



D.A. Davidson & Co. ("D.A. Davidson") wishes to provide you (each person who elects electronic delivery, hereafter referred to as the "Client"), with convenient access to Client Communications provided by D.A. Davidson through its Client Access site, access.davidsoncompanies.com ("Client Access") or another internet site designated by D.A. Davidson (collectively the "website").

By electing eDelivery, Client agrees to these terms and conditions, which may be updated from time to time.

Client recognizes that there are inherent security limitations in all communications over the internet, yet considers that risk acceptable in exchange for eDelivery. The parties therefore agree as follows:

1. Consent to Electronic Delivery. If Client elects to participate in electronic delivery ("eDelivery"), it is expressly understood that Client agrees and provides their informed consent to have D.A. Davidson electronically deliver any and all Client Communications that D.A. Davidson may be able to electronically deliver from time to time. Client also understands that they have agreed to receive Client Communications through the website rather than through regular mail. Client will receive an email notification confirming such election. Client understands that their election to participate in eDelivery is a voluntary election and not required for their engagement with D.A. Davidson.

Client Communications are defined as all written communications or materials related to Client's account including, but not limited to, documents such as account statements, transaction confirmations, all current and future notices, disclosures, quarterly, semi-annual and annual reports, proxy statements, prospectuses and other offering documents or materials, newsletters, regulatory communications (including without limitation privacy notices, and other information, documents, data and records), Internal Revenue Service related tax reporting statements, and any other communications related to Client's account that D.A. Davidson may be able to electronically deliver from time to time.

2. Delivery Method. D.A. Davidson may (at its sole option) deliver Client Communications electronically in a number of ways, including: (a) delivery via email from D.A. Davidson or a third-party designated by D.A. Davidson with an active link to the Client Communication, with the Client Communication in the body of the email, or with the Client Communication attached in portable document format (.pdf) or other readable format, or (b) through the website, provided that D.A. Davidson or a third-party designated by D.A. Davidson will notify Client when they should visit the website or open a hyperlink to view the document. D.A. Davidson reserves the right, even if Client has consented to eDelivery, to deliver any or all documentation to Client in paper form.

Client may request paper or electronic copies of specific Client Communications at any time by contacting their D.A. Davidson financial professional.

3. Duration of Consent. Client's consent to eDelivery is effective upon Client's agreeing to the Consent to Electronic Delivery terms and evidenced by client's continued use of the website. This consent will remain in effect until Client or D.A. Davidson revokes it.

4. Revocation of Consent. Client may opt out of eDelivery at any time by providing notification of their desire to do so through the website or by contacting their D.A. Davidson financial professional by telephone, mail or email.

D.A. Davidson will commence paper delivery of Client Communications within ten (10) business days of written revocation of Client's consent to eDelivery. However, in the specific case of Investor Mailbox (proxy notices and prospectuses), it may take up to ninety (90) calendar days to effectuate a revocation of consent to eDelivery; Client may receive electronic notifications in the interim period.



Subject to D.A. Davidson's option to provide paper copies of any and all Client Communications in lieu of or in addition to eDelivery of same, the eDelivery of Client Communications shall continue until Client affirmatively opts out or until D.A. Davidson is unable to deliver the email notifications to the email address specified by Client, as applicable after three (3) attempts as indicated by email error messages received by D.A. Davidson. In order to avoid the cancellation of eDelivery, Client must immediately notify D.A. Davidson of any change to the email address specified for such service.

5. Valid Email Address. In the event Client wishes to change the specified email address to receive Client Communications, D.A. Davidson will provide an option for doing so through the website or by contacting their financial professional by telephone, mail or email. Client understands and agrees that Client is fully responsible for providing and maintaining a valid email address at all times. It is Client's affirmative obligation to edit their email address directly through the website's settings, or to contact their D.A. Davidson financial professional by telephone, mail, or email to change their email address. Upon changing the Client's email address, a notification of the change will be sent to Client's original email address.

If Client's email address is invalid or repeatedly rejects eDelivery of information after three (3) attempts, eDelivery service will be cancelled and Client will receive paper copies of all Client Communications via regular mail. Client may re-enroll in eDelivery by accessing the website or by contacting their financial professional and providing a valid email address and accepting the eDelivery terms and conditions. Neither Client's revocation nor restriction of consent, request for paper delivery, nor D.A. Davidson's delivery of paper copies of Client Communications affects the legal effectiveness or validity of any Client Communication provided electronically while Client's consent was in effect.

6. eDelivery System. Client will be able to view, print and download all Client Communications provided for Client's record retention purposes. Client is solely responsible for the proper storage and protection of any Client Communication that Client downloads and saves or prints to paper copy. D.A. Davidson will retain and make available to Client electronic copies of Client Communications for a period of at least twenty-four (24) months. Certain Client Communications will be presented in "PDF" file format on the website, and Client will need to have installed a recent version of Adobe Acrobat Reader on their computer to access the information. If Client does not have Adobe Acrobat software, D.A. Davidson will provide a link for downloading such software. In order to download and install the Adobe Acrobat Reader, Client must have the proper rights and privileges to download and install that program on their computer.

Client will need certain hardware and software and may incur certain costs in connection with eDelivery of Client Communications. For example, Client will need access to a computer with a web browser and email software to access account documents electronically. Client must also have access to the internet. Further, Client may incur costs such as internet provider costs and the costs associated with printing paper copies. Such hardware, software and any other costs shall be Client's sole responsibility and D.A. Davidson shall not be responsible for providing such hardware or software, or reimbursing Client for any costs, in order to allow Client to participate in eDelivery.

7. Electronic Security. Client hereby acknowledges that the internet is not a secure communications network. Unauthorized parties may access communications transmitted over the internet. D.A. Davidson will not send to Client any email notice that contains Client's confidential information including, without limitation, Client's full account numbers, tax ID, or social security number. If the hyperlink in the email notice sent by D.A. Davidson does not work, Client agrees to access the Client Communication directly through the website or to immediately notify D.A. Davidson if they cannot access the information. Client hereby agrees to monitor their email for Client Communications from



D.A. Davidson and to access and review the website on a regular basis to avoid missing time-sensitive information.

8. Good and Effective Delivery. Client agrees that all Client Communications provided to Client by D.A. Davidson or a third-party designated by D.A. Davidson by any of the methods discussed herein are good and effective delivery to Client when sent to Client or posted to the website, regardless of whether Client timely receives or accesses the Client Communication.

9. Prompt Review. As with paper copies, Client hereby agrees to timely review all Client Communications and agrees to notify their D.A. Davidson financial professional immediately if Client objects to any information provided in the Client Communication. If client fails to immediately notify D.A. Davidson in writing of any such objections, D.A. Davidson shall deem such Client Communication as accurate and true.

10. Authority. By continued use of eDelivery, Client acknowledges that they have carefully read, understand and agree to the terms and conditions and indicate, among other things, their informed and affirmative consent to eDelivery of records and other account information, termination of paper copies of such records, and the use of a single electronic notice sent to a designated email address as their only notice that information is posted to the website. Client understands and agree that these terms and conditions constitute an agreement to use D.A. Davidson's eDelivery service and that they are in addition to (and part of) the terms of use governing the website, in addition to all other terms and conditions in agreements governing Client's accounts and relationship with D.A. Davidson and constitute an amendment of those agreements where sections relate to the delivery of selected account information and records for Client's designated accounts.