

INDIVIDUAL 401(K) TRADING AUTHORIZATION

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PLAN PARTICIPANT TRADING AUTHORITY

Plan Name _____ Plan Administrator Name _____

By signing below, I am granting _____ the Plan Participant, authority to buy, sell, deliver and/or settle trades of any assets in accordance with the terms and conditions of Mainstar Trust upon the written direction of the Plan Participant. Mainstar Trust has the right to rely on any representations and/or warranties made by the Plan Participant in connection with a sale or purchase on behalf of the participant's Plan account, including but not limited to representations with regard to prohibited transactions and suitability requirements.

I understand that any action taken by the Plan Participant or me is subject to the terms and conditions of this Trading Authorization, including page 2, and the other Plan agreements with Mainstar Trust as amended from time to time.

Plan Administrator Or Employer Signature _____ DATE _____

Plan Participant Signature _____ DATE _____

THIRD PARTY REPRESENTATIVE AUTHORITY

Plan Participant Name _____ Participant Account Number _____

I acknowledge that I am granting the third party representative (Account Representative) designated below, the authority to buy, sell, deliver and/or settle trades of any assets in accordance with the terms and conditions of Mainstar Trust upon the written direction of my Account Representative. Mainstar Trust has the right to rely on any representations and/or warranties made by my Account Representative in connection with a sale or purchase on behalf of my Plan account, including but not limited to, representations with regard to prohibited transactions and suitability requirements. I authorize the Account Representative be granted access to online account statements and other account information.

I acknowledge that I have chosen the Account Representative and that said Account Representative is not an agent of Mainstar Trust. I understand that any action taken by the Account Representative or me is subject to the terms and conditions of this Trading Authorization, including page 2, and the other agreements that I have with Mainstar Trust as amended from time to time.

If the Account Representative is affiliated with a broker-dealer firm, and to assist the broker-dealer firm with its supervisory responsibilities, Mainstar Trust may make available my account information to the Account Representative's respective broker-dealer. If the Account Representative changes firms or broker-dealer affiliations, the Account Representative will continue to have the same authority on the account. It is the Account Representative's responsibility to notify both Mainstar Trust and me of any change in the Account Representative's firm or broker-dealer affiliation. The Account Representative also must notify the asset companies and complete the necessary broker-dealer documents to change his/her firm or broker-dealer affiliation.

Plan Administrator or Plan Participant (if authorized above) Signature _____ Date _____

Account Representative Name _____	Telephone Number _____
Address _____	Cell Phone Number _____
Address _____	Fax Number _____
City _____	Email Address _____
State _____ Zip _____	Broker/Dealer _____

I agree to accept the designation of Account Representative for this Plan account and all the duties and responsibilities arising from that designation. I agree to be bound by the terms of this document. I understand that if I change firms or broker-dealer affiliations, it is my responsibility to notify Mainstar Trust and the asset companies and to complete the necessary documentation to change my affiliation. I understand that the only method by which I can obtain account statements and information from Mainstar Trust is online and that I must submit a Mainstar Trust Online Representative Access Form to obtain this service.

Representative Signature _____ Date _____

TRADING AUTHORIZATION

The Employer or Plan Administrator and/or the Plan Participant (the "Undersigned") may designate an Account Representative in a form acceptable to Mainstar Trust. Said Account Representative may be a registered representative of a broker/dealer organization, a financial advisor or other person acceptable to the Undersigned. The Account Representative is not an agent of Mainstar Trust. Mainstar Trust shall construe any and all investment directions given by the Account Representative as having been authorized by the Undersigned. The Undersigned may appoint and/or remove an Account Representative by written notice to Mainstar Trust provided that such removal shall not have the effect of canceling any notice, instruction, direction, or approval received by Mainstar Trust prior to the Account Representative's removal.

DIRECTION OF INVESTMENT

The Undersigned acknowledges that it is his/her sole responsibility to direct Plan investments and that Mainstar Trust has no responsibility or involvement in evaluating or selecting any assets or investments, and has no liability for any loss, damage, penalty or tax (including from prohibited transactions or plan disqualification), or claim (including tort or fraud) that may result from or be associated with any transactions directed by the Undersigned or the Account Representative. The Undersigned agrees to indemnify, defend and hold Mainstar Trust, its subsidiaries and affiliates including officers, agents and employees (the "indemnified party") harmless against and from any and all claims, demands, liabilities, costs and expenses (including reasonable attorneys' fees and expenses), settlement payments, or judgements arising in connection with this agreement, with respect to any active or passive negligence, alleged negligence, breach or alleged breach of this agreement by the indemnified party or a third party; any action requested, instructed or directed by the Undersigned or the Account Representative; any investment decisions, distribution values, tax reporting or any other financial impact or consequence relating to or arising from the valuation of Plan assets or; any claim arising out of the purchase, holding or sale of any Plan assets, whether directed by the Undersigned or the Account Representative.

The Undersigned acknowledges that Mainstar Trust is under no obligation to determine what actions or documentation may be necessary or appropriate with respect to any transaction requested by the Undersigned or the Account Representative, and that Mainstar Trust need only obtain or release the cash or documents specified by the Undersigned or the Account Representative in the respective purchase and/or sale authorization. Mainstar Trust shall have no duty to confirm or ascertain that any document or instrument named by the Undersigned or the Account Representative in a purchase or sale authorization is genuine or authentic or that it has been properly or correctly executed or entered into by any purported party thereto. Mainstar Trust may condition any action it may agree to undertake upon its receipt from the Undersigned, in form satisfactory to it, of written instruction to undertake such action, together with such further agreement or undertaking of indemnification from the Undersigned. Mainstar Trust may reasonably request.

Mainstar Trust shall have no duty or obligation to monitor or make the Undersigned or the Account Representative aware of the receipt or non-receipt of any documents or other confirmation of purchase or sale of any Plan asset or the receipt or non-receipt of any funds payable to the Plan with respect to any assets in the Plan or to provide the Undersigned or the Account Representative with any other information or documentation that it may receive or become aware of with respect to any Plan assets or assets that the Account Representative may direct Mainstar Trust to purchase on behalf of the Plan. Mainstar Trust 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 or receivership proceedings, foreclosures, or other litigation, or the perfection or enforcement of any lien or other rights with respect to such assets). Without limitation on the foregoing, Mainstar Trust may however, if it so elects, advised by counsel if deemed appropriate, respond and participate in any action, proceeding or litigation to which Mainstar Trust or the Plan may have been made a party, and in such case, Mainstar Trust shall be fully indemnified and protected by the Undersigned for any expenses and any action taken by it in good faith. Mainstar Trust shall be entitled to seek the advice of legal counsel in connection with any matter relating to the Plan or any assets, and may in good faith rely and act upon such advice.

APPLICABLE LAW

The Undersigned agree that Kansas law shall govern any action undertaken by Mainstar Trust and/or the Undersigned and/or the Account Representative and that Kansas law shall govern my respective rights and obligations with respect to the Plan and its assets. Neither this authorization nor any authorization given by the Account Representative will become effective until a signed copy has been received and accepted by Mainstar Trust in the State of Kansas (the taking of action by Mainstar Trust upon any authorization shall constitute Mainstar Trust's acceptance). The Undersigned acknowledges and understands that all duties and undertakings of Mainstar Trust will be carried out in the State of Kansas, and agree that any claims, torts, or disputes that arise in connection with the Plan must be brought in arbitration as described in the Arbitration of Claims section of the Recordkeeping Service Agreement.

Terms not otherwise defined herein shall have the meaning set forth in the Recordkeeping Services Agreement.