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 Onaga, KS 66521-0420
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Please Print or Type

1. CHOOSE YOUR ACCOUNT OWNERSHIP

- Individual
- Joint Tenants With Right of Survivorship (JTWROS)
 Your share of the account will pass to a surviving owner in the event of your death.

2a. ACCOUNTHOLDER INFORMATION

ACCOUNTHOLDER NAME AND ADDRESS	SOCIAL SECURITY NUMBER	DATE OF BIRTH	HOME PHONE NUMBER
	BUSINESS PHONE NUMBER		FAX NUMBER
E-MAIL ADDRESS	Taxable Account Number (internal use only)		

2b. JOINT ACCOUNTHOLDER INFORMATION

ACCOUNTHOLDER NAME AND ADDRESS	SOCIAL SECURITY NUMBER	DATE OF BIRTH	HOME PHONE NUMBER
	BUSINESS PHONE NUMBER		FAX NUMBER
E-MAIL ADDRESS			

3. ACCOUNT OWNERSHIP / TRANSFER

You may designate one or more person(s) or entity(ies) as transfer on death beneficiary (beneficiary) of your Account. If one or more beneficiaries are designated, this account will be deemed to be registered in Beneficiary Form under the Kansas Uniform TOD Security Registration Act, in K.S. A. 17-49a01 and following. If the Account holder is an individual, the account is registered in the name of the Account holder, Transfer on Death to the beneficiary or beneficiaries named. If the account is a joint account with right of survivorship, the account is registered in the name of the Principals as joint tenants with right of survivorship (and not a tenants-in-common), Transfer on Death of the last surviving Principal to the beneficiary or beneficiaries named. If you designate more than one beneficiary, the assets in the account will be divided equally unless otherwise designated below among the beneficiaries. Should any beneficiary be not then living, the assets in the account shall pass to remaining beneficiaries pro rata.

The following individual(s) or entity(ies) are named as beneficiary(ies).

NAME AND ADDRESS	DATE OF BIRTH	SOCIAL SECURITY NUMBER	RELATIONSHIP	SHARE %

4. STATEMENT OPTION

- Quarterly Electronic Statement Only (must provide email address above) Annual Paper Statement
- Quarterly Paper Statement Monthly Paper Statement

If no box is marked, your statement will be electronic until you give further direction to the Custodian. Additional fees will be assessed for paper statements. Please refer to the Fee Disclosure for a list of all applicable fees. Accountholders selecting electronic statements will not receive paper transaction advices.

TAXABLE CUSTODIAL ACCOUNT AGREEMENT

Terms and conditions of this Self-Directed Account are listed below.

The Customer and the Custodian make the following agreement:

- 1. Definitions:** In this part of this Agreement the words “you”, “your” and the Customer mean the accountholder(s). If there are more than one accountholder, then these words mean all accountholders jointly and severally as indicated herein. The words “we”, “us”, and “our” mean the Custodian. The words “Account Representative” and “Representative” mean any individual to whom the Customer has delegated his or her investment responsibilities. The Customer has delivered or will soon deliver to Custodian the assets listed in the attached schedule. The assets listed in the Schedule and other assets, which may be delivered to and accepted by the Custodian under this Agreement, are hereinafter called the “Account.”
- 2. Joint Accounts:** Each joint Accountholder authorizes the Custodian to act upon the instruction of any one joint accountholder. Each joint accountholder authorizes each other joint accountholder to conduct business concerning the Account without the knowledge and consent of the other joint accountholders. Notice to any one joint accountholder constitutes notice to all joint accountholders. Each joint accountholder shall be jointly and severally liable to the Custodian under any and all terms of this Agreement.
- 3. Responsibility of Custodian:** The Custodian will at least annually report to the Customer all transactions occurring during that period, and provide a list of assets held. Neither the Custodian nor its officers, directors, or employees will be liable to the Customer for any loss arising out of any investment made or retained. The Custodian will be responsible for the safekeeping of the securities in the Account, but shall not be required to exercise greater care in this regard than it reasonably does in the safekeeping of its own property. The Custodian will not be liable for any act or failure to act on the part of any Account Representative to effect a transaction from the Account or for the solvency of any Account Representative.
- 4. Representations and Responsibilities:** You represent and warrant to us that any information you have given or will give us with respect to this Agreement is complete and accurate. Further, you agree that any directions you or the Account Representative give us, or action you or the Account Representative take will be proper under this Agreement and that we are entitled to rely upon any such information or directions. You acknowledge that we are under no obligation to determine what actions or documentation may be necessary or appropriate with respect to any transaction requested by you or the Account Representative, and that we need only obtain those documents specified by you or the Account Representative in any authorization (i.e. purchase or sale authorization). We shall have no duty to confirm or ascertain that any such document or instrument obtained in connection with any transaction is genuine or authentic or that it has been properly or correctly executed or entered into by any purported party thereto.

Upon receipt of any report or statement, you must inform us in writing if you believe any information on the report/statement is incorrect within 30 days after the report/statement is sent. If you do not so inform us, then we shall be relieved from all liability regarding the status of your Account as stated in the report/statement.

We shall not be responsible for losses of any kind that may result from your directions to us or your actions or failures to act and you agree to reimburse us for any loss we may incur as a result of such directions, actions or failures to act. We shall not be responsible for any penalties, taxes, judgments, damages or expenses you incur in connection with your Account.

5. Investment of Amounts in the Account.

- A. Direction of Investment** – You acknowledge that it is your responsibility (either directly or through you're your Account Representative) to direct the investment of your Account assets and that we, acting as custodian of your Account, will have no responsibility or involvement in evaluating or selecting any assets for acquisition or disposition, and shall have no liability for any loss or damage that may result from or be associated with any requested investment transaction. You shall direct all investment transactions, including earnings and the proceeds from securities sales. Your investment choices are limited to investments that the Custodian is capable of holding in the ordinary course of its business and in accordance with its policies and practices.

At our sole discretion, we reserve the right to not accept any investment into the Account. Certain types of investments may pose unacceptable administrative burdens to us, and therefore, we reserve the right to not accept such investments into the Account. Administrative burdens include, but are not limited to, the inability of our computer, accounting, or other systems to service the asset or excessive manual labor to service the asset. In addition, all assets must comply with our policies. We reserve the right to review any or all investments to determine if the asset is administratively feasible to us. Our review will be solely administrative in nature. Our decision to not accept an asset should in no way be construed as a determination concerning the prudence or suitability of the investment for your Account. Likewise, acceptance of the asset by us should not be construed as a favorable opinion as to the prudence or suitability of the investment for your Account. Our review of any asset you desire to purchase and hold in the Account should in no way be construed as a “due diligence” review. We do not perform any type of feasibility study, nor do we research or confirm any financial information regarding any investment.

You and upon your death(s), your Beneficiaries (as defined in Section 7) agree to indemnify and hold harmless the Custodian from and against all losses, expenses, settlement payments, or judgments incurred by, or entered against the Custodian as the result of any threatened or asserted claim against the Custodian that pertains in any way to: the Custodian's activities with you; your investments; and/or prosecuting (including an appeal) a claim or counterclaim against you requesting payment of the indemnification obligation set forth herein. Your indemnification obligation applies to any threatened or asserted claim against us

including specifically a claim that is threatened or asserted by you against us. Your indemnification obligation hereunder also applies to any threatened or asserted claims brought by you against us resulting from wrongful conduct your Account Representative including but not limited to fraud, forgery or any other illegal act engaged in by your Account Representative, or other agent retained by you.

You agree to indemnify and hold the Custodian harmless from and against any and all claims, liabilities, causes of action, losses and expenses (including, without limitation, any court costs, attorney's fees and other expenses) asserted against or incurred by us as a result of, or in any way related to, any action requested or directed by you or your Account Representative.

In the absence of instructions from you or if your instructions are not in a form acceptable to us, the Custodian shall deposit your Undirected Cash (defined as any cash in your Account not invested pursuant to a specific investment direction by you, the Accountholder) in an account or product of an FDIC or other United States government insured financial institution, United States government security, or security that is insured or guaranteed by the United States government, unless or otherwise directed by you. The account is insured for up to the amount available under the FDIC insurance; amounts in the account in excess of FDIC insurance limits are not insured.

Directions regarding your Account must be in writing from either you, or your Account Representative. In the event that we receive written investment directions from either you or your Account Representative, we may rely on the genuineness of all signatures and shall be under no duty to investigate any directions or investment decisions. You authorize us to honor original electronic and fax copies of requests from you or your Account Representative. We shall be under no duty to investigate the genuineness of the signatures, but may employ any means of verification we wish if we elect to pursue verification.

Custodian shall be under no obligation or duty to secure, verify title to or otherwise evaluate the assets underlying any investment contemplated herein, or to obtain or maintain insurance coverage (whether liability, property or otherwise) with respect to any such assets or investments or the collateral for such investment. The Custodian shall be fully protected in acting upon any instrument, certificate or paper believed to be genuine and to be signed or presented by the proper person or persons, and the Custodian shall be under no duty to make any investigation or inquiry as to any statement contained in any such writing but may accept the same as conclusive evidence of the truth and accuracy of the statements therein contained. Further, Custodian is not providing legal or tax services or advice with respect to the investment and you absolve and indemnify Custodian in the event that the investment or sale of assets pursuant to any investment directions violates any federal or state law or regulation or otherwise, results in a disqualification, penalty or tax imposed upon the Account, Custodian or you. Furthermore, you authorize and direct Custodian to execute and deliver, on behalf of your Account, any and all documents delivered to Custodian in connection with such investment; and Custodian shall have no responsibility to verify or determine that any such documents are complete, accurate or constitute the documents necessary to comply with the investment direction.

All transactions shall be subject to any and all applicable Federal and State laws and regulations and the rules, regulations, customs and usages of any exchange, market or clearing house where the transaction is executed and to our policies and practices.

After the death of the sole surviving Accountholder, the beneficiary(ies) (as defined in Section 7) of the Account shall have the right to direct the investment of the Account assets, subject to the same conditions that applied to you under this Agreement.

- B. **Our Investment Powers and Duties** – We shall have no discretion to direct any investment in your Account. We assume no responsibility for rendering investment advice with respect to your Account, nor will we offer any opinion or judgment to you on matters concerning the value or suitability of any investment or proposed investment for your Account. We shall exercise the voting rights and other shareholder rights with respect to securities in your Account but only in accordance with the instructions you give to us.

We in no way, guarantee the Account from loss or depreciation. Our liability to make any payment from the Account is at all times limited to the then available assets of the Account.

Except to the extent, if any, that may be required by applicable law, we shall have no duty or obligation to monitor or make you or your Account Representative aware of the receipt or non-receipt of any funds payable to your Account with respect to any assets in such Account (e.g., dividends, interest or other distributions) or to provide you with any other information or documentation (other than pleadings, orders or official notices arising from any judicial proceeding) that we may receive or become aware of with respect to such assets. (For example, and not by way of limitation, we shall have no obligation or duty to provide you with any information or documentation with respect to tender offers that have not been registered with the Securities and Exchange Commission.) We shall have no duty to undertake any action with respect to the collection or enforcement of any payments or rights relating to such assets (including, without limitation, any participation in any bankruptcy proceedings, receivership proceedings, foreclosures or other litigation, or the perfection or enforcement of any lien or other rights with respect to such assets) without receiving prior instruction from you, accompanied by such undertaking of indemnification as we may request to assure us that we will be fully reimbursed and protected with respect thereto. Without limitation on the foregoing, we may however, if we so elect, advised by counsel if deemed appropriate, respond and participate in any such bankruptcy proceeding, receivership proceeding, or other litigation to which we or the Account may have been made a party, and in such case we shall be fully indemnified and protected by you for any action taken by us in good faith. We shall be entitled to seek the advice of legal counsel in connection with any matter relating to your Account or any assets, and may in good faith rely and act upon such advice.

- C. **Delegation of Investment Responsibility** – We may, but are not required to, permit you to delegate investment responsibility for your Account to another party by giving written notice of your delegation in a format we prescribe. We shall follow the direction of any such party who is properly appointed, and we shall be under no duty to review or question, nor shall we be responsible for any of that party's directions, actions or failures to act. We have the right to rely on any representations and/or warranties made by your Account Representative in connection with any sale or purchase on behalf of your Account, including but not limited to representations with regard to suitability requirements.

Said Representative may be a registered representative of a broker/dealer organization, a financial advisor or any other person as may be acceptable to you. The Representative shall be your authorized agent and is not the agent of the Custodian. We shall construe all investment directions given by the Representative, whether written or oral, as having been authorized by you. You may appoint and/or remove the Representative by written notice to the Custodian provided that the removal of Representative shall not have the effect of canceling any notice, instruction, direction or approval received by the Custodian from the removed Representative before the Custodian received said notice or removal.

- D. **Purchase and Sale of Securities** - The Custodian will place orders for the purchase or sale of securities for the Account in accordance with your directions or those of your Account Representative. No purchase orders will be placed unless the necessary funds are in your Account, and no sale orders will be placed unless the securities to be sold are held in your Account and are in deliverable form. The Custodian is authorized to charge the Account with the cost of all securities purchased and to credit the Account with proceeds of securities sold. CUSTOMER RECOGNIZES THAT THE ASSETS PURCHASED AND/OR HELD IN THIS ACCOUNT ARE: NOT INSURED BY THE FDIC; NOT A DEPOSIT OR OTHER OBLIGATION OF OR GUARANTEED BY MAINSTAR TRUST; AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED.

- E. **Rights Incident to the Ownership of Securities** The Custodian may exercise, but will be under no obligation to exercise voting rights incident to any securities held in its name or in the name of its nominee in accordance with the written instructions received from the Customer with respect to voting as to particular issues.

6. **Termination:** Either party may terminate this Agreement at any time by giving written notice to the other. We can resign as Custodian at any time effective 30 days after we mail written notice of our resignation to you. Upon receipt of that notice, you must make arrangements to transfer your Account to another custodian. If you do not complete a transfer of your Account within 30 days from the date we mail the notice to you, we have the right to transfer your Account assets to a successor custodian or trustee that we choose in our sole discretion or we may pay your Account to you in a single sum. We shall not be liable for any actions or failures to act on the part of any successor custodian or trustee nor for any tax consequences you may incur that result from the transfer or distribution of your assets pursuant to this section.

If this Agreement is terminated, we may hold back from your Account a reasonable amount of money that we believe is necessary to cover any one or more of the following:

- Any fees, expenses or taxes chargeable against your Account; and
- Any penalties associated with the early withdrawal of any savings instrument or other investment in your Account.

If our organization is merged with another organization (or comes under the control of any Federal or State agency) or if our entire organization (or any portion which includes your Account) is bought by another organization, that organization (or agency) shall automatically become the custodian of your Account, but only if it is the type of organization authorized to serve as a custodian.

7. **Account Ownership:** If this Account is in the names of two or more persons, this Account is held in joint tenancy with the right of survivorship and not as tenants in common. Upon the death of a joint accountholder, the Account belongs to the surviving accountholder(s).

You may designate one or more person(s) or entity(ies) as a transfer on death beneficiary (beneficiary), of your Account. This designation can only be made on a form prescribed by us and it will only be effective when it is filed with us. Each such beneficiary designation you file with us will cancel all previous ones. The consent of such beneficiary shall not be required for you to revoke a beneficiary designation. If you do not designate such a beneficiary, the estate of the sole surviving accountholder will be the beneficiary.

You may designate one or more person(s) or entity(ies) as transfer on death beneficiary (beneficiary of your Account). If one or more beneficiaries are designated, this account will be deemed to be registered in Beneficiary Form under the Kansas Uniform TOD Security Registration Act, in K.S. A. 17-49a01 and following. If the Accountholder is an individual, the account is registered in the name of the Accountholder, Transfer on Death to the beneficiary or beneficiaries named. If the account is a joint account with right of survivorship, the account is registered in the name of the Principals as joint tenants with right of survivorship (and not as tenants-in-common), Transfer on Death of the last surviving Principal to the beneficiary or beneficiaries named. If you designate more than one beneficiary, the assets in the account will be divided equally, unless otherwise designated, among the beneficiaries. Should any beneficiary be not then living, the assets in the account shall pass to remaining beneficiaries pro rata.

8. **Notices and Change of Address:** Any required notice regarding this Account will be considered effective when we mail it to the last address of the intended recipient which we have in our records. Any notice to be given to us will be considered effective when we actually receive it. You must notify us of any changes of address.
9. **Service Fees:** We have the right to charge an annual service fee or other designated fees (e.g. a transfer or termination fee, etc.) for maintaining your Account. We may also charge additional fees for complex transactions requiring extraordinary time and attention

from our staff. In addition, we have the right to be reimbursed for all reasonable expenses, including various transaction and legal expenses, we incur in connection with the administration of your Account. We may charge you separately for any fees or expenses, or we may deduct the amount of the fees or expenses from the assets in your Account at our discretion. We reserve the right to charge any additional fee upon 30 days' notice to you that the fee will be effective. Any brokerage commissions attributable to the assets in your Account will be charged to your Account.

Fees are billed quarterly and will be automatically deducted from available cash or charged to your credit card (Visa or MasterCard), if authorized. Rejected credit card charges are subject to a \$25 reprocessing fee. If payment is not received within thirty (30) days from the due date reflected on your invoice, a \$15 Late Fee will be assessed to your Account and a Past Due Notice will be mailed. Should fees not be collected we have the option to cease performing any functions, including, but not limited to, processing investment transactions until such time as all fees charged against the Account are fully paid. Additionally we may liquidate assets from the Account, without notice, for any outstanding fee, which has not been paid. We may, at our discretion, liquidate sufficient assets to cover outstanding fees plus one year's estimated fees, including termination fees. Due to the nature of certain investments a partial liquidation may not be possible. In such cases we may liquidate your entire holdings in the investment. Upon receipt, proceeds will be first applied to outstanding fees. Remaining balances, if any, will be placed into your Account and held as Undirected Cash.

In the event that fees are not paid within thirty (30) days after mailing the Past Due Notice we will begin the process of closing your Account. Accounts with past due fees, unfunded Accounts and Accounts with zero value will continue to incur administration and maintenance fees until such time as you notify us in writing (on a form prescribed by us) of your intent to close the Account or we resign as custodian. You will be liable for all past due fees, re-registration fees, late fees and Account termination fees. In the event of nonpayment we may employ a collection agency to recover any unpaid fees or expenses.

The Custodian is entitled to receive, from the assets held in your Account, a fee equal in amount to all the income that is generated from any Undirected Cash which is held by Custodian in an account or product of an FDIC or other United States government insured financial institution, United States government security, or security that is insured or guaranteed by the United States government (Custodial Fee). You agree that the Custodial Fee may be retained by Custodian as compensation for the services provided by Custodian. The Custodial Fee is associated with cash management activities, including, but not limited to, account maintenance, depository bank selection, transaction processing, sub-accounting, recordkeeping, and other services performed under the terms of this Agreement and your Account Application.

We may also receive compensation in the form of 12b-1 fees, shareholder servicing fees, sub-transfer agency fees, and other types of fees paid by certain mutual funds or their affiliates in consideration of services we provide to them, e.g., purchase and redemption of shares and participant-level recordkeeping. This compensation is paid to us pursuant to service agreements between the funds and us. Under no circumstances will you be responsible for the payment of this compensation to us, nor will you be entitled to any offsets or credits to the service fees and expenses you owe to us by reason of our having received this compensation. The compensation paid to us is based either on a set fee per investor or on a percentage of the average daily net asset value of shares invested in the fund.

10. **Amendments:** We have the right to amend this Agreement at any time. You will be deemed to have consented to any amendment unless, within 30 days from the date we mail the amendment, you notify us in writing that you do not consent.
11. **Withdrawals:** All requests for withdrawal shall be in writing on a form provided by or acceptable to us. The method of distributions must be specified in writing. The tax identification number of the recipient must be provided to us before we are obligated to make a distribution.
12. **Transfers:** We can receive cash and/or assets transferred to this Account from the custodian or trustee of another account. We reserve the right not to accept any transfer or direct rollover.

We shall not be liable for the actions or inactions of any prior custodian or other service provider that may have occurred before the transfer of the Account assets to us.

13. **Liquidation of Assets:** We have the right to liquidate assets in your Account if necessary to make distributions or to pay fees, expenses or taxes properly chargeable against your Account. If you fail to direct us as to which assets to liquidate, we will decide in our complete and sole discretion and you agree not to hold us liable for any adverse consequences that result from our decision. We may establish a reasonable reserve from the assets of the Account with which to pay our compensation or expenses of administration.
14. **Valuation of Assets:** The assets in your Account shall be valued annually at the end of each calendar year, but we retain the right to value the assets in your Account more frequently. We will value the investments of the Account utilizing various third-party pricing sources and designated valuation agents. However, we do not guarantee the accuracy of prices obtained from these sources. The year-end value of illiquid and/or non-publicly traded investments, which may include without limitation limited partnerships, limited liability companies, privately held stock, real estate investment trusts, hedge funds, and such other investments as we may designate, *must* be provided to us no later than the following January 10th by the asset's designated valuation agent or third party pricing source. If we do not receive a current market value by the following January 10th for such investment, we shall be entitled to use as that year end's fair market value the last fair market value provided to us, or if none, the original purchase price of the investment for all applicable tax reporting and year-end statement valuations. Unless we have received written information to the contrary, promissory notes and privately offered corporate debt will have valuations reflected at the face value shown on the original note or debt instrument or if the note is such that it is subject to an amortization schedule, valuation may be shown at amortized value. We are not responsible for the timeliness or the accuracy of the fair market value for any investment, and shall have no responsibility or liability for acting on a fair

market value so provided, or the last fair market value utilized if none is provided. If we are required to obtain a fair market value for an investment due to a court order or similar circumstance, we may obtain an appraisal from an independent third party, paying the cost for said appraisal from the liquid investments held in the Account, or in the alternative after having first received the cost of the appraisal from you or your beneficiary (as defined in Section 7) if liquid investments in the Account are otherwise insufficient. You, and upon your death, your beneficiary (as defined in Section 7) agree to indemnify us and hold us harmless from and against all losses, expenses, settlements or claims with regard to investment decisions, tax reporting or any other financial impact or consequence relating to or arising from the valuation of assets in the Account.

15. **Restrictions On The Fund:** Neither you nor any beneficiary (as defined in Section 7) may sell, transfer or pledge any interest in your Account in any manner whatsoever, except as provided by law or this Agreement.
16. **What Laws Apply:** This Agreement is subject to all applicable Federal and State laws and regulations. You agree that where state law applies, Kansas law shall govern this instrument, any other instrument executed in connection with your Account, and you, your agent and our respective rights and obligations hereunder or otherwise with respect to the Account and assets. This document and any other document executed in connection with your Account does not become effective until a signed copy has been received and accepted by us in the State of Kansas (the taking of action by us of any authorization shall constitute our acceptance). We shall have the right to refuse to accept and to not act upon, any instruction or direction given by you or your agent, provided that we promptly notify you or your agent of such election and refusal. You acknowledge and understand that all of our duties and undertakings will be carried out in the State of Kansas, and agree that any claims or disputes that arise in connection with your Account or any assets or any transaction requested by you or your agent must be brought in arbitration as described in Section 20 below. If it is necessary to apply any State law to interpret and administer this Agreement, the law of Kansas shall govern.

If any part of this Agreement is held to be illegal or invalid, the remaining parts shall not be affected. Neither party's failure to enforce at any time or for any period of time any of the provisions of this Agreement shall be construed as a waiver of such provisions, nor a waiver of either party's right thereafter to enforce each and every provision.

17. **Indemnity of Custodian:** To the extent not prohibited by Federal or State law, you agree to indemnify, defend and hold us, our subsidiaries and affiliates (including officers, agents and employees) harmless against and from any and all claims, demands, liabilities, costs and expenses (including reasonable attorneys' fees and expenses), arising in connection with this agreement, with respect to any negligence or alleged negligence, whether passive or active, by us, our subsidiaries or affiliates (including officers, agents and employees), any breach or alleged breach, whether passive or active, by us, our subsidiaries or affiliates (including officers, agents and employees) of any responsibilities under this Agreement, any breach or alleged breach, whether passive or active, by a third party of responsibilities under this Agreement or any claim arising out of the purchase, holding or sale of any investments in the Account, whether directed by you or any agent appointed by you. You further agree to pay for our defense and the defense of our subsidiaries and affiliates (including officers, agents and employees) by independent counsel of our choice against any such claims, demands, liabilities or costs referred to above.

You agree to indemnify, defend and hold us, our subsidiaries and affiliates (including officers, agents and employees) harmless against and from any and all payments or assessments which may result from holding any publicly-traded security or any nonstandard, non-publicly traded or illiquid investment within the Account, and further agree that we and our subsidiaries and affiliates (including officers, agents and employees) shall be under no obligation whatsoever to extend credit or otherwise disburse payment beyond the cash balance of your Account for any payment or assessment related to such investment(s).

18. **Adverse Claims:** If we receive any claim to the assets held in the Account which is adverse to your interest or the interest of your beneficiary (as defined in Section 7), and we in our absolute discretion decide that the claim is, or may be meritorious, we may withhold distribution until the claim is resolved or until instructed by a court of competent jurisdiction. As an alternative, we may deposit all or any portion of the assets in the Account into the court through a motion of interpleader. Deposit with the court shall relieve us of any further obligation with respect to the assets deposited. We have the right to be reimbursed from the funds deposited for our legal fees and costs incurred.
19. **Account Not Guaranteed:** We do not guarantee the Account from loss or depreciation. Our liability to make payment to you at any time and all times is limited to the available assets of the Account.
20. **Arbitration of Claims:** Any controversy arising out of or relating to this Agreement or the breach thereof, or to the Account or any transactions authorized by you and/or your agent, shall be settled by arbitration in Johnson County, Kansas according to the rules of The American Arbitration Association. Arbitration is final and binding on the parties. The Parties are waiving their right to seek remedies in court, including the right to jury trial. The pre-arbitration discovery is generally more limited than and different from court proceedings.