State Street Global Markets, LLC

Electronic Delivery Disclosure Agreement

This Electronic Delivery Agreement applies to all Account Communications, as such term is defined below, for products, services, and accounts (jointly "Accounts" and individually "Account") offered by State Street Global Markets LLC ("SSGM," "we," "us," and "our"). This Electronic Delivery Agreement supplements all other agreements you have with us. If there are any inconsistencies between this Electronic Delivery Agreement and such other agreements, the terms of this Electronic Delivery Agreement shall control as applied to the electronic delivery of Account Communications.

"Account Communications" means all account statements, trade confirmations, notices, disclosures, regulatory communications (including prospectuses, proxy solicitations, and the US Privacy Policy and Notice and any updates thereto), and other information, documents, data, and records regarding the Account (including updates to your Customer Agreement) delivered or provided to the Account holder by us and other parties.

1. Scope of Agreement. You are agreeing and consenting to our providing you, at our discretion, with any Account Communications in electronic form, and that we may stop providing paper Account Communications to you, unless and until you revoke your consent as provided below. We may continue to provide some Account Communications to you in paper form at the US postal address we have for you in our records.

2. Withdrawing your Consent. You can initiate the process to change your consent to receive electronic Account Communications by changing your delivery preferences: log onto your Account through the link at statestreet.com/wealthservices or call us toll-free at 1.833.291.1030. Withdrawing your consent means you will be sent legally required Account Communications in paper form. If the email address you provide us is or becomes invalid or nonfunctional, we may treat such an event as a withdrawal of your consent to receive Account Communications electronically. We will not impose any fee to process the withdrawal of your consent to receive electronic Account Communications; however, fees may be charged for the provision of paper copies as indicated in the list of Additional Fees.

In addition, the availability of some Accounts requires electronic delivery of Account Communications, and your revocation of consent for such Account(s) may result in Account termination. If you withdraw your consent, it will become effective only after a reasonable period of time has passed to allow us to process such requests.

3. Updating your records. It is your responsibility to provide us with true, accurate, and complete email address, contact, and other information related to your Account(s) and to maintain and update promptly any changes to this information. You can update your email address by logging onto your Account through the link on statestreet.com/wealthservices and changing your Profile or Account Preferences or by calling us toll-free at 1.833.291.1030.

4. Method of providing electronic disclosures to you; how to obtain paper copies. Account Communications may be provided to you either (a) by email to the last email address you have provided to us, (b) by linking to an internet website in an email notice, or (c) to the extent permissible by law, by access to a website that we will generally designate in advance for such purposes.
After you have consented, you may request that we mail you a paper copy of any Account Communication by calling us toll-free at 1.833.291.1030 (fees for paper copies may apply as indicated in the list of Additional Fees). Alternatively, we recommend that you print and keep for your files each electronic Account Communication you receive.

5. Hardware and software requirements. To access, view, and retain electronic Account Communications that we make available to you, you must have:

- Access to a computer or mobile device (smartphone or tablet) with internet service
- A current version of a common internet browser (Internet Explorer, Mozilla Firefox, Apple Safari, Google Chrome, or similar browser)
- An active email account and address
- A current version of a program, such as Adobe® Acrobat Reader®, that accurately reads and displays PDF documents (you can download the free software at adobe.com)
- An operating system on your computer or mobile device that supports the above
- A printer that connects to your computer or mobile device, if you wish to print documents
- Sufficient storage on or connected to your computer or mobile device, if you wish to retain records in electronic form.

You understand that there may be costs associated with electronic delivery, including the cost of maintaining the above-mentioned hardware and software requirements.

6. Termination/changes. We reserve the right, at our discretion, to discontinue some or all electronic Account Communications and to add to, delete, or change any of the terms set forth above. We will provide you with notice of any such termination or change as required by law. Any amendment, supplement, or rescission of this Consent will be posted to through the link on statestreet.com/wealthservices when made, and such posting shall constitute proper notice to you. If you continue to maintain your Account(s) with us after such notice, you will be deemed to have accepted such changes and will be legally bound by such amended or supplemented terms and conditions.

By agreeing to this Consent, you are confirming that (a) your system meets the requirements set forth above, (b) you agree to receive Account Communications electronically, and (c) you are able to access and print or store information available on through the link on statestreet.com/wealthservices.