

**FEDERAL ELECTRONIC SIGNATURES IN
GLOBAL AND NATIONAL COMMERCE ACT
(E-SIGN ACT)**

Under applicable United States Law (Federal Electronic Signatures in Global and National Commerce Act), before we can process your executed tax forms and related documents electronically and your consent to the electronic delivery of all such forms and related materials for your account, we must provide you with the following information and you must affirmatively consent and thereafter not withdraw such consent.

By submitting the relevant form, you indicate your informed consent to electronic delivery to you and submission from you to us of your tax information and all related communications, notices, information and related documents. By signing the tax form and the certifications therein, you are instructing us to accept your entries and to treat the signature as a valid digital signature on your tax form as described here. Additionally, you are consenting to our maintaining and your receiving electronic records of your tax form and all related materials. You understand that you may withdraw your consent to such electronic records at any time by notifying us and acknowledging your revocation of the E-SIGN Act. After revoking the E-SIGN ACT, you will be required to complete the paper version of these Forms and related documents until you reaffirm your consent to the E-SIGN Act.