

# ELECTRONIC DELIVERY OF ACCOUNT DOCUMENTS

## 1 ACCOUNT INFORMATION

ACCOUNT REGISTRATION(S)		ACCOUNT NUMBER(S)
EMAIL ADDRESS (REQUIRED)	LAST 4 DIGITS OF SSN	PHONE NUMBER

## 2 ELECTRONIC DELIVERY OF ACCOUNT DOCUMENTS & E-SIGN

I have reviewed, read, and understand the E-Sign Disclosure and Consent (the "ESDC"), attached below. Upon reviewing the disclosure, I consent to the following:

- Yes, I authorize electronic delivery of communications, documents, and other information relative to my account and to utilize, at my discretion, electronic signature for signing forms.
- No, I would like paper copies mailed to me. I understand and agree that additional fees will apply for paper delivery. Unless I otherwise consent or direct, I would like to sign paper forms.

**\*\*by opting to electronically sign any form, you agree to the Intent to Use Electronic Signatures in the ESDC.**

In order to obtain such Account information electronically, I must maintain a valid e-mail address with Equity Trust Company and have access to a computer with internet service to retrieve the documents through a secure account login. By consenting to e-delivery of documents, I agree to receive any or all of the above-listed communications and statements through e-delivery. I will only receive an e-mail notification with regard to an equity security or mutual fund if I hold a position in such asset(s) as of the record date for a particular shareholder communication and the materials are made available electronically by the issuer or third party. If an issuer or third party does not make shareholder materials available electronically, I will receive paper documents via U. S. mail at no additional charge to me.

E-mail notification and electronic documents may be made available in PDF format. If I use spam-blocking software, I will update my settings to accept e-mail from Equity Trust Company. Electronic documents may be viewed electronically via the Web and printed with a local printer. They may also be saved to a local hard drive. In order to view, print, save, store or download e-mail notifications and/or electronic documents, the latest version of a web browser with Java Script enabled will be required.

**Materials Issued by Third Parties.** The content of the shareholder materials or any materials from other parties provided to me is the responsibility of the issuing corporation, mutual fund, securities issuer or other third party who is making those materials available. Equity Trust Company is not responsible for the content of electronic documents which were not

drafted or generated by it. In addition, Equity Trust Company will not interpret or give any advice or opinion on any materials not drafted or generated by it.

**Paper Delivery.** I may request a paper version of any document at any time by calling: (877) 819-8918. A fee may apply for each paper copy of any document I request.

**Valid E-Mail Address.** I must provide a valid e-mail address and any subsequent updates thereto to Equity Trust Company in order to obtain e-delivery of such documents. I agree to immediately notify Equity Trust Company of any change in my e-mail address that I have provided. I may provide such notification by either:

- (i) E-mail at [Operations@innovayte.com](mailto:Operations@innovayte.com); or
- (ii) In writing to P. O. Box 451249, Westlake, OH 44145.

Communications sent by Equity Trust Company to the e-mail address I provide shall, until notice of a different address is received by Equity Trust Company, be deemed to have been personally delivered to me whether actually received or not.

**Notices.** If a message to my e-mail address is returned due to an unsuccessful delivery, I will receive a written notice through the U.S. mail. The notice will state that my Account communications are available online and I will be asked to provide an updated e-mail address. Upon a second failed attempt to e-mail me, Equity Trust Company will mail a second notice similar to the above. Concurrent with the second notice, Equity Trust Company will discontinue e-delivery and forward communications through the U.S. mail on a going forward basis and a quarterly paper statement fee (as set forth in the applicable fee schedule) may be charged to my Account.

**Withdrawal.** I may withdraw my consent to e-delivery at any time either:

- (i) Via e-mail at [Operations@innovayte.com](mailto:Operations@innovayte.com) or
- (ii) In writing to P. O. Box 451249, Westlake, OH 44145.

Verbal instructions to withdraw my consent will not be effective. If I withdraw such consent, Equity Trust Company will resume mailing paper copies the month following that in which the next Account document or communication is generated applicable document mailing fees (as set forth in the applicable fee schedule) may be charged to my Account.

## 3 SIGN and DATE

**Signatures must be present on all originals, copies, faxes and/or e-mails. A delay in processing may occur if signature is not present.**

PRINT ACCOUNT OWNER'S NAME	ACCOUNT OWNER'S SIGNATURE	DATE
PRINT JOINT ACCOUNT OWNER'S NAME	JOINT ACCOUNT OWNER'S SIGNATURE	DATE

**E-SIGN DISCLOSURE AND CONSENT**

This E-Sign Disclosure and Consent (the "Consent") documents your consent to electronically receive communications, documents and other information relative to your account(s), and to utilize your electronic signature in lieu of signing paper documents. This Consent also describes your rights relative to electronically receiving documents as well as consequences of withdrawing your consent. Please read this disclosure and consent carefully and save and/or print a copy for your files. For purposes of this Consent, whether or not capitalized, "we" refers to Equity Trust Company, and "you," "your" or "yourself" means each person or entity that has an ownership interest in the applicable account(s).

**E-Sign Act.**

Federal regulations require that we provide you with certain documents or communications: (1) at the time you contract for services and/or before you use those services for the first time and (2) when you authorize transfers from your deposit account to your or someone else's credit card or loan account; and, that the document or communication be in writing in a form that you may keep. The Electronic Signatures in Global and National Commerce Act ("E-Sign Act") allows us to provide you with documents or communications in electronic form rather than in written form and allows you to use your electronic signature in lieu of signing a paper document if you consent after we have provided you with the following information.

**Intent to Use Electronic Signatures**

You affirmatively consent and agree that you are signing this Consent electronically and your electronic signature on agreements and documents has the same effect as if you signed them in ink. You further agree that your electronic signature is the legal equivalent of your manual signature. You further affirmatively consent and agree that by signing this Consent, you agree (1) to the use of electronic signatures, such as your act of clicking, checking or otherwise manifesting your assent through an electronic method, (2) the use of a key pad, mouse or other device to select an item, button, icon or similar act/action, or in providing or making any agreement, acknowledgment, or consent constitutes your signature (hereafter referred to as "E-Signature"), acceptance and agreement as if actually signed by you in writing, and (3) that no certification authority or other third party verification is necessary to validate your ESignature and that the lack of such certification or third party verification will not in any way affect the enforceability of your E- Signature or any resulting contract.

**Consent to Receive Documents or Communications Electronically**

By agreeing to this Consent, you affirmatively consent and agree that we may electronically provide you with all communications, documents and other information required to be provided by us, by the issuers of the securities in which you invest, and by other parties, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. This means you agree to any online agreements of ours, including any changes we make to any of our agreements, including this Agreement, and you agree that the electronically signed Agreements are written, binding contracts. This also means you will receive email or other notices electronically when, for example, your account statements, confirmations, tax documents, prospectuses, annual reports, proxy statements, proxies, tender offers and mergers, corporate recapitalizations, margin and maintenance calls, billing notices, our Privacy Policy and any other information provided to you is available for viewing or printing. Please note that we are not responsible for the content of electronic documents which we did not draft or generate.

You understand and agree that, by consenting to electronic delivery, you agree that notice to you regarding communications, documents and other information made available on websites, in email or in another format, constitutes delivery to you of such communications, documents and other information referred to in the email or other notice even if you do not actually access the information or documents.

**Method of Providing Documents and Communications to You in Electronic Form**

All communications, documents and other information that we provide to you in electronic form will be provided (1) via email, (2) via a wireless device you have designated, (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose, or (4) via any other electronic means we have mutually agreed upon. Delivery of electronic communications, documents and other information by any of these methods will be considered "in writing" and you intend that the electronic documents or communications have the same legal effect as written and signed paper documents or communications.

**Right to Receive Paper Copies**

You may obtain a copy of any document or communication in paper form in addition to your access to the document or communication in electronic form at any time upon request. You expressly agree to any additional fees or charges that we may implement for delivery of notices, information or documents using the U.S. Mail or alternative equivalent service.

**Your Current Email Address**

You agree to promptly notify us in writing if your email address changes. If a message to your email address is returned due to an unsuccessful delivery, then we will send you written notice through the U.S. Mail. If you do not provide us with an updated email address within the time frame identified in the notice, then we will discontinue e-delivery and you will receive communication through the U.S. Mail on an ongoing basis. You expressly agree to any additional fees or charges that we may implement for delivery of notices, information or documents using the U.S. Mail or alternative equivalent service.

If you have consented to electronic delivery, but do not periodically receive emails notifying you of your statement's or trade confirmation's availability – and you have not instructed us to stop delivering such notices to you or to deliver those notices to your Authorized Person (as defined in the Custodial Account Agreement) – then you agree to notify us immediately so that we can take appropriate steps.

**Withdrawing Your Consent**

You may withdraw your consent to receive communications, documents and other information electronically at any time. If, after you have consented to receive communications, documents and other information electronically, you decide that you wish to receive communications, documents and other information in paper format only, you may withdraw your previously provided consent by notifying us of your withdrawal by writing us at Equity Trust Company, P. O. Box 451249, Westlake, OH 44145, or via email at [operations@innovayte.com](mailto:operations@innovayte.com), and providing your name, mailing address and daytime telephone number. If this information differs from what we have on file for you, there could be additional verification steps that are needed. You should cancel the communication prior to the last day of the month or quarter to receive a paper periodic statement. You agree, however, that your revocation of consent does not imply that the previous electronic delivery did not constitute good and effective delivery. You expressly agree to any additional fees or charges that we may implement for delivery of notices, information or documents using the U.S. Mail or alternative equivalent service.

**Hardware and Software Requirements**

To receive, access, view and retain communications, documents, and other information that we make available to you electronically, you must have:

- A computer or other electronic device (tablet, PDA, etc.) capable of supporting electronic access;
- An active email address with an Internet service provider and any necessary email software;
- A Current Version (defined below) of an Internet web browser [we support] [which is capable of supporting 128-bit SSL encrypted communications];

- A connection to the Internet;
- A Current Version of software that permits you to receive, access and view Portable Document Formation or “PDF” files, such as Adobe Acrobat Reader (available for download at <https://get.adobe.com/reader/>),
- Sufficient electronic storage capacity on your computer’s, or other electronic device’s, hard/solid state drive or other data storage device;
- A printer if you wish to print out and retain records on paper, and/or working electronic storage if you wish to retain records in electronic form.

By “Current Version,” we mean a version of the software that is currently being supported by its publisher. From time to time, we may offer services or features that require your Internet browser to be configured in a particular way, such as permitting the use of JavaScript or cookies. [If we detect that your Internet browser is not properly configured, we may provide you with a notice and advice on how to update your configuration.]

We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use in connection with our services.

**Changes to Hardware and/or Software Requirements**

You will be notified electronically of any changes to the hardware and/or software requirements that may create a material risk that you will not be able to receive, view, print or save a document or communication.

**Consent Signature**

By signing above, checking YES in Section 2 Electronic Delivery of Account Documents, or previously electing electronic delivery in my Equity Trust account, I acknowledge and agree that I have reviewed and understand this E-Sign Disclosure and Consent and I affirmatively consent to conducting business using electronic communications, to receive any document or communication electronically, and to utilize my electronic signature in lieu of signing paper documents. I further agree that I have the hardware and software described above and that I have an active email account. I also confirm that I am authorized to provide this consent.