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Disclosures 2 and 3

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

Disclosures 2 and 3

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

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

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