FINANCIAL DISCLOSURE FOR PAYROLL DEDUCTION IRA WITH FUND MENU

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METHOD III Growth cannot be projected	
The value of your IRA will be depender the growth of your IRA can reasonably	nt solely upon the performance of any investment instrument used to fund your IRA. Therefore, no projection of be shown or guaranteed.
Terms and conditions of the IRA that af	fect your investment are listed below.
	funds within this IRA into any investment instrument offered by or through the Custodian. The Custodian will regarding your IRA, as this is solely your responsibility.
FEES There are certain fees and charges cont	nected with your IRA investments. These fees and charges may include the following.
Sales CommissionsInvestment Management FeesDistribution Fees	 Set Up Fees Annual Maintenance Fees Surrender or Termination Fees
To find out what fees apply, refer to the	e investment prospectus or contract.
There may be certain fees and charges	connected with the IRA itself. (Select and complete as applicable.)
☐ Annual Maintenance Fee ☐ Transfer-out Fee ☐ Distribution Fee ☐ Recurring Distribution Fee ☐ Custody/Administration Fee ☐ Other (Explain)	\$40.00 \$75.00 \$75.00 \$10.00 (after 1st occurrence) 0.20% on the value of the account Additional fees may apply for additional requested services such as stop payments and reissuance of tax forms.
We reserve the right to change any of t	the above fees after notice to you, as provided in your IRA agreement.
	ating annual earnings (e.g., interest, dividends) on your IRA will differ based on the nature and issuer of the stment prospectus or contract for the methods used for computing and allocating annual earnings.
OTHER Other terms or conditions that apply to	your IRA include the following.