



Nationwide®



Enrollment Form for Plan Number _____

Advisor Number: _____

Member Information

SSN Type: _____

SSN: _____

First Name: _____ Middle Initial: _____ Last Name: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Use a different mailing address:

Street Address: _____

City: _____ State: _____ Zip: _____

Marital Status: _____ Gender: _____

Birth Date: _____ Email Address: _____

Home Phone: _____ Business Phone: _____

Country of Citizenship: _____

Government ID Type: _____ Govt ID Number: _____

Date ID Issued: _____ ID Expiration Date: _____



Contribution Information

403(b)	Roth 403(b)	457(b)
<ul style="list-style-type: none"> • Tax-Sheltered Account (TSA) • Allows you to save pre-tax dollars, reducing your taxable income • Contributions grow tax-deferred until they are withdrawn 	<ul style="list-style-type: none"> • Contributions are made after taxes have been taken from your paycheck • Allow earnings to grow tax-free² 	<ul style="list-style-type: none"> • Employer-sponsored Deferred Compensation Plan (DCP) • Allows you to save pre-tax dollars, reducing your taxable income • Contributions grow tax-deferred until they are withdrawn

2. Distributions from contributions are tax-free; distributions from earnings are federally tax-free if certain conditions are met. State tax may apply.

Contribution Type:

Notes:

Plan Type (Minimum Contributions per Plan is \$25):

403(b) Dollar Amount: _____

Roth 403(b) Dollar Amount: _____

457(b) Dollar Amount: _____

Total: _____

These changes will be sent to your district and will be effective for the next available payroll cycle. They will supersede any instructions that you currently have on file with your district.

Would you like help with a Rollover? Yes No

Employment Information

NOTE: Certificated employees are required to have a credential and are generally paid at the end of the month. Classified employees are not required to have a credential and are generally paid around the 10th of the month.

Hire Date: _____ Classification: _____

County: _____ School District: _____

Employment Status: _____

Occupation/Position: _____



Asset Allocation Questionnaire

- 1) Do you agree or disagree with the following statement? "I consider myself a long term investor who is not concerned about the volatility of my account over the next five to ten years or longer. The final result is more important to me than daily, monthly or annual changes in my account."

Completely disagree (1 pt)

I am willing to accept a small amount of fluctuation, but not much loss of my principal investment (2 pts)

I can accept a moderate amount of annual volatility, but not loss of significant principal (3 pts)

I would accept an occasional annual loss if the final results were good (4 pts)

Completely agree (5 pts)

Answer _____

- 2) Assume you have \$10,000 in your retirement account, invested for the most part in stock funds. Over the next 12 months, your account drops to \$8,000. What would you do with the remaining assets?

Transfer all assets to a money market fund (low risk and lower returns) (1 pt)

Transfer the assets to bond funds (moderate risk and moderate returns) (2 pts)

Consider transferring a small portion of your assets to bond funds (3 pts)

Make no changes to your account (4 pts)

Answer _____

- 3) While inflation (the rise in the cost of goods and services) can reduce the buying power of money over time, stock investments have historically outpaced inflation by taking higher amounts of risk. Which of the following describes your views?

I am comfortable if my investments only keep pace with inflation (1 pt)

I am comfortable taking a small amount of risk to outpace inflation (2 pts)

I am comfortable taking a moderate amount of risk to significantly outpace inflation (3 pts)

I want to fully capitalize on my investments despite the potential risk (4 pts)

Answer _____



4) How old are you?

60 years or older (1 pt)

50 – 59 years old (2 pts)

40 – 49 years old (3 pts)

30 – 39 years old (4 pts)

Less than 30 years old (5 pts)

Answer _____

5) How many years until you plan on accessing your retirement savings?

Less than 3 years (1 pt)

3 – 5 years (2 pts)

5 – 10 years (3 pts)

10 – 15 years (4 pts)

More than 15 years (5 pts)

Answer _____



Total Points _____

Take your total points from the questionnaire and look for the profile that best describes you.

Type of Investor	Total Points	Description
Aggressive	22 or more	Appropriate for an investor with both a high tolerance for risk and a long time horizon. The main objective of this portfolio is to provide high growth without providing current income.
Moderately Aggressive	17 to 21	Designed for an investor with a high tolerance for risk and a longer time horizon. This investor has little need for current income and seeks above-average growth from his/her investable assets.
Moderate	12 to 16	Best suits an investor who seeks relatively stable growth and a low level of income. The investor will have a higher tolerance for risk and/or a longer time horizon than a conservative or moderately conservative investor. The main objective is to limit fluctuations to less than those of the overall stock market.
Moderately Conservative	8 to 11	Appropriate for an investor who seeks both modest investment value increases and income from his/her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than someone who chooses a Conservative profile.
Conservative	7 or less	Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and whose main objective is to preserve capital while providing income. Fluctuations in the value of these portfolios are minor.

Asset Class	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
International	30%	25%	15%	10%	5%
Small-cap	10%	5%	5%	0%	0%
Mid-cap	15%	15%	10%	10%	5%
Large-cap	40%	35%	30%	20%	10%
Bonds	5%	15%	25%	35%	40%
Cash equivalents	0%	5%	15%	25%	40%



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Build Your Own Portfolio

	Prospectus	Fund Code	Ticker	Allocation %
Short Term Bonds				
LrdAbt Shrt Dur Inc A		LALA	LALDX	
MetroWest Ultra Shrt Bd I		MWUA	MWUIX	
Vic Fd For Inc A		KVIA	IPFIX	
Vngrd ST Bd Indx Adml		CSWA	VBIRX	
Cash				
NW Mny Mkt Inst		GMZA	GMIXX	
Bonds				
AmCent ShtDrInflPrtBd Inst		AIPA	APISX	
AmFds Cap Wld Bd R5		AWCA	RCWFX	
BlkRk Hi Yld Bd Inv A		BYBA	BHYAX	
DodgeCox Inc		DOIA	DODIX	
EV Flotng Rt A		EVBA	EVBLX	
FnklnTmp Gbl Bd A		CAVA	TPINX	
LrdAbt Hi Yld A		LHYA	LHYAX	
MnSty Ttl Rtn Bd I		CUKA	MTMIX	
MFS Rsrch Bd A		MRBA	MRBFX	
PIMCO Real Rtn Inst		PRIA	PRRIX	
PIMCO Ttl Rtn Inst		PTTA	PTTRX	
Prudntl Ttl Rtn Bd A		PBDA	PDBAX	
WFA Govt Sec A		GVAA	SGVDX	



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	Prospectus	Fund Code	Ticker	Allocation %
Balanced				
AmFds Inc Fd Am R5		AIDA	RIDFX	
FidAdv Free 2005 A		FFVA	FFAVX	
FidAdv Free 2010 A		FAXA	FACFX	
FidAdv Free 2015 A		FVXA	FFVAX	
FidAdv Free 2020 A		FDA A	FDAFX	
FidAdv Free 2025 A		FATA	FATWX	
FidAdv Free 2030 A		FFEA	FAFEX	
FidAdv Free 2035 A		FTHA	FATHX	
FidAdv Free 2040 A		FFFA	FAFFX	
FidAdv Free 2045 A		FFZA	FFFZX	
FidAdv Free 2050 A		FXLA	FFFLX	
FidAdv Free 2055 A		BT TA	FHFAX	
FidAdv Free 2060 A		CVIA	FDKPX	
NW Inv Dest Aggr Svc		DAGA	NDASX	
NW Inv Dest Cnsrv Svc		DCFA	NDCSX	
NW Inv Dest Mod Aggr Svc		DMAA	NDMSX	
NW Inv Dest Mod Cnsrv Svc		DMCA	NSDCX	
NW Inv Dest Mod Svc		DMFA	NSDMX	
Vngrd Bal Indx Adml		CSNA	VBIAX	
Large Cap Stocks				
Alger Cap App Inst I		ALRA	ALARX	
AmFds Am Mut R5		AXFA	RMFFX	
AmFds AMCAP R6		RAFA	RAFGX	
AmFds Fdmntl Inv R5		AFNA	RFNFX	
AmFds Gr Fd Am R5		ARXA	RGAFX	



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SCHOOLSFIRST™
FEDERAL CREDIT UNION



	Prospectus	Fund Code	Ticker	Allocation %
Large Cap Stocks				
AmFds New Econ R5		AGXA	RNGFX	
Clvrt Soc Indx A		CASA	CSXAX	
DFA US Lg Co		DXXA	DFUSX	
DFA US LgCap Val Inst		DFLA	DFLVX	
Invsco Comstk A		VCAA	ACSTX	
Jns Frty S		JACA	JARTX	
JPM Eq Inc A		BENA	OIEIX	
MFS Val A		MMVA	MEIAX	
NW S P 500 Indx Svc		NIFA	GRMSX	
Pionr Eq Inc A		PIEA	PEQIX	
Prudntl Jnism Gr A		PJGA	PJFAX	
Vngrd 500 Index Fd AS		CSLA	VFIAX	
Vngrd Gr Indx Adml		CSRA	VIGAX	
Mid Cap Stocks				
EV Atlna Cap SMID Cap A		EASA	EAASX	
Fid Extd Mkt Indx Fund		EVOA	FSMAX	
JPM MdCap Gr A		BMGA	OSGIX	
NW MdCap Mkt Indx A		NMCA	GMXAX	
TRowePr MdCap Val R		TRVA	RRMVX	
Vic Syc Estblshd Val A		VXEA	VETAX	
Vngrd Mid-Cap Idx Fd AS		CSSA	VIMAX	



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	Prospectus	Fund Code	Ticker	Allocation %
Small Cap Stocks				
DFA US SmCap Inst		DFTA	DFSTX	
DFA US Trgt Val Inst		DFXA	DFFVX	
GdmnScs SmCap Val A		GSCA	GSSMX	
JnsHndrsn Triton N		DDUA	JGMNX	
Vngrd Explr Adml		CWGA	VEVRX	
Vngrd SmCap Gr Indx Adml		CWYA	VSGAX	
International Stocks				
AmFds Cap Wld Gr Inc R5		AWIA	RWIFX	
AmFds EuroPacfc Gr R5		AWFA	RERFX	
AmFds New Prspct R6		RNPA	RNPGX	
AmFds New Wld R6		RNWA	RNWXG	
AmFds SmCap Wld R5		ASLA	RSLFX	
DFA Emrg Mkt Cor Inst		BTMA	DFCEX	
DodgeCox Intl Stk		DGLA	DODFX	
Dtsch Ltn Am Eq A		PSLA	SLANX	
FnklnTmp Forgn A		TFFA	TEMFY	
Harbor Intl Gr Inst		HAXA	HAIGX	
Invsco Euro Gr A		AEDA	AEDAX	
NW Intl Indx A		NIIA	GIIAX	
Opp Intl Gr A ^{AAA}		PIGA	OIGAX	
Opp Intl Sm Co A ^{AAA}		PISA	OSMAX	



	Prospectus	Fund Code	Ticker	Allocation %
International Stocks				
USAA Intl Inst		ECY	UIIFX	
WFA Asia Pacfc A		DBIA	WFAAX	
Specialty				
BlkRk Hlth Scnc Oppr Inv A		BSAA	SHSAX	
BNYMel Natrl Rsrc A		DNAA	DNLAX	
DFA Glbl RealEst Sec Inst		BTNA	DFGEX	
Opp Gold Spec Mnrls A		PGMA	OPGSX	
Prudntl Jnism Util A		PRUA	PRUAX	
Vic RS ScncTech A		RSIA	RSIFX	
Fixed				
Fixed Option^		BOA2	N/A	

TOTAL:

I understand that in addition to the applicable mutual fund expense ratio, each plan investment is subject to a 0.25% annual asset management fee. Vanguard, American Funds, Dodge & Cox, Fidelity Adv Lever Co Stk Inst (FLVIX), DFA US Lg Co (DFUSX), Prncpl LGCap GR Inst (PGLIX), MetroWest Ultra ShrtBd I (MWUIX) carry a 0.65% annual asset management fee.

For more information about the available underlying investment options, including all charges and expenses, please consult a fund prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your pension representative. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.

^A market value adjustment may apply if Fixed Contract transfer payments are in excess of 20% of the annual book value installment limit. Book value is the current balance in your contract including principal and interest. The contract value, when withdrawn, may be increased or decreased by the market value adjustment. The market value adjustment is determined by Nationwide Life Insurance Company in accordance with uniform procedures applicable to all contracts in this class. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, any plan or participant fees, if applicable, or the asset based plan administration fee of 0.21%. Such fees and charges, if applicable and reflected, would lower the performance described above.

Nationwide Trust Company, FSB, is not making any recommendations regarding these funds. These funds are not insured by the Federal Deposit Insurance Corporation (FDIC), NCUSIF, or any other Federal government agency, are not deposits or obligations of, guaranteed by, or insured by the institution where offered or any of its affiliates and are subject to investment risks including possible loss of principal.

Target Maturity Funds are designed for people who plan to withdraw retirement funds during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. As a result, the funds become more conservative over time as you approach retirement. It's important to remember that no strategy can assure a profit or prevent loss in a declining market; the principal value is not guaranteed at any time including the target date. Investing involves risk, including loss of principal. When redeemed, the amount received may be less than the amount invested.

Understanding Risks

Stock markets are volatile and can decline in response to adverse developments. Particular funds can react differently to these developments. Here is a list of some of the risk associated with the funds. For specific risks related to each fund, see the fund's prospectus.

1. Portfolios that invest in high yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher quality securities.
2. Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.
3. Non-diversified funds, those concentrating in a relatively small number of securities or a specific sector, may be subject to greater volatility than a more diversified investment and should be considered a vehicle for diversification and not a balanced investment program.
4. Stocks of small or emerging companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market.
- 5. An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.**
6. While this fund invests primarily in the securities of the US Government and its agencies, the fund's value is not guaranteed by these entities.
7. The Nationwide Investor Destinations funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expense of the Investor Destinations Funds, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.
8. Real Estate investing entails the risks of the real estate business generally, including sensitivity to economic and business cycles, changing demographic patterns and government actions.
9. Indexes are unmanaged, and one cannot invest directly in an index.

The Best of America Retirement Resource program is offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, Member FINRA. In MI only: Nationwide Investment Svcs. Corporation. Unregistered group fixed or group indexed fixed annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio.

The Best of America. is a federally registered service mark of Nationwide Life Insurance Company. (1-888-867-5175).

^^These funds are neither insured nor guaranteed by the U.S. Government.

^^^International investing involves additional risks including: political instability, differences in accounting standards, currency fluctuations, and foreign regulations.



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Beneficiary Information

Primary

Relationship: _____

Name: _____ Address Same as Mine

Social Security Number: _____ Date of Birth: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Allocation %: _____

Add another beneficiary Primary Contingent

Relationship: _____

Name: _____ Address Same as Mine

Social Security Number: _____ Date of Birth: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Allocation %: _____

Add another beneficiary Primary Contingent

Relationship: _____

Name: _____ Address Same as Mine

Social Security Number: _____ Date of Birth: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Allocation %: _____



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Add another beneficiary

Primary

Contingent

Relationship: _____

Name: _____ Address Same as Mine

Social Security Number: _____ Date of Birth: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Allocation %: _____

Add another beneficiary

Primary

Contingent

Relationship: _____

Name: _____ Address Same as Mine

Social Security Number: _____ Date of Birth: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Allocation %: _____

Suitability and Financial Information

Annual Income

Tax Bracket

Net Worth: Assets (excluding personal residence, autos and household furnishings) less unsecured debts.

Investment Objectives

Risk Exposure

Investment Experience

Source of Earnings

Broker-Dealer Affiliations

Employee of this Broker-Dealer?

Related to an employee of this Broker-Dealer?

If yes, Employee Name _____ Relationship _____

Employee of another Broker-Dealer?

If yes, Broker-Dealer Name _____

Related to an employee of another Broker-Dealer?

If yes, Broker-Dealer Name _____ Employee Name _____

Relationship _____

Member/employee or related to member/employee of Stock Exchange/FINRA?

If yes, Name of Affiliation _____

Are you (or a member of your immediate family) a director, 10% shareholder, or policy making officer of any publicly traded company?

If yes, Company Name _____

Patriot Act Information

Is this account for a Foreign Financial Institution?

Is this a private banking account?

Is this a Foreign Bank?

Politically Exposed Person?

Signature

CUSTOMER ACCOUNT AGREEMENT (Please read and sign below.)

I represent that I have read the terms and conditions governing this account and agree to be bound by such terms and conditions as currently in effect and as may be amended from time to time. I AGREE THAT THIS AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE, WHICH IS LOCATED IN PARAGRAPHS 3 AND 4 ON THE FOLLOWING PAGE OF THE AGREEMENT. I acknowledge receipt of the pre-dispute arbitration agreement.

Important considerations:

I understand my investments:

- Are not insured by the National Credit Union Administration (NCUA), the National Credit Union Share Insurance Fund (NCUSIF), or the Federal Deposit Insurance Corporation (FDIC);
- Are not deposits or other obligations of the financial institution and are not guaranteed by the financial institution or any affiliated entity;
- May be offered by an employee who serves both functions of accepting customer deposits for the financial institution and the selling of non-deposit investment products;
- Are subject to investment risks, including the possible loss of the principal invested and that past performance is not a guarantee of future results;
- Are offered through CUNA Brokerage Services, Inc. CUNA Brokerage Services is a separate corporation and is not part of the financial institution.

I understand that: The above investment elections may involve financial risk. "Market Timing" is not permitted in this retirement plan. There is no guarantee as to the timeliness of investment transactions including investment change requests. Fees may be assessed to Plan Assets for Administrative Expenses.

Participant Signature

Date Signed

Account Agreement

This document constitutes a legal binding agreement between CUNA Brokerage Services, Inc. and the Client parties and shall hereafter be referred to as the "Agreement". Furthermore, CUNA Brokerage Services, Inc., shall be referred to as CBSI within the text of this document. All parties for whom the said account shall be opened for which include one or more individuals; officer(s) of corporate or institutional entities; or trustee(s) or appointed individual(s) through legal process shall hereafter be referred as the "Client". The term "Clearing Agent" shall hereafter refer to the firm carrying the account as clearing broker pursuant to a clearing agreement with CBSI. In consideration of CBSI acting as an agent to provide brokerage services, the Client and CBSI agree to the following terms of this agreement:

1. Marketing Support

CBSI receives revenue sharing compensation from some of the companies whose products we sell. These payments are used for training and education for our representatives as well as marketing support. CBSI representatives do not receive any additional compensation if any of these products are recommended by them. For more information, please visit Account Services on cvsinvestorconnection.com or call 800-369-2862, extension 483-2019.

2. Privacy

The Client has received a copy of CUNA Brokerage Services, Inc. Privacy Notice (provided by CUNA Mutual Group).

3. ARBITRATION DISCLOSURES

THIS AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE, BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS:

- **ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.**
- **ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAV A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.**
- **THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMETNS, AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.**
- **THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD UNLESS, IN AN ELIGIBLE CASE, A JOINT REQUEST FOR AN EXPLAINED DECISION HAS BEEN SUBMITTED BY ALL PARTIES TO THE PANEL AT LEAST 20 DAYS PRIOR TO THE FIRST SCHEDULED HEARING DATE.**
- **THE PANEL OF ARBITRATORS MAY INCLUDE A MINORITY OF ARBIRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.**
- **THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.**
- **THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.**

4. AGREEMENT TO ARBITRATE CONTROVERSIES

IT IS AGREED THAT ANY CONTROVERSY BETWEEN US ARISING OUT OF YOUR BUSINESS OR THIS AGREEMENT, SHALL BE SUBMITTED TO ARBITRATION CONDUCTED BEFORE THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC. AND IN ACCORDANCE WITH ITS RULES. ARBITRATION MUST BE COMMENCED BY SERVICE UPON THE OTHER PARTY OF A WRITTEN DEMAND FOR ARBITRATION OR A WRITTEN NOTICE OF INTENTION TO ARBITRATE.

NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PRE-DISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION; OR WHO IS A

MEMBER OF A PUTATIVE CLASS ACTION WHO HAS NOT OPTED OUT OF THE CLASS WITH RESPECT TO ANY CLAIMS ENCOMPASSED BY THE PUTATIVE CLASS ACTION UNTIL:

- (i) THE CLASS CERTIFICATION IS DENIED;**
 - (ii) THE CLASS IS DECERTIFIED; OR**
 - (iii) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT;**
- SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OR ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.**

5. Customer Identification Verification

In accordance with the USA PATRIOT Act, CUNA Brokerage Services, Inc. has implemented procedures to verify the identity of any person seeking to open an account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you (Client); When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will verify your information by contacting you, or verifying information through credit bureaus, public databases or checking references with our financial institutions.

6. Financial Industry Regulatory Authority (FINRA) Public Disclosure Program

For information regarding the Financial Industry Regulatory Authority (FINRA) Public Disclosure Program call the Program's hotline number at (800)289-9999 or visit them at www.finra.org.

7. CBSI is a member of FINRA/SIPC (Securities Investor Protection Corporation)

Visit www.sipc.org or call (202)371-8300 to obtain a brochure or for more information about SIPC.

8. Complaints

Complaints may be directed to CUNA Brokerage Services, Inc., Attention Compliance Department, 2000 Heritage Way, Waverly, IA 50677. Phone 866.512.6109 Fax 608.236.8023.