefore shall be maintained by the Custodian, and the assets thereof shall be held by the Custodian in individual or bulk segregation either in the Custodian's vaults or in depositories approved by the Securities and Exchange Commission under the Securities Exchange Act of 1934.
- Investment Advisor.** The Depositor may appoint an investment advisor, qualified under Section 3(38) of the Employee Retirement Income Security Act of 1974, to direct the investment of his or her IRA. The Depositor shall notify the Custodian in writing of any such appointment by providing the Custodian a copy of the instruments appointing the investment advisor and evidencing the investment advisor's acceptance of such appointment, an acknowledgment by the investment advisor that it is a fiduciary of the Custodial Account, and a certificate evidencing the Investment Advisor's current registration under the Investment Advisers Act of 1940. The Custodian shall comply with any investment directions furnished to it by the investment advisor, unless and until it receives written notification from the Depositor that the investment advisor's appointment has been terminated. The Custodian shall have no duty other than to follow the written investment directions of such investment advisor and shall be under no duty to question said instructions, and the Custodian shall not be liable for any investment losses sustained by the Depositor.
- No Investment Advice.** The Custodian does not assume any responsibility for rendering advice with respect to the investment and reinvestment of Depositor's Custodial Account and shall not be liable for any loss which results from Depositor's exercise of control over his or her Custodial Account. The Depositor shall still have and exercise exclusive responsibility for control over the investment of the assets in his or her Custodial Account, and the Custodian shall not have any duty to question his or her investment directives. The Depositor hereby specifically acknowledges that neither the Custodian, nor any affiliate of the Custodian, is serving as a "fiduciary" as defined in Internal Revenue Code Section 4975(e)(3) and therefore neither the Custodian nor any affiliate of the Custodian is providing any investment advice to the Depositor. To the extent any investment-related information is received by the Depositor from the Custodian or any affiliate of the Custodian, the Depositor agrees and acknowledges that such information (i) is not binding on the client and (ii) does not serve as the primary basis for the selection or retention of any investments or investment decisions. The Depositor further acknowledges that the Custodian has no discretionary authority or control under the terms of this Agreement.
- Prohibited Transactions.** Notwithstanding anything contained herein to the contrary, the Custodian shall not:
 - lend any part of the corpus or income of the Custodial Account to;
 - pay any compensation for personal services rendered to the Custodial Account by;
 - make any part of its services available on a preferential basis to;
 - acquire for the Custodial Account any property, other than cash, from; or
 - sell any property to

any Depositor, any member of a Depositor's family, or a corporation controlled by any Depositor through the ownership, directly or indirectly, of 50 percent or more of the total combined voting power of all classes of stock entitled to vote, or of 50 percent or more of the total value of shares of all classes of stock of such corporation.

ARTICLE 9 (continued)

6. **Unrelated Business Income Tax.** If the Depositor directs investment of the Custodial Account in any investment which results in unrelated business taxable income, it shall be the responsibility of the Depositor to so advise the Custodian and to provide the Custodian with all information necessary to prepare and file any required returns or reports for the Custodial Account. As the Custodian may deem necessary, and at the Depositor's expense, the Custodian may request a Taxpayer Identification Number for the Custodial Account; file any returns, reports, and applications for extension; and pay any taxes or estimated taxes owed with respect to the Custodial Account. The Custodian may retain suitable accountants, attorneys, or other agents to assist it in performing such responsibilities.
7. **Disclosures and Voting.** The Custodian shall deliver, or cause to be executed and delivered, to the Depositor all notices, prospectuses, financial statements, proxies, and proxy soliciting materials relating to assets credited to the Custodial Account. The Custodian shall not vote any shares of stock or take any other action, pursuant to such documents, with respect to such assets except upon receipt by the Custodian of adequate written instructions from the Depositor.
8. **Miscellaneous Expenses.** In addition to those expenses set out in Article 8, of this plan, the Depositor agrees to pay any and all expenses incurred by the Custodian in connection with the investment of the Custodial Account, including expenses of preparation and filing of any returns and reports with regard to unrelated business income, including taxes and estimated taxes, as well as any transfer taxes incurred in connection with the investment or reinvestment of the assets of the Custodial Account.
9. **Lawsuits.** The Custodian shall have no duty to bring any claim, suit, or other action in connection with any investment in the Custodial Account. The Depositor agrees to indemnify and hold the Custodian harmless from and against all costs and expenses (including attorney's fees) incurred by the Custodian in connection with any litigation, claim, or other action involving any investment in the Custodial Account in which the Custodian is named as a necessary party or at the request of the Depositor.
10. **Confirmations.** Confirmations of transactions shall be conclusive if the Depositor does not object within 10 days of mailing to the Depositor. If the Depositor does not elect to receive transaction confirmations on the Application, transactions shall still be conclusive if the Depositor does not object within 10 days of the transaction. Records or statements of activity in the Custodial Account shall be conclusive if the Depositor does not object within 30 days of mailing to the Depositor. In such case, the Custodian and its officers and employees shall be forever released and discharged from any liability with respect to any claim arising out of any action or omission reflected on such confirmation or record.
11. **Limitations on Custodial Liability.** The Custodian shall not be liable or responsible for any act or default of any predecessor or successor custodian or any other fiduciary or service provider regarding the Custodial Account. To the fullest extent permitted by law, the Depositor shall at all times fully indemnify and hold harmless the Custodian and any affiliates of the Custodian, and their officers, directors, and employees, from any and all liability arising from the directions of the Depositor under the terms of this Agreement and from any and all other liability which may arise in connection with this Agreement, except for any liability that arises from the Custodian's gross negligence or willful misconduct.
12. **Custodial Services.** The Depositor and the Custodian agree that the sole responsibilities of the Custodian are to provide custody services as provided herein. Therefore, notwithstanding anything else herein to the contrary, to the extent any provisions of this Agreement would cause the Custodian to be considered a "fiduciary" as defined in Internal Revenue Code section 4975(e)(3), such provision shall be void and the remaining provisions of this Agreement shall be and continue to be fully effective.

GENERAL INSTRUCTIONS

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form. Form 5305-A is a model Custodial Account Agreement that meets the requirements of Section 408(a) and has been pre-approved by the IRS. A traditional individual retirement account (traditional IRA) is established after the form is fully executed by both the individual (Depositor) and the Custodian and must be completed no later than the due date of the individual's income tax return for the tax year (excluding extensions). This account must be created in the United States for the exclusive benefit of the Depositor and his or her beneficiaries.

Do not file Form 5305-A with the IRS. Instead, keep it with your records. For more information on IRAs including the required disclosures the Custodian must give the Depositor, see Pub. 590, *Individual Retirement Arrangements (IRAs)*.

Identifying Number. The Depositor's Social Security Number will serve as the identification number of his or her IRA. An employer identification number (EIN) is required only for an IRA for which a return is filed to report unrelated business taxable income. An EIN is required for a common fund created for IRAs.

Traditional IRA for Nonworking Spouse. Form 5305-A may be used to establish the IRA Custodial Account for a nonworking spouse. Contributions to an IRA Custodial Account for a nonworking spouse must be made to a separate IRA Custodial Account established by the nonworking spouse.

DEFINITIONS

Agreement. Agreement means the Traditional IRA Custodial Agreement (IRS Form 5305-A), Application, Disclosure Statement, Financial Disclosure, and accompanying documentation. The Agreement may be amended from time to time as provided in Article 7.

Application. Application means the legal document that establishes this traditional IRA after acceptance by the Custodian by signing the Application. The information and statements contained in the Application are incorporated into this IRA Agreement.

Authorized Agent. Authorized Agent means the individual(s) appointed in writing by the Depositor (or by the beneficiary following the Depositor's death) authorized to perform the duties and responsibilities set forth in the Agreement on behalf of the Depositor.

Code. Code means the Internal Revenue Code.

Custodial Account. Custodial Account means the type of legal arrangement whereby the Custodian is a qualified financial institution that agrees to maintain the Custodial Account for the exclusive benefit of the Depositor and the Depositor's beneficiaries.

Custodian. The Custodian must be a bank or savings and loan association, as defined in Section 408(n), or any person who has the approval of the IRS to act as Custodian.

Depositor. The depositor is the person who establishes the Custodial Account. In the case of an inherited IRA, the Depositor is the original owner of the inherited assets.

Inherited IRA. An IRA established by or maintained for the benefit of a nonspouse beneficiary of a deceased Depositor or a nonspouse beneficiary of a deceased participant in a qualifying retirement plan.

GENERAL INSTRUCTIONS (continued)

Inherited IRA Owner. Inherited IRA Owner means the individual for whose benefit the account is maintained as a result of acquiring such assets by reason of the death of another individual (other than a spouse).

Identifying Number. The Depositor's Social Security Number will serve as the identifying number of his or her IRA. An employer identification number (EIN) is required only for an IRA for which a return is filed to report unrelated business taxable income. An EIN is required for a common fund created for IRAs.

Regulations. Regulations mean the U.S. Treasury Regulations.

SPECIFIC INSTRUCTIONS

Article 4. Distributions made under this article may be made in a single sum, periodic payment, or a combination of both. The distribution option should be reviewed in the year the Depositor reaches age 70½ to ensure that the requirements of Section 408(a)(6) have been met.

Article 8. Article 8 and any that follow it may incorporate additional provisions that are agreed to by the Depositor and the Custodian to complete the Agreement. They may include, for example, definitions, investment powers, voting rights, exculpatory provisions, amendment and termination, removal of the Custodian, the Custodian's fees, state law requirements, beginning date of distributions, accepting only cash, treatment of excess contributions, prohibited transactions with the Depositor, etc.

TRADITIONAL IRA DISCLOSURE STATEMENT

(Used with Form 5305-A)

This Disclosure Statement provides a general review of the terms, conditions, and federal laws associated with this traditional IRA (IRA). It is not intended to replace the advice of your own tax and legal advisors. You are encouraged to consult your advisors and/or your state taxing authority concerning any tax and/or compliance questions. You are responsible for complying with the laws that apply to this IRA. The Custodian does not act as your advisor. In addition to the transactions outlined in this traditional IRA Disclosure Statement, the federal government may authorize permissible transactions from time to time. Unless expressly prohibited by the Custodian's policies, such additional federally authorized transactions are hereby incorporated by this reference. If this IRA is established as an inherited IRA, refer to the "Inherited IRA" section of this document for restrictions and limitations.

RIGHT TO REVOKE YOUR IRA

You may revoke your IRA within seven days after you sign the IRA Application by hand delivering or mailing a written notice to your investment provider, C/O UMB Fund Services, Inc 235 W Galena Street, Milwaukee, WI 53212. If you revoke your IRA by mailing a written notice, such notice must be postmarked by the seventh day after you sign the Application. If you revoke your IRA within the seven-day period, you will receive a refund of the entire amount of your contributions to the IRA without any adjustment for earnings or any administrative expenses. If you exercise this revocation, we are still required to report the contribution on Form 5498 (except transfers) and the revoked distribution on Form 1099-R.

CONTRIBUTIONS

Cash. Except for certain rollovers and transfers, all contributions must be made in the form of money (e.g., check, wire, or ACH).

Eligibility. You may set up and contribute to your IRA if you (or, if you file a joint tax return, your spouse) received compensation during the year, and you did not reach age 70½ by the end of the year. No contributions may be made to your IRA for the year you reach age 70½ or for subsequent years. You are responsible for determining your eligibility to make IRA contributions.

Compensation. For purposes of funding an IRA, "compensation" generally means monies earned from working, such as wages, salaries, tips, professional fees, bonuses, and other amounts received from providing personal services. If you are self-employed, your compensation is your "earned income." Taxable alimony received under a valid divorce decree, separate maintenance agreement, or other valid court order is considered compensation. Nontaxable combat zone pay received by members of the armed forces is generally considered compensation. Compensation for purposes of making IRA contributions includes differential wage payments made by some employers to employees who have been called to active duty. Compensation does not include investment earnings, pension or annuity income, or other amounts you receive for which your services are not a material income-producing factor.

Due Date. Contributions may be made to your IRA during the tax year and up until the due date for filing your tax return, not including extensions. For most people, the tax return due date is April 15. However, if you are serving in or in support of the armed forces in a designated combat zone or qualified hazardous duty area, your contribution deadline may be extended past April 15. Generally, the extension is 180 days after the last day you are in a qualifying combat zone or hazardous duty area. You may also have an additional extension depending on when you entered the zone or area. For additional information, refer to IRS Publication 3 or consult your tax advisor.

Carryback Contributions. If you make a contribution between January 1 and April 15, tell the Custodian which tax year the contribution is for. If you do not indicate otherwise, the Custodian will report it to the IRS as a current year contribution (the year received).

Contributions to Multiple IRAs. If you have more than one traditional IRA, the contribution limits listed below apply to the total amount you may contribute to all of your IRAs for the year. If you also have a Roth IRA, the contribution limits listed below are reduced by any amounts you contribute to your Roth IRA for the tax year. In addition, employer retirement plans may establish separate accounts to receive voluntary employee contributions. If the account meets the requirements of an IRA and you make voluntary employee contributions to that separate account, the total amount listed below that you may contribute to all of your IRAs is reduced by those voluntary employee contributions.

Regular IRA Contributions. You may annually contribute up to the lesser of 100% of your compensation or \$5,500 (for tax year 2013 and 2014). The regular IRA contribution amounts are increased annually to reflect a cost-of-living adjustment, if any.

Catch-Up Contributions. If you are age 50 or older before the end of the tax year, you may make an additional catch-up contribution to your IRA for that tax year of up to \$1,000.

Spousal IRA Contributions. If you are married, file a joint tax return, and your compensation is less than your spouse's (including zero), you and your spouse may each fund an IRA according to the limits for funding "Regular IRA Contributions" above. However, the total contributions to both of your IRAs may not exceed the combined compensation of you and your spouse.

Simplified Employee Pension (SEP) Plan. If you participate in your employer's SEP plan, your employer may make SEP contributions to your IRA. You may still contribute to your IRA. However, when your employer makes SEP contributions on your behalf, you are considered covered by an employer retirement plan. Therefore, your ability to deduct your IRA contributions may be limited, depending on your modified adjusted gross income (MAGI).

Repayments of Qualified Reservist Distributions. You may repay "qualified reservist distributions" by making one or more contributions to your IRA within two years of the end of your active duty. The aggregate amount that may be repaid may not exceed the amounts of such distributions and is in addition to other eligible contribution amounts. No tax deduction is allowed for these contributions. For more information, consult your tax advisor.

Rollover Contributions. Generally, a rollover is a movement of cash or assets from one retirement plan to another. If you are required to take minimum distributions because you are age 70½ or older, you may not roll over any required minimum distributions. Both the distribution and the rollover contribution are reportable when you file your income taxes. You must irrevocably elect to treat such contributions as rollovers.

IRA-to-IRA Rollover. You may withdraw, tax free, all or a portion of your traditional IRA if you contribute the amount withdrawn within 60 days from the date you receive the distribution into the same or another traditional IRA as a rollover. To complete a rollover of a SIMPLE IRA distribution to your traditional IRA, at least two years must have elapsed from the date on which you first participated in any SIMPLE IRA Plan maintained by the employer, and you must contribute the distribution within 60 days from the date you receive it. Only one IRA distribution within any 12-month period may be rolled over in an IRA-to-IRA rollover transaction. The 12-month waiting period begins on the date you receive an IRA distribution that you subsequently roll over, not the date you complete the rollover transaction.

CONTRIBUTIONS (continued)

If you roll over the entire amount of an IRA distribution (including any amount withheld for federal, state, or other income taxes that you did not receive), you do not have to report the distribution as taxable income. Any amount not properly rolled over within the 60-day period will generally be taxable in the year distributed (except for any amount that represents basis) and may be, if you are under age 59½, subject to the premature distribution penalty tax.

Employer Retirement Plan-to-IRA Rollover (by IRA Owner). Eligible distributions from qualifying employer retirement plans may be rolled over, directly or indirectly, to your traditional IRA. Qualifying employer retirement plans include qualified plans (e.g., 401(k) plans or profit sharing plans), governmental 457(b) plans, 403(b) arrangements, and 403(a) arrangements. Amounts that may not be rolled over to your traditional IRA include any required minimum distributions, hardship distributions, any part of a series of substantially equal periodic payments, or distributions consisting of Roth 401(k) or Roth 403(b) assets.

To complete a direct rollover, you must generally instruct the plan administrator to send the distribution to your Traditional IRA Custodian. To complete an indirect rollover, you must generally request that the plan administrator make a distribution directly to you. You typically have 60 days from the date you receive an eligible rollover distribution to complete an indirect rollover. Any amount not properly rolled over within the 60-day period will generally be taxable in the year distributed (except for any amount that represents after-tax contributions) and may be, if you are under age 59½, subject to the premature distribution penalty tax. If you choose the indirect rollover method, the plan administrator is typically required to withhold 20% of the eligible rollover distribution amount for purposes of federal income tax withholding. You may, however, make up the withheld amount out of pocket and roll over the full amount. If you do not make up the withheld amount out of pocket, the 20% withheld (and not rolled over) will be treated as a distribution, subject to applicable taxes and penalties.

Conduit IRA. You may use your IRA as a conduit to temporarily hold amounts you receive in an eligible rollover distribution from an employer's retirement plan. Should you combine or add other amounts (e.g., regular contributions) to your conduit IRA, you may lose the ability to subsequently roll these funds into another employer plan to take advantage of special tax rules available for certain qualified plan distribution amounts. Consult your tax advisor for additional information.

Employer Retirement Plan-to-IRA Rollover (by Inherited IRA Owner). Please refer to the section of this document entitled "Inherited IRA."

IRA-to-Employer Retirement Plan Rollover. If your employer's retirement plan accepts rollovers from IRAs, you may complete a direct or indirect rollover of your pretax assets in your traditional IRA into your employer retirement plan. If you are required to take minimum distributions because you are age 70½ or older, you may not roll over any required minimum distributions.

Conversion of Traditional IRA to Roth IRA. Generally, you may convert all or a portion of your traditional IRA to a Roth IRA provided you meet any applicable eligibility requirements as defined in the Code and Regulations. Except for amounts that represent basis, amounts converted are generally treated as taxable distributions. However, the premature distribution penalty that typically applies to taxable withdrawals taken prior to age 59½ does not apply to amounts converted from a traditional IRA to a Roth IRA. Required minimum distributions may not be converted. Traditional IRA-to-Roth IRA conversions are not subject to the 12-month rollover restriction that typically applies to rollovers between IRAs.

Rollover of Exxon Valdez Settlement Income. Certain income received as an Exxon Valdez qualified settlement may be rolled over to a traditional IRA or another eligible retirement plan. The amount contributed cannot exceed the lesser of \$100,000 (reduced by the amount of any qualified settlement income contributed to an eligible retirement plan in prior tax years) or the amount of qualified settlement income received during the tax year. Contributions for the year can be made until the due date for filing your return, not including extensions.

RECHARACTERIZATIONS

Recharacterize a Contribution/Conversion. You may "recharacterize" a contribution/conversion made to one type of IRA (either traditional or Roth IRA) and treat it as if it was made to a different type of IRA (traditional or Roth IRA). Both the contribution/conversion amount, along with the net income attributable to the contribution/conversion, must be transferred. If there was a loss, the amount of any loss will reduce the amount you recharacterize. The deadline for completing a recharacterization is your tax return due date (including any extensions) for the year for which the contribution/conversion was made to the first IRA. Recharacterization requests must be made in a form and manner acceptable to the Custodian. Report recharacterizations to the IRS by attaching a statement to your Form 1040. You may also need to file Form 8606.

Reconversion. A reconversion occurs when you convert IRA assets that have been previously converted and recharacterized. A reconversion must occur in a subsequent year to the prior conversion, or if later, after 30 days has elapsed since the recharacterization.

TRANSFERS

Transfers. You may move your IRA from one trustee or custodian to an IRA maintained by another trustee or custodian by requesting a direct transfer. Federal law does not limit the number of transfers you may make during any year.

Transfers Incident to Divorce. Under a valid divorce decree, separate maintenance decree, or other valid court order, your IRA may be transferred to your ex-spouse or you may receive all or part of your ex-spouse's IRA.

Qualified Health Savings Account (HSA) Funding Distribution. If you are an HSA eligible individual, you may be eligible to do a tax-free transfer of IRA assets to your HSA. This transfer, which is referred to as a qualified HSA funding distribution, is subject to HSA contribution limits. You must irrevocably elect to treat such distribution as a qualified HSA funding distribution. Generally, you are limited to one qualified HSA funding distribution from any of your traditional or Roth IRAs during your lifetime. For assistance in determining to what extent you may be eligible to make a qualified HSA funding distribution, consult your tax advisor.

TAX TREATMENTS OF IRA CONTRIBUTIONS

Deductions. Whether your IRA contributions are tax deductible depends on whether you (and/or your spouse if you are married and filing jointly) were considered covered by an employer retirement plan and the amount of your modified adjusted gross income (MAGI).

Covered by an Employer Retirement Plan. You are generally considered covered by an employer retirement plan if a contribution is made to your account or you are eligible to earn retirement credits. Examples of retirement plans include simplified employee pension (SEP) plans, SIMPLE plans, plans qualified under Code Section 401(a) such as pension, profit sharing or 401(k) plans, 403(b) arrangements, 403(a) arrangements, or certain government plans. Generally, your employer is required to indicate on your Form W-2 if you were covered by a retirement plan for the year. If you and/or your spouse (if married) are covered by an employer retirement plan, you may not be able to deduct some or all of your IRA contribution, depending on your MAGI.

TAX TREATMENTS OF IRA CONTRIBUTIONS (continued)

Deduction Phase-Out. Generally, if you or your spouse is covered by an employer retirement plan, the amount of your traditional IRA contribution you may deduct decreases (phases out) as your MAGI increases. If you are married and filing a joint tax return, your MAGI is the combined MAGI of you and your spouse.

If your MAGI is equal to or below the lower limit of the phase-out range, your IRA contributions are fully deductible. If your MAGI is equal to or exceeds the upper limit of the phase-out range, your IRA contributions are not deductible. If your MAGI falls within the phase-out range, you may take a partial deduction.

MAGI Thresholds for Deduction Phase-Out

Year	Married Filing Jointly	Single Taxpayers
2014	\$96,000–\$116,000	\$60,000–\$70,000
2013	\$95,000–\$115,000	\$59,000–\$69,000

The MAGI thresholds for deduction phase-out listed above are increased annually to reflect a cost-of-living adjustment, if any.

For married persons filing separate returns (who lived together at any time during the year), the MAGI threshold is \$0–\$10,000.

For more information on determining your MAGI and your IRA deduction, consult your tax advisor, instructions to Form 1040, and/or IRS Publication 590.

Not Covered by an Employer Retirement Plan. If you are single and are not considered covered by an employer retirement plan, or if you are married and neither you nor your spouse are considered covered by an employer retirement plan, your IRA contributions are fully tax deductible, regardless of your MAGI or your tax filing status.

If you are married, filing jointly, and you are not covered by an employer retirement plan but your spouse is covered, the combined MAGI threshold for determining the deductible amount of your traditional IRA contribution is \$178,000–\$188,000 for 2013 and \$181,000–\$191,000 for 2014. This MAGI threshold will be increased annually to reflect a cost-of-living adjustment, if any.

If you are married (and lived together at any time during the year), filing separate returns, and you are not covered by an employer retirement plan but your spouse is covered, the combined MAGI threshold for determining the deductible amount of your traditional IRA contribution is \$0–\$10,000.

Nondeductible Contributions. Regardless of whether your IRA contribution is deductible, you may contribute to your IRA up to the allowable limits. The difference between your total permitted contributions and your IRA deduction, if any, is your nondeductible contribution. Earnings derived from nondeductible contributions are not taxed until distributed. If you make nondeductible IRA contributions, a cost basis is created in your IRA equal to the sum of your nondeductible contributions minus any withdrawals or distributions of nondeductible contributions. Report your nondeductible contributions on IRS Form 8606. If you fail to report your nondeductible contributions or if you overstate your nondeductible contributions, you may be subject to taxes and penalties.

Tax Credits for Contributions. You may be eligible for a tax credit for your traditional IRA contribution. The maximum annual tax credit is \$1,000 and, if you are eligible, the credit will reduce your federal income tax you owe dollar for dollar. You may be eligible for the tax credit if you are age 18 or older, not a dependent of another taxpayer, and not a full-time student.

DISTRIBUTIONS DURING YOUR LIFETIME

You may withdraw any or all of your IRA balance at any time. However, certain taxes and penalties may apply.

Tax Treatment. In general, distributions from your IRA are taxed as ordinary income in the year you receive them. If you have made nondeductible contributions to any of your traditional IRAs, a portion of each distribution is nontaxable. The nontaxable amount is the pro rata portion of the distribution that represents your remaining nondeductible contributions based upon the value of all your IRAs. For assistance in determining the nontaxable portion, consult your tax advisor, instructions to IRS Forms 1040 and 8606, and IRS Publication 590.

Distributions Before Age 59½. Generally, if you are under age 59½ and take a distribution, the amount is referred to as an “premature distribution.” Premature distributions are includable in gross income and are also subject to a 10% IRS penalty tax. However, certain exceptions apply to the premature distribution penalty. These are summarized below:

1. You have unreimbursed medical expenses that are more than the applicable percentage of your adjusted gross income and provided certain conditions apply.
2. The distribution is to pay your medical insurance premiums if you are unemployed and receive federal or state unemployment benefits for 12 consecutive weeks, or would have if not self-employed, and you receive the distribution during that or the succeeding tax year.
3. A physician certifies that you are disabled as defined by the Code.
4. You are receiving substantially equal periodic payments consistent with the Code and Regulations.
5. The distributions are not more than your or your spouse's expenses, or those of your or your spouse's child, or grandchild for attendance at a post-secondary education institution.
6. The distribution of up to a \$10,000 lifetime limit is used within 120 days of withdrawal to buy or build a home that will be a principal residence for a qualified first-time homebuyer.
7. The distribution is due to an IRS levy on the IRA.
8. The distribution is a “qualified reservist distribution” as defined by the Code.
9. The distribution is properly rolled over or directly transferred to an eligible employer plan or another IRA.
10. The distribution is a result of a valid divorce decree and is transferred to your ex-spouse's IRA.
11. The distribution is a proper return of a certain excess contribution.

Reporting Premature Distribution Penalty Tax. You may have to report the 10% IRS early distribution penalty tax by filing a completed Form 5329 with the IRS along with your payment.

Distributions After Age 59½ and Before the Year You Reach Age 70½. Once you reach age 59½, but before the year you reach age 70½, distributions from your IRA are optional and amounts you withdraw and keep will generally be subject to ordinary income tax.



DISTRIBUTIONS DURING YOUR LIFETIME (continued)

Required Distributions at Age 70½. You must begin taking distributions from your IRA no later than April 1 following the year you reach age 70½. Subsequent distributions must be taken by December 31 each year after you reach age 70½. Generally, each year determine your required minimum distribution (RMD) by taking your IRA balance as of December 31 of the prior year and dividing it by a distribution period (determined by the applicable IRS life expectancy table). Each year you are subject to the RMD requirements, your Custodian will provide you with a notice. Along with the distribution deadline, the notice will either inform you of your RMD amount or provide you with guidance on how to contact the Custodian for assistance in determining your RMD. Your Custodian is also required to notify the IRS each year you are required to take an RMD.

If you have more than one IRA, determine the RMD separately for each IRA. However, you may total the RMDs and take the total from any one or more of your IRAs.

If you do not take the RMD or the distribution is not large enough, you may be subject to a 50% excess accumulation penalty tax on the amount not distributed as required. You must report the 50% excess accumulation penalty tax by filing a completed Form 5329 with the IRS along with your payment.

Qualified Charitable Distributions. If you have attained age 70½, you may be eligible to make a “qualified charitable distribution” of up to \$100,000 per year from your Traditional and/or Roth IRAs. A qualified charitable distribution is not subject to federal income tax, and no tax deduction is allowed for the charitable contribution. Qualified charitable distributions are allowed only for tax years 2006 through 2013 unless extended by Congress to later years. A qualified charitable distribution must be distributed directly from the IRA Custodian to a qualified charitable organization as defined by the Code. For assistance in determining whether you are eligible to make a qualified charitable distribution from your IRA, consult your tax advisor.

DISTRIBUTIONS TO YOUR BENEFICIARIES WHEN YOU DIE

Any amounts remaining in your IRA at your death will be paid to your beneficiary(ies). When you die, the rules determining the distribution of your IRA balance depend on a number of factors. These include whether you had a “designated beneficiary,” your relationship to the beneficiary (spouse or nonspouse), and whether you died before or after RMDs were required to begin.

Designated Beneficiary. A “designated beneficiary” is determined based on the beneficiary(ies) designated as of the date of your death and who remains your beneficiary(ies) on September 30 of the calendar year following the calendar year of your death.

If You Die Before RMDs Are Required to Begin. Generally, if you die before April 1 following the year you reach age 70½ and your designated beneficiary(ies) is an individual, he or she may elect a distribution method. Your beneficiary(ies) may elect to deplete the IRA by the end of the fifth calendar year following your death or to receive payments based on the designated beneficiary(ies)’s life expectancy. If life expectancy payments are elected, the payments must begin by December 31 of the first calendar year following your death. However, if your surviving spouse is your sole designated beneficiary, he or she may delay the first distribution until December 31 of the year you would have attained age 70½ if later or elect to treat your IRA as his or her own IRA.

If your surviving spouse is the sole designated beneficiary of your IRA, he or she may elect to treat your IRA as his or her own IRA by redesignating your IRA as his or her own IRA, failing to take a required distribution as a beneficiary, or by making a contribution. Regardless of whether your spouse is the sole designated beneficiary, he or she may roll distributions from your IRA into his or her own IRA within 60 days of receipt. If your designated beneficiary is not an individual (e.g., a charity, your estate, etc.), your IRA must be distributed by the end of the fifth calendar year following your death.

Generally, each beneficiary may elect the timing and manner regarding the distribution of his or her portion of the IRA. Elections must generally be made by December 31 of the year following your death. If timely elections are not made, your beneficiary is required to take distributions according to the applicable default provision. The default distribution option for designated beneficiaries who are individuals is the life expectancy option, and the default distribution option for designated beneficiaries that are not individuals is the five-year method. If your beneficiary(ies) does not withdraw the required amount within the prescribed timeframe, he or she may be subject to the 50% excess accumulation penalty tax on the amount that should have been withdrawn but was not distributed.

If You Die on or After RMDs Are Required to Begin. If you die on or after April 1 following the year you attain age 70½, the designated beneficiary(ies) must continue taking distributions from your IRA. The longest timeframe for receiving payouts is over the remaining life expectancy of the applicable designated beneficiary or based on your remaining life expectancy factor, had you not died, whichever period is longer. Distributions must commence by December 31 of the calendar year following your death. If your designated beneficiary is not an individual (e.g., a charity, your estate, etc.), your IRA must be distributed using your single life expectancy (had you not died) reduced by one each year. If your surviving spouse is the sole designated beneficiary of your IRA, he or she may elect to treat your IRA as his or her own IRA by redesignating your IRA as his or her own IRA, failing to take a required distribution as a beneficiary, or by making a contribution. Regardless of whether your spouse is the sole beneficiary, he or she may roll distributions from your IRA into his or her own IRA within 60 days of receipt.

TAX WITHHOLDING

Distributions from your IRA, except certain transfers or any recharacterization, are subject to 10% federal income tax withholding. You may elect in writing not to have withholding apply to your IRA distribution in most cases. If you elect not to have withholding applied, or if you do not have enough federal income tax withheld from your IRA distribution, you may be responsible for payment of estimated tax. You may be subject to penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. In addition to federal income tax withholding, distributions from IRAs may also be subject to state income tax withholding.

CORRECTION OF EXCESS CONTRIBUTIONS

Any amount you contribute for a tax year that exceeds the allowable contribution amount is an excess contribution and subject to a 6% penalty tax each year it remains in the IRA. You may avoid the penalty tax if you remove the excess contribution along with the net income attributable to the excess before your tax return due date, plus extensions. For assistance in calculating the net income attributable to an excess contribution using an IRS-approved method, refer to IRS Notice 2000-39, IRS Publication 590, and your tax advisor. The net income must be included in your taxable income. If you are under age 59½ and do not qualify for an exception, the net income is also subject to the IRS 10% premature distribution penalty. File IRS Form 5329 to pay any penalty taxes.

To correct an excess contribution after your tax filing due date (plus extensions), you may withdraw the excess amount (no earnings need to be withdrawn). Alternatively, if you are eligible to contribute in a subsequent year, you may correct the excess amount by redesignating the amount to a subsequent year. To redesignate a contribution, you undercontribute in a subsequent year and claim the original contribution amount when you file your income taxes for that subsequent year. The original amount is either deducted on Form 1040 or claimed as a nondeductible contribution on Form 8606. Regardless of which method you use to correct the excess after your tax return due date, plus extensions, the 6% penalty is required for each year it remained in the IRA.

PROHIBITED TRANSACTIONS

If you (or your beneficiary[ies] when you die) engage in a “prohibited transaction” with your IRA, the entire IRA will be disqualified and treated as a distribution. If you are under age 59½, the 10% premature distribution penalty tax may apply. Prohibited transactions are defined in Code Section 4975. Examples include borrowing money from the IRA, selling property to the IRA, receiving unreasonable compensation for managing the IRA, or buying property with IRA funds for your personal use.

FINANCIAL DISCLOSURE

Since you determine the investment program for your IRA and select securities and other assets to be purchased and sold, the value of your IRA will depend on the investment decisions made by you or your investment advisor. No guarantees of any nature concerning growth projections, earnings rates, or future security values are made. The method for computing and allocating annual earnings on your investments will vary with the nature and issuer of investments chosen. Refer to the prospectus or investment contract(s) for the method(s) used for computing and allocating annual earnings. All ordinary expenses related to directed security transactions, such as brokerage commissions on purchases and sales, are expenses of the Custodial Account and will be charged directly to the Custodial Account.

A reasonable hourly charge will be assessed for extraordinary services for the following:

- Time expended terminating the Custodial Account.
- Searching and tracking down beneficiaries and beneficiary information following the death of the Depositor (or beneficiaries), including court costs for determining the proper course of action.

CUSTODIAN NOT YOUR ADVISOR

UMB Bank, n.a; UMB Distribution Services, LLC; Grand Distribution Services, LLC; and UMB Fund Service, Inc. expressly disclaim any right, duty, authority, or responsibility to furnish legal or tax advice relating to your IRA, including but not limited to present or future tax consequences to you or others that result from the establishment or maintenance of the Custodial Account, the permissible amounts or deductibility of contributions, the effect of withdrawals, the selection of payment options or beneficiaries, any matters pertaining to prohibited transactions, and any other matter whatsoever. You are advised and encouraged to consult with professional counsel of your own selection respecting all such matters.

USING YOUR IRA AS SECURITY FOR A LOAN

If you (or your beneficiary[ies] when you die) pledge all or part of your IRA as security for a loan, the amount pledged is treated as a distribution. If you are under age 59½, the amount pledged may also be subject to the 10% premature distribution penalty tax.

INHERITED IRA

Contributions to inherited IRAs. Eligible rollover distributions from a deceased participant’s qualifying employer retirement plan(s) may be rolled over by a nonspouse beneficiary to an inherited IRA. Rollovers to an inherited IRA must be sent directly from the plan administrator to the Inherited IRA Custodian. Qualifying employer retirement plans include qualified plans (e.g., 401(k)) plans or profit sharing plans), governmental 457(b) plans, 403(b) arrangements, and 403(a) arrangements. Amounts that may not be rolled over include any required minimum distributions.

Except for employer retirement plan to inherited IRA rollovers, inherited IRA to inherited IRA transfers and certain recharacterized contributions from inherited Roth IRAs, no other contribution types are allowed to be contributed to the inherited IRA, unless defined as allowable under the Code or Regulations.

Distributions to Inherited IRA Owners. Beneficiary payouts from inherited IRAs must continue as required by the Code and Regulations.

MISCELLANEOUS

Nonforfeatability. Your interest in your IRA is nonforfeitable at all times.

Custodian. The Custodian of your IRA must be a bank, a federally insured credit union, a savings and loan association, or an entity approved by the IRS to act as custodian.

Investment Restrictions. Money in your IRA may not be used to buy a life insurance policy or invested in collectibles, as defined in Code Section 408(m). However, certain gold, silver and platinum coins; bullion; and coins issued under state laws are allowable investments.

No Commingling. Assets in your IRA may not be combined with other property, except in a common trust fund or common investment fund.

Beneficiary Designation. You may designate a beneficiary for your IRA by completing a written designation in a form and manner acceptable to the Custodian. When you die, the proceeds of your IRA will be paid to your designated beneficiary(ies). If you do not designate a beneficiary, your IRA will be paid to your estate when you die.

Tax-Deferred Earnings. The earnings on your IRA balance accumulate tax-deferred, meaning they are not taxable until distributed from your IRA.

Estate Tax. Generally, for federal estate tax purposes, your IRA assets are includable in your gross estate when you die. However, if your spouse is your beneficiary, your IRA may qualify for the marital deduction. Consult your tax and/or legal advisors for specific guidance.

Tax Filing. You are responsible for filing the applicable IRS forms to report certain activities, taxable income, and/or penalties associated with your IRA.

IRS Form. This IRA uses the precise language of IRS Form 5305-A and is therefore treated as approved by the IRS. Additional language has been included as permitted by such form. The IRS approval represents a determination as to form and not to the merits of the account.

Additional Information. Additional information about the rules and options regarding your IRA may be found in IRS Publication 590, the instructions to the IRS forms, and on the IRS website at www.irs.gov.

ADDITIONAL INFORMATION

You may obtain further information on IRAs from your district office of the Internal Revenue Service. In particular, you may wish to obtain IRS Publication 590 (Individual Retirement Arrangements).

UMB PRIVACY STATEMENT

UMB Financial Corporation and its family of companies (UMB) firmly believe that protecting the privacy and security of our customers' information is one of our primary and fundamental responsibilities. We are dedicated to protecting your confidential information as set forth in this Privacy Statement.

We understand that you expect the personal information you have entrusted to us to be handled with great care. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as necessary to provide UMB services or as otherwise permitted or required by law. Please be assured that we will never provide medical information that we may obtain through insurance applications to any affiliate or to any associate without a need to know.

OUR SECURITY PROCEDURES

We keep your information secure by:

- Maintaining physical, electronic, and procedural safeguards that comply with or exceed federal standards to guard your nonpublic personal information, including the prompt disposal of all unnecessary customer information.
- Limiting access to information about you to those associates who need to know that information to provide you products or services.
- Training our associates about the importance of maintaining the confidentiality of customer information. We take appropriate disciplinary action to enforce our associates' privacy responsibilities.
- Requiring companies that do work for us on your behalf to protect information and only provide them with information that we believe is necessary to fulfill their responsibilities.

INFORMATION WE COLLECT

We collect and use different types of information about you to assist in servicing your accounts and managing our relationship with you. For example, we will use information we gather to identify you during a transaction in order to protect your identity and your account. Information you provide will also help us understand your financial needs as we design or improve our products and services.

The information we gather comes from a variety of sources, including:

- Information you provide to us (such as name, address, and telephone number).
- Information about your transactions with UMB (such as account balance and payment history).
- Information we receive from credit-reporting agencies and other companies and agencies (such as your credit history).

SHARING OR USING INFORMATION ABOUT YOU WITH AFFILIATES

We are permitted by law to share information about our experiences or transactions involving you or your account with our affiliates. We may also share "other" information about you or your account (such as information we receive from you through applications and information from credit bureaus) with our affiliates. You may instruct us not to share "other" information about you or your account. For more information on how to exercise this option, see the section below entitled "*Your Opt Out Choices*." The information we share about you within our family of companies assists in serving you more efficiently, offering you products and services that we believe would benefit you, and making it easier to do business with us.

Our affiliates offer important services and products that provide you with the highest quality financial services. However, you may limit our affiliates from marketing their products or services to you based on credit or transaction information about you that they receive from other UMB companies. This information includes your income, your account balance, your payment history, and your credit score. Your decision to limit the marketing offers you receive from our affiliates will not expire unless you revoke it. This limitation does not apply in certain circumstances, such as if you currently do business with one of our affiliates. For more information on how to exercise this option, see the section below entitled "*Your Opt Out Choices*."

YOUR OPT OUT CHOICES

You may direct us not to allow UMB companies to share or use information about you in two ways:

Option 1: Directs UMB not to share certain nonpublic personal information among its affiliates, such as information we receive from you through applications and information from credit bureaus. UMB may still share, by law, experience and transaction information with our affiliates.

Option 2: Limits UMB affiliates from marketing their products and services to you based on credit or transaction information about you that they receive from other UMB companies. UMB affiliates will still be able to market products to you, but they will not be able to use application and credit information to do so.

To opt out, call us at 800-441-9535, or if in Kansas City, call 816-860-5780. When you call, please provide your name, address, social security number, and birth date. You should also list the accounts and services you have with us so that we can be sure that we have identified all of our relationships with you. Please designate whether you are selecting Option 1, Option 2, or both.

You cannot opt out on behalf of any other customer unless you are a joint accountholder with that person. To opt out for another joint accountholder, you must provide the joint accountholder's name, address, Social Security Number, and birth date, as well as all of their accounts and services.

FOR CREDIT AND DEBIT CARD CUSTOMERS

If a bank or company name other than UMB appears on your credit or debit card, we will not share nonpublic personal information about you or your account with our affiliates.

THIRD PARTIES

We are permitted by law to disclose nonpublic personal information about you in certain circumstances to third parties that are not part of the UMB family of companies. For example, we may share information with companies that print checks for us, mail customer statements or letters, or provide data-processing services. These companies are acting on our behalf when they provide these services and are obligated by contract to maintain the information they receive in a confidential manner. They are not authorized to use the information for any other purpose. We also provide information:

- When you authorize us to release information.
- To credit reporting agencies.

ADDITIONAL INFORMATION (continued)

- To other parties when it is necessary or helpful in completing a transaction you initiate or to service your account, including other financial institutions and networks involved in processing your transactions.
- To comply with a law, regulation, court order, or subpoena.
- To verify the existence of your account and general information about the condition of your account for a merchant or other financial institution.
- In response to an inquiry about whether a check you have written on an account will clear.
- To local, state, and federal authorities if we believe a crime may have been committed involving your account.
- To our independent auditors, consultants, or attorneys and agencies that regulate us.

We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. Those third parties contractually agree not to use the information for any other purpose.

EFFECTIVE DATE

This privacy statement is effective June 1, 2009. We reserve the right to periodically change our statement from time to time but will not do so without first notifying you of any change.

UMB companies that have adopted this Privacy Statement:

UMB Bank, n.a.

UMB Bank Arizona, n.a.

UMB Bank Colorado, n.a.

UMB National Bank of America

UMB Financial Services, Inc.

UMB Scout Insurance Services, Inc.

UMBCDC, Inc.