

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.