



Certification and Acknowledgment

Under penalties of perjury, I certify that the information provided in this application, including my Social Security Number or Taxpayer Identification Number, is true, correct, and complete to the best of my knowledge.

I hereby apply to establish and participate in the applicable **Traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, Coverdell Education Savings Account (ESA), Health Savings Account (HSA), or other custodial account** offered by the Custodian, as selected on this application.

I acknowledge that I have received, reviewed, and agree to be bound by the applicable **Custodial Agreement and Plan Documents, Disclosure Statement, Fee Schedule**, and any other account disclosures or agreements provided in connection with this account. I understand that these documents govern the establishment, administration, and operation of my account, and I agree to comply with their terms, as amended from time to time.

I consent to the use of electronic records and electronic signatures in connection with the establishment and ongoing administration of this account. I acknowledge that my electronic signature has the same legal force and effect as my handwritten signature and may be relied upon for future account transactions, authorizations, and instructions, except where a handwritten signature is required by applicable law.

I further consent to receive all account-related communications electronically, including but not limited to notices, disclosures, agreements, confirmations, statements, tax forms, amendments, and other documents, through email, the secure client portal, or other electronic methods designated by the Custodian. I understand that I may withdraw my consent to electronic delivery in accordance with the Custodian's Electronic Communications Disclosure and applicable law.