



BROKERAGE ACCOUNT APPLICATION AND CUSTOMER AGREEMENT

200 S. College St., 21st Floor
Charlotte, NC 28202
(704) 375-3749 • (800) 277-7700
Fax: (704) 371-8034

ACCOUNT CARRIED WITH PERSHING LLC

REGISTRATION	TYPE OF ACCOUNT
<input type="checkbox"/> Individual <input type="checkbox"/> Corporation or Partnership*: <input type="checkbox"/> Exempt <input type="checkbox"/> Non-Exempt <input type="checkbox"/> Trust* <input type="checkbox"/> Tenants in Common <input type="checkbox"/> Joint Tenants with Rights of Survivorship Custodian for Minor: <input type="checkbox"/> UTMA <input type="checkbox"/> UGMA <input type="checkbox"/> Other: _____	<input type="checkbox"/> Cash <input type="checkbox"/> Margin* <input type="checkbox"/> Option* <input type="checkbox"/> ProCash Plus* <input type="checkbox"/> IRA*
*Additional documents are required to open these types of accounts	
Account Number _____ RR No. _____	

Tell us about this account	And your joint account owner (if any)
Name <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. _____	Joint Owner's Name <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. _____
Street Address _____	Joint Owner's Street Address _____
City _____ State _____ Zip Code _____	City _____ State _____ Zip Code _____
Social Security or Tax I.D. No. _____	Social Security or Tax I.D. No. _____
Country of Citizenship _____ Date of Birth _____	Country of Citizenship _____ Date of Birth _____
Evening Telephone No. _____ Day Telephone No. _____	Evening Telephone No. _____ Day Telephone No. _____
Mailing Address (if different than above) _____	Mailing Address (if different than above) _____
ID Type State/Gov't Issuer Issue Date <input type="checkbox"/> Driver's License <input type="checkbox"/> US Gov't/Military <input type="checkbox"/> Passport <input type="checkbox"/> Existing UVEST Client	ID Type State/Gov't Issuer Issue Date <input type="checkbox"/> Driver's License <input type="checkbox"/> US Gov't/Military <input type="checkbox"/> Passport <input type="checkbox"/> Existing UVEST Client
ID No. _____ Expiration Date _____	ID No. _____ Expiration Date _____

Please tell us how to process your transactions

Select either Insured Deposit Program or Money Market

Taxable Default Tax Free _____

OR

Debit/Credit Account Routing No. _____ Account No. _____

Checking Savings

Tell us about yourself (select one in each category) <small>*see back of application for profile guide</small>	Tell us about your occupation(s)
Years of Investment Experience _____	Occupation _____
Annual Income <input type="checkbox"/> \$0-29k <input type="checkbox"/> \$30-59k <input type="checkbox"/> \$60-89k <input type="checkbox"/> \$90-129k <input type="checkbox"/> \$130-179k <input type="checkbox"/> \$180k+	Employer _____ Years Employed _____
Financial Net Worth <input type="checkbox"/> \$0-49k <input type="checkbox"/> \$50-99k <input type="checkbox"/> \$100-149k <input type="checkbox"/> \$150-249k <input type="checkbox"/> \$250-499k <input type="checkbox"/> \$500k+	Employer Address _____
Total Net Worth \$ _____	City _____ State _____ Zip Code _____
Tax Bracket <input type="checkbox"/> 0-15% <input type="checkbox"/> 16-27% <input type="checkbox"/> 28%+	Joint Owner's Occupation _____
Investment Objective <input type="checkbox"/> Income <input type="checkbox"/> Income & Growth <input type="checkbox"/> Growth <input type="checkbox"/> Speculative	Employer _____ Years Employed _____
Risk Tolerance <input type="checkbox"/> Below Average <input type="checkbox"/> Average <input type="checkbox"/> Above Average <input type="checkbox"/> Aggressive	Employer Address _____
Investment Time Frame <input type="checkbox"/> 0-2 yrs. <input type="checkbox"/> 3-5 yrs. <input type="checkbox"/> 6-9 yrs. <input type="checkbox"/> 10+ yrs.	City _____ State _____ Zip Code _____
Are you or the joint owner a senior officer, director, or large shareholder of a public company? <input type="checkbox"/> No <input type="checkbox"/> Yes	
If yes, what is the name of the company? _____	
Are you or the joint owner, or any member of your immediate family affiliated with or employed by a member of a stock exchange or FINRA? <input type="checkbox"/> No <input type="checkbox"/> Yes	
(If yes, employer authorization is required) What is the affiliation? _____	
Is the holder, or a person with an interest in the account, either (1) a senior military, governmental, or political official in a non-U.S. country or (2) closely associated with or an immediate family member of such an official? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, identify the name of the official, office held, and country: _____	
Are you or the joint owner maintaining any other brokerage accounts? <input type="checkbox"/> No <input type="checkbox"/> Yes With which firm(s)? _____	
Are you or the joint owner invested in any mutual funds or annuities? <input type="checkbox"/> No <input type="checkbox"/> Yes With which companies? _____	

Please review your information, read the Agreements and Privacy Policy on the reverse side and below before signing.

This document contains a pre-dispute arbitration clause, which appears on the reverse side in paragraph 15.

DISCLOSURE: x _____ (please initial) I (We) have been advised and understand that non-deposit products are offered by UVEST Financial Services, not by my (our) financial institution, and that my (our) financial institution and UVEST are not affiliated in any way. I (We) have been advised and understand that non-deposit products (stocks, bonds, mutual funds, unit investment trusts, fixed and variable annuities, and insurance products), offered by UVEST Financial Services (1) are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC), NCUA, or any other government agency (with the exception of brokered CDs). Furthermore, non-deposit products (2) are not deposits of this institution; (3) are not obligations of, or guaranteed by this financial institution; (4) and may involve investment risks, including the potential loss of principal. I (We) am (are) aware that there are fees associated with the purchase or sale of mutual funds and/or annuities, and a copy of such prospectus has been provided to me (us). I (We) understand that this financial institution may not condition the extension of credit on my (our) purchase of an insurance product or annuity from this financial institution or one of its affiliates and that this financial institution may not prohibit me (us) from purchasing an insurance product or annuity from an unaffiliated entity. I (We) have received a copy of the Customer Agreement, located on the reverse side of this application.

Under the penalties of perjury, I (we) certify that the taxpayer identification number(s) indicated above is (are) correct, and 2) I (we) am (are) a U.S. person. 3) that I (we) am (are) not subject to backup withholding as a result of failure to report all interest or dividends, or the Internal Revenue Service has notified me (us) that I (we) am (are) no longer subject to backup withholding. (Please check here _____ only if you are subject to backup withholding.) The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid back-up withholding.

X _____ Date _____ X _____ Date _____

Client Signature Joint Owner Signature

Representative/Financial Institution Use Only	Source of Funds For This Account
Institution Name _____	<input type="checkbox"/> Income from Salary/Earnings <input type="checkbox"/> Gift Inheritance
Branch Location and No. _____	<input type="checkbox"/> Investment Assets/Proceeds <input type="checkbox"/> Pension/IRA/Retirement Savings
Referring Employee and No. _____	<input type="checkbox"/> Other: _____
X _____ Date _____	Reviewed by UVEST Authorized Principal _____ Date _____
Signature of Authorized Representative Rep. No. Date	

CUSTOMER AGREEMENT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

*Investment Profile Guide

1. The **Income** category should represent the income of all account holders.
2. The **Financial Net Worth** should represent the net worth of the account holder(s) less the value of their home. **Total Net Worth** should indicate net worth including all assets less liabilities.
3. **Tax Bracket** should indicate the highest tax bracket of the account holder(s).
4. The **Investment Objectives** category selections are defined as follows:
 - Income – identifies clients seeking income from their investments.
 - Income & Growth – indicates a client whose objectives include both Growth and Income components.
 - Growth – identifies clients seeking growth from their investments.
 - Speculative – should be indicated for clients who are willing to assume very high risk in seeking higher returns in their investments.
5. **Risk Tolerance** – use this category to designate how much risk the client is willing to accept in order to achieve his/her goals for this account.
 - Below Average Risk – willing to accept only small fluctuations in value to achieve investment objectives.
 - Average Risk – willing to take on moderate fluctuations in value with overall market.
 - Above Average Risk – willing to accept a higher than average amount of risk and declines in value to reach their goals.
 - Aggressive – identifies customers that will assume very high risk on speculative investments to earn higher returns.
6. **Time Frame** – The investment time horizon for this account.

To UVEST Financial Services

1. I (We) have the required legal capacity and am (are) authorized to enter into this agreement. I (We) may terminate it at any time by delivering written notice of termination to you, and you may terminate it at any time by delivering written notice of termination to me (us).
2. In case of an unsolicited agency transaction, I (we) understand that you provide no investment advice, nor do you give advice or offer any opinion with respect to the suitability of any security or order. All transactions will be done only on my (our) order or the order of my (our) authorized delegate, except as described in paragraph 6.
3. I (We) acknowledge that I (we) have been informed that UVEST Financial Services has entered into a clearing agreement with PERSHING LLC, which specifies the functions and responsibilities of UVEST Financial Services with respect to certain matters affecting my (our) account, and that a description of that agreement is available upon my (our) written request.
4. I (We) understand and agree that any telephone conversation with you may be recorded for accuracy.
5. In the event I (we) become indebted to you in the course of operation of this account, I (we) agree that I (we) will repay such indebtedness upon demand. I (We) agree that, if after demand I (we) fail to pay the indebtedness, you may close my (our) account and liquidate the assets in my (our) account in an amount sufficient to pay my (our) indebtedness.
6. I (We) agree, when placing sell orders, to designate whether each order is from a short position or long position, and authorize you to mark each order accordingly. If you do not already hold securities designated for long accounts when the order is placed, I (we) agree to deliver such securities in good form to you on or before the settlement date for the order. If I (we) do not fulfill this agreement, or if you are unable to settle any other transaction by reason of my (our) failure to make payment or deliver securities in good form, I (we) authorize you to take all steps necessary to complete the transaction, and I (we) will reimburse you for all costs, losses or liabilities you incur.
7. I (We) appoint you as my (our) agent for the purpose of carrying out my (our) directions with respect to the purchase or sale of securities. To carry out your duties, you are authorized to open or close brokerage accounts, place and withdraw orders, receive copies of confirmations and statements of account and take such other steps as are reasonable to carry out my (our) directions.
8. If this is a joint account, it shall be held by us jointly with rights of survivorship (payable to either or the survivor of us), unless we notify you otherwise and provide such documentation as you require. Each joint tenant irrevocably appoints the other as attorney-in-fact to take all action on his or her behalf and to represent him or her in all respects in connection with this Agreement. You shall be fully protected in acting upon the instructions by either or both of us.
9. I (We) authorize UVEST Financial Services to direct any financial institution, to deduct from any checking, savings or other account held by me (us) and apply the amount deducted to (1) any amount owed UVEST Financial Services for any transaction executed for my (our) account which I (we) have not settled on the settlement date, or (2) any amount owed UVEST Financial Services because of any loss in my (our) account, or (3) my (our) account to maintain my (our) account in compliance with any federal or state laws and regulations or the rules and regulations of any exchange or self-regulatory organization. I (We) authorize any financial institution to rely on a machine copy of this Agreement as authority for such financial institution to make such deductions and to also credit my (our) account for any dividends and interest on securities held in my (our) account with UVEST Financial Services.
10. You shall not be liable for loss caused directly or indirectly by war, natural disasters, government restrictions, exchange or market rulings or other conditions beyond your control.
11. The reasonable costs of collection of the debit balance and any unpaid deficiency in my (our) accounts, including attorney's fees incurred by you, shall be reimbursed by me (us) to you.
12. I (We) understand that all open orders may be reviewed after 30 days. In the event that you are unable to confirm with me (us) that the order is still good, you may, at your discretion, cancel it.
13. I (We) understand that UVEST is a Trademark of UVEST Financial Services.
14. I (We) agree that this Agreement shall be governed by and interpreted in accordance with the laws of North Carolina, excluding its conflicts of law rules.
15. I (We) acknowledge and agree that this agreement contains a predispute arbitration clause. By signing an arbitration agreement the parties agree as follows:
 - All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
 - Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
 - The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
 - The arbitrators do not have to explain their award.
 - The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
 - The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
 - The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

I (We) agree, and by carrying an account for the Customer, UVEST Financial Services agrees, that all controversies which may arise between the parties concerning any transaction or construction, performance, or breach of this or any other agreement between us pertaining to securities and other property, whether entered into prior, on or subsequent to the date hereof, shall be determined by arbitration. Any arbitration under this agreement shall be conducted pursuant to the Federal Arbitration Act and the laws of the State of North Carolina, the Financial Industry Regulatory Authority, or the Municipal Securities Rule Making Board and in accordance with the rules of the selected organization. The Customer may elect in the first instance where arbitration shall be made, but if the Customer fails to make such election by registered letter or telegram addressed to UVEST Financial Services at UVEST Financial Services' main address, before the expiration of ten days after receipt of a written request from UVEST Financial Services to make such election, then UVEST Financial Services may make such election. The award of the arbitrators, or of the majority of them, shall be final, and judgment upon the award rendered may be entered and enforced in any court, state or federal, having jurisdiction. No persons shall bring a punitive or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a punitive class action; or who is a member of a punitive class who has not opted out of the class with respect to any claims encompassed by the punitive class action until: (i) the class certification is denied, or (ii) the class is decertified, or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. I (we) understand that complaints, not requesting resolution through arbitration, may be directed to the UVEST main address at 200 S. College St., 21st Floor, Charlotte, NC 28202.

16. UVEST has established a Business Continuity Plan that will support our ability to conduct business in the event of a Significant Business Disruption (SBD). This plan is reviewed and updated annually, and can be updated more frequently if necessary. We have identified three types of SBDs that could affect UVEST's functionality: building inaccessibility, loss of systems, and inclement weather. Should UVEST be impacted by a SBD, we aim to minimize business interruption as quickly and efficiently as possible. We have implemented recovery plans that address each of our SBDs, and intend to be operational within four hours. In the event UVEST is not accessible, clients may call our clearing firm, Pershing, directly for assistance at 201-413-3635. To receive more information about UVEST's Business Continuity Plan, please send your request in writing to: UVEST Financial Services; Business Continuity Plan Coordinator; 200 S. College St., 21st Floor; Charlotte, NC 28202.

17. I (We) are aware that UVEST may form a strategic relationship with certain mutual fund, annuity or other product providers. As part of these relationships, UVEST may receive compensation in excess of that disclosed in the products prospectus. UVEST does not mandate any specific sales goals for products offered by these providers, nor does UVEST penalize registered representatives for offering products of a provider who does not maintain a strategic relationship with UVEST. If you would like more information, please write to us as UVEST Financial Services, 200 S. College St., 21st floor, Charlotte, NC 28202.

18. I (We) understand that, unless I (we) object in writing, you may disclose my (our) name(s), address(es), and securities position to issuers of securities so that I (we) can receive important information about the securities.

19. I (We) am (are) aware that this account is subject to the UVEST schedule of fees, a copy of which is available upon my request.

20. I (We) understand that, under the Federal Fair Credit Reporting Act, I (we) have the right to notify you if I (we) believe you have inaccurately reported information about my (our) account to a consumer reporting agency. I (We) understand that under no circumstances will UVEST sell, share or otherwise provide my (our) personal information to any non-affiliated third party entity. I (We) acknowledge that you have disclosed to me (us) that an investigative consumer report, including information as to my (our) creditworthiness, insurance and credit standing, credit capacity, character, general reputation, personal characteristics, and mode of living will be conducted. I (We) have initiated this transaction and have been advised that I (we) have the right, upon written request within a reasonable time after having received this disclosure, to complete and accurate information on the nature and scope of the inquiry, if one is made, and to a written summary of the rights of the consumer under the Fair Credit Reporting Act with any disclosure from a consumer reporting agency. I (We) understand any such requests, notices, or inquiries should include my (our) names(s), current address(es), social security number(s), telephone number(s), and account number, and, in the case of information I (we) believe inaccurately reported, the specific item of dispute. I (We) understand that my (our) request should be sent to UVEST Financial Services, 200 S. College St., 21st Floor, Charlotte, NC 28202, and should be mailed in a separate envelope and not included with any other correspondence. I (We) understand that, except to the extent required by applicable law, these Fair Credit Reporting Act disclosures do not apply to business to business or commercial transactions.

21. Privacy Policy

Our Commitment to You

LPL Financial Corporation ("LPL Financial") and its family of affiliated companies are committed to maintaining the trust and confidence of our customers. We want you to understand how we protect your privacy when we collect and use your nonpublic personal information ("personal information") in the course of business, as well as the measures we take to safeguard your personal information. Keeping personal information secure and private is a priority at LPL Financial.

The following members of the LPL Financial family of companies subscribe to this Privacy Notice:

UVEST Financial Services Group, Inc., Associated Securities Corp., Waterstone Financial Group, Inc., Independent Advisors Group Corporation, Linsco/Private Ledger Insurance Associates, Inc., The Private Trust Company, N.A., Mutual Service Corporation, IFMG Securities, Inc., Independent Financial Marketing Group, Inc., Independent Agency of Arizona, Inc. PTC Holdings, INC., LPL Independent Advisors Group LLC, Mutual Service Mortgage, LLC, MSC Insurance & Securities, Inc., Mutual Service Corporation (Nevada), Associated Planners Investment Advisory, Inc., and Associated Financial Group, Inc. We will refer to these affiliates variously as "our affiliates", "our affiliated companies", and "affiliates".

While providing service to you, we collect personal information from the following sources:

- Account applications and other standard forms related to your accounts. Examples of information collected include your name, address, Social Security number, assets, types and amounts of investments, transactions and income.
- Your transactions with LPL Financial and its affiliated companies, including those that work closely with LPL Financial to provide you with diverse financial products and services. Examples of information collected includes your account balance, payment history, parties to transactions, types and amounts of investments, transactions, and credit card usage.
- Consumer reporting agencies, including information concerning your credit worthiness and credit history. Information obtained from third parties when verifying applications or other forms. This may be obtained from your current or past employers or from other institutions with which you conduct financial transactions.

Keeping your information secure is one of our most important responsibilities. We restrict access to your personal information to those employees and agents who assist us in providing products or services to you. We maintain physical, electronic and procedural safeguards that comply with applicable law to protect your personal information. We train our employees in the proper handling of personal information. When we use other companies to help provide our services to you, we require them to protect the confidentiality of personal information they receive.

Use of "Cookies"

We may occasionally use a "cookie" in order to provide better service to you, to facilitate your use of our website, to track usage of the website, and to address security issues. (A cookie is a small piece of information that a website stores on a personal computer and can be retrieved later.) We may use cookies for administrative purposes, such as to store your preference for certain kinds of information. None will contain information that enables anyone to contact you via telephone, email or any other means. If you are uncomfortable with the use of cookie technology, you can set your computer's browser to decline cookies. However, if you refuse cookies you may be unable to utilize certain features of our website, and you may experience performance issues with our website.

Disclosing Personal Information to Non-Affiliated Third Parties

We do not sell, share or disclose your personal information to non-affiliated third-party marketing companies, except personal information we share with other financial institutions pursuant to joint marketing agreements we enter into with them. For example, when banks and credit unions offer investment program services through LPL Financial or its affiliates, those program services may be conducted under joint marketing agreements between us and the banks or credit unions.

We may disclose all of the information we collect, as described above in the section captioned "How We Collect Your Personal Information," to companies that perform marketing or other services on our behalf and to other financial institutions with which we have joint marketing agreements. All of these companies are contractually obligated to keep the information that we provide confidential and use the information only to provide services as allowed by applicable law or regulation. They are not permitted to share or use the information for any other purpose. We may also disclose to our affiliates all of the information we collect, as described above in the section captioned "How We Collect Your Personal Information." To the extent that applicable state laws grant you greater protections in connection with our sharing of your personal information, we will comply with those laws.

We may also disclose your personal information as permitted or required by law. These disclosures may include, for example, information to process transactions on your behalf, to conduct our operations, to follow your instructions as you authorize, or to protect the security of your financial records.

If your financial advisor terminates his or her relationship with us and moves to another brokerage or investment advisory firm ("New Financial Institution"), we or your financial advisor may disclose your personal information to the New Financial Institution unless you instruct us not to. Similarly, if the bank, credit union, or other financial institution with which we have a joint marketing arrangement (such as a bank or credit union investment services program) terminates its relationship with us and establishes a relationship with a New Financial Institution, we may disclose your personal information to the New Financial Institution, unless you instruct us not to.

If you want to follow your advisor or your bank, credit union or other financial institution to a New Financial Institution when your financial advisor or your bank, credit union or other financial institution terminates its relationship with us, please do not send in the Privacy Choices Notice form. However, if you do not want us, your financial advisor or your bank, credit union or other financial institution to disclose your personal information to the New Financial Institution, and if you do not want your financial advisor or your bank, credit union or other financial institution to retain copies of your personal information when your financial advisor or your bank, credit union or other financial institution terminates his, her or its relationship with us, you may request that we, your financial advisor and your bank, credit union or other financial institution limit the information that is shared with the New Financial Institution by filling out the attached Privacy Choices Notice and mailing it to: Privacy Management, c/o Enterprise Risk Management, LPL Financial, 9785 Towne Centre Drive, San Diego, CA 92121-1968. If your primary address is in a state that requires your affirmative consent to share your personal information with the New Financial Institution (such as California or Vermont), then you must give your written consent before we will allow your financial advisor to take any of your personal information to that New Financial Institution. You can withdraw your consent at any time by contacting us at the address provided above.

Disclosing Personal Information to Affiliates

We do not share your personal information with our affiliated companies for marketing purposes. However, we may share within our family of affiliated companies information about our transactions or experiences with you, such as your name, Social Security number, account or payment history and similar information. For example, if you currently do business with one of our affiliates, or if you ask to receive information or offers from them, we may share your personal information with those affiliates. Our affiliates may also continue to use personal information they receive from us to perform services on our behalf, to respond to communications from you, as you authorize or request, or, if you are their customer, to offer you their products or services. To the extent that you are entitled to other protections under applicable laws and these laws apply, we will comply with them when we share personal information about you.

If Your Relationship with Us Ends

If our relationship with you ends, we will continue to treat and protect your personal information in accordance with this Privacy Notice. That means that we may continue to share your personal information with our lending partners and affiliates as previously described or permitted by law. However, if you notify us of your election not to have us share your personal information with others before or after your relationship with us ends, we will honor that request.

Changes to Our Privacy Policy Notices

We reserve the right to amend (that is, to add to, delete from, or change) the terms of this Privacy Notice from time to time. Our Privacy Notice, as in effect, is continuously posted on our website. By electing to become one of our customers or by receiving our products and related services, you agree to receive copies of our Privacy Notice and any amendments to it from our website, unless you notify us otherwise in writing at the address below. You may view our Privacy Notice online at www.lpl.com (click on Privacy). Notwithstanding the foregoing, we will provide you with a written copy of our Privacy Notice at least annually.

Additional State Opt-Out Information

The information sharing practices described previously are in accordance with Federal law. In states where additional notification is required before you can provide an effective opt-out, we will contact you separately regarding your optout choices.

View and Change Your Personal Information

You can review the personal information we maintain on you and make any needed corrections to it by contacting us in writing at the address that follows.

Right to Access and Correct Information

You may write to us at the address below with any questions you may have about your personal information. You may see and copy the personal information that we have about you in person. If you prefer, we will copy and send it to you. If you think the personal information that we have in our files is incomplete or incorrect, you may request that we complete or correct the disputed personal information. We will review your request. We will either make the change or explain why we did not do so. If we do not make the change, you may file a written statement of dispute with us. We will include the written dispute in future disclosures of that personal information. We will send the written dispute to anyone you request us to who received your personal information from us in the past two years. To exercise these rights, please send us a written request. Please include your name, address, daytime phone number, and the personal information that you would like access to or that you believe needs correction. We may charge a small fee to collect and send the personal information to you. To protect your personal information, we may ask you to verify your identity and to provide other details to respond to your request.

Our mailing address for purposes of this Privacy Notice is:

UVEST Financial Services
Attn: Compliance/Privacy Policy
200 South College Street, 21st Floor
Charlotte, NC 28202
Privacy Choices Notice

If you would like to limit the personal information that your financial advisor discloses or takes with him or her to another brokerage or investment advisory firm upon the termination of his or her relationship with LPL Financial (i.e. Limit the personal information about me that my financial advisor discloses or takes with him or her to another brokerage or investment advisory firm upon terminating his or her relationship with LPL Financial. I understand that you may disclose my name, address, telephone number, email, and a general description of my accounts to such financial institution) please contact us in writing at:

UVEST Financial Services
Attn: Compliance/Privacy Policy
200 South College Street, 21st Floor
Charlotte, NC 28202

In order for your opt-out election to be effective, you must include the following information about each account holder and sign and date the request:

- Name
- Address
- City State/Zip
- Account Number or SSN

22. UVEST is a member of the Securities Investor Protection Corporation ("SIPC"). SIPC provides protection for the Account for up to \$500,000, including \$100,000 for claims for cash. The account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities customers, but it does not protect against losses from the rise and fall in the market value of investments. More information on SIPC, including obtaining a SIPC Brochure, may be obtained by calling SIPC directly at (202) 371-8300 or by visiting www.sipc.org.