

Annex I

Amendments to Stifel Account Agreement and Disclosure Booklet

Applicable to clients of Stifel Independent Advisors, LLC

1. On page 1, under “Stifel Accounts,” the following new fourth paragraph has been added and the full section now reads:

STIFEL ACCOUNTS

In consideration of Stifel considering, accepting, and/or carrying a Stifel Securities Account (“Securities Account” or “Account”) in the name of the client(s) signing the Signature Document, for the purchase and sale of securities and other property, and providing the other services and privileges provided by the Stifel Cash Management Accounts (as presently configured or hereafter amended), you, as indicated on the Signature Document, hereby affirm that you have read, understand, and agree to the terms and conditions as set forth in the Signature Document and in the Stifel Account Agreement and Disclosure Booklet and the Client Account Profile/Risk Assessment provided to you, which is hereby incorporated by reference (the “Agreement”). The definitions set forth below in this Agreement are applicable to all of the provisions of this Agreement.

You authorize us to share your information with third parties as disclosed in our Privacy Notice or otherwise permitted by law. Your authorization will remain effective until revoked or modified by you. You may revoke or modify your authorization at any time by following the procedures described in the Privacy Notice. We will retain a true and correct copy of this Agreement, but you may also want to retain a copy for your records.

The terms and conditions of this Agreement govern your relationship with Stifel. In the case of IRAs and Coverdell ESAs, the relationship among You and Stifel IRA Custodian is governed by the applicable IRA Custodial Agreement(s) and/or Coverdell ESA Custodial Agreement. The relationship among You, Stifel, and, as applicable, Stifel Bank related to Checks and related ACH Transactions and Cards is governed by the Banking Services Agreement (please see definitions below).

For clients of Stifel Independent Advisors, LLC: Following the sale of all of the equity interests of Stifel Independent Advisors to Equitable Distribution Holding Corporation (together with its affiliates, “Equitable”), Stifel Independent Advisors shall no longer be an affiliate broker-dealer of Stifel or Keefe, Bruyette & Woods, Inc. (KBW). Accordingly, any references to Stifel Independent Advisors as an “affiliate” of Stifel or Stifel’s affiliate companies following such closing, including, without limitation in this this Account Agreement and Disclosure Booklet, any IRA

Custodial Agreement(s), any Coverdell ESA, Custodial Agreements, any Banking Services Agreement or any other writing from Stifel, KBW, Stifel Bank, or other Stifel affiliates, including but not limited to agreements or other disclosures of any kind such as the Relationship Guide, any privacy notices, or disclosures documents of any kind delivered by or made available by Stifel to you, shall be deemed modified such that Stifel Independent Advisors is not defined as or considered an “affiliate” of any Stifel entities following such time.

These terms and conditions are subject to change from time to time, and the current version of the Agreement, not including additions/changes contained in this Annex, can be found online at www.stifel.com/agreementanddisclosurebooklet.

2. On page 7, under IV., A. Basic Terms and Conditions of Your Securities Account, Section 17 titled “Stifel Affiliated Firm Clearing Agreement,” the following language has been changed and now reads as follows:

IV. Your Stifel Securities Account

A. Basic Terms and Conditions of Your Securities Account

17. Stifel Affiliated Firm Clearing Arrangement.

Stifel Independent Advisors, LLC (Stifel Independent Advisors) and Keefe, Bruyette & Woods, Inc. (KBW) are affiliate broker-dealers that have a clearing arrangement with Stifel, Nicolaus & Company, Incorporated (Stifel). Your Account(s) is introduced to and carried by Stifel. As a clearing firm, Stifel is responsible for bookkeeping and safekeeping functions, including the receipt and disbursement of all funds and securities. Stifel also will regulate and approve margin loans and other extensions of credit, execute security orders you enter through your Financial Advisor, and prepare your transaction confirmations and statement. Stifel Independent Advisors and KBW will provide you with personal service and investment counseling, including entering your orders for securities through an account opened with your Financial Advisor and approved by Stifel Independent Advisors or KBW. The introducing broker-dealer, Stifel Independent Advisors or KBW, has the exclusive responsibility to supervise your Financial Advisor’s securities activities and to ensure

that the trading and conduct of your account is in accordance with the rules and regulations that govern the securities industry. At the time of the completion of the sale of the equity interests of Stifel Independent Advisors to Equitable Distribution Holding Corporation (together with its affiliates, “Equitable”), Stifel Independent Advisors shall no longer be an affiliate broker-dealer of Stifel or KBW, provided that Stifel Independent Advisors shall continue the clearing arrangement with Stifel until such time as Equitable enters into a separate clearing arrangement with a new clearing firm. Prior to such time, this Stifel Account Agreement, including the personal service and investment counseling to be provided by Stifel Independent Advisors in this subparagraph, shall continue to apply to your Account(s) with Stifel Independent Advisors.

3. On page 125, Section XXIV ERISA Section 408(b) (2) Notice, a new subsection entitled Note on Stifel Independent Advisors” was added and the section now reads:

XXIV. ERISA SECTION 408(b)(2) NOTICE

This Disclosure Notice generally describes brokerage services provided by and compensation paid to Stifel, Nicolaus & Company, Incorporated (“Stifel”), Stifel Independent Advisors, LLC (“Stifel Independent Advisors”), or Keefe, Bruyette & Woods, Inc. (“KBW”) (collectively referred to herein as the “Firms,” “we,” “us,” “our,” etc.) with respect to your ERISA qualified retirement plan (the “Plan”). If you intend to open a managed investment advisory account, please refer to the managed account agreement with that firm as well as the applicable Stifel or Stifel Independent Advisors Form ADV Part 2A for the disclosures related to that type of account. This Disclosure Notice supersedes any prior Disclosure Notice you may have received from the Firms. IF YOU ARE A PARTICIPANT IN THE PLAN AND NOT THE RESPONSIBLE PLAN FIDUCIARY (THE PERSON OR ENTITY THAT HAS AUTHORITY TO ENGAGE SERVICE PROVIDERS ON BEHALF OF THE PLAN), PLEASE GIVE THIS NOTICE TO THE RESPONSIBLE PLAN FIDUCIARY OF YOUR PLAN IMMEDIATELY.

Note on Stifel Independent Advisors: Stifel Independent Advisors shall no longer be an affiliate broker-dealer with Stifel or KBW following the sale of all of the equity interests of Stifel Independent Advisors to Equitable Distribution Holding Corporation (together with its affiliates, “Equitable”). Any changes to the brokerage

services provided by, and compensation paid to, Stifel Independent Advisors following the completion of the sale will be communicated separately to you by Equitable or on its behalf.

Description of the Firms and How to Contact Us

Your Plan maintains or may maintain a securities brokerage account or accounts with one or more of the Firms. Each of the Firms is a securities broker-dealer registered with the U.S. Securities and Exchange Commission. Each of the Firms is a subsidiary of Stifel Financial Corp., whose headquarters are located at 501 North Broadway, St. Louis, Missouri 63102. If you have questions regarding the services and/or compensation related to your Plan, please consult www.stifel.com/disclosures/ERISA for more information or e-mail your inquiry to 408b2Inquiries@stifel.com.

General Description of Services Provided by the Firms to the Plan

The Firms provide non-discretionary investment-related brokerage services to your Plan. These services are provided by your Financial Advisor as a registered representative of Stifel, Stifel Independent Advisors, or KBW. Services may include, as applicable, effecting securities transactions directed by the Plan and/or its participants; providing general research, financial information, and data to the Plan to assist the Plan in its selection and monitoring of a recordkeeping platform and its specific investment options; meeting with the Plan to review investment information, investment performance, fee and expense analyses, and services for the Plan; and educating the participants on investment issues.

The Firms acknowledge that they will act as a fiduciary for purposes of ERISA only when they provide the Plan fiduciary with “investment advice” as defined in ERISA and under applicable Department of Labor Regulations. This acknowledgment of fiduciary status does not apply to communications that are not reasonably intended to be viewed or construed as a suggestion for you to take a particular course of action with respect to your Plan’s assets or to any information, education, or general descriptions of our services or the products that we make available to you as a Plan investor from time to time, or about the factors a retirement investor should generally consider when deciding whether to transfer or roll over Plan assets. Please note that our services do not include individualized investment advice or recommendations to the Plan participants or otherwise acting as an ERISA fiduciary to participants of the Plan.

This acknowledgment of fiduciary status does not apply to communications that are not reasonably intended to be viewed or construed as a suggestion for you to take a particular course of action with respect to your Plan's assets or to any information, education, or general descriptions of our services or the products that we make available to you as a Plan investor from time to time, or about the factors a retirement investor should generally consider when deciding whether to transfer or roll over Plan assets.

General Description of Compensation Paid to the Firms

The Firms may receive various forms of compensation related to the services it provides to your Plan, depending upon the underlying investments selected by your Plan and/or its participants. For a detailed description of the forms of compensation that may be paid to Stifel, KBW or, prior to the completion of the planned disposition, Stifel Independent Advisors, please go to www.stifel.com/disclosures/ERISA.

Important Information

The information included in this Notice, combined with the information available on the website at www.stifel.com/disclosures/ERISA, is intended to satisfy the disclosure requirements under Section 408(b)(2) of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. If your Plan is or will be established directly with a mutual fund or insurance company recordkeeping platform, please also consult the proposal you receive from that recordkeeper. Your Plan may incur other service charges that are not payable to the Firms. Such charges may include any expenses, fees, and other costs payable to the Plan's administrative service providers, the cost for auditing the Plan's financial statements, and other related expenses. Information regarding these other service charges may be obtained from the applicable service provider. The information included in this Notice is not intended to replace or modify any existing or prospective agreement relating to the Plan and should not be relied upon as a legal contract or guarantee for any service that is or will be provided by the Firms or any affiliate thereof.

4. On page 133, Section XXVI Stifel's Privacy Notice, a change was made to the definition of Affiliates and Nonaffiliates and now reads:

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include financial companies such as: Stifel, Nicolaus & Company, Incorporated; 1919 Investment Counsel, LLC; EquityCompass Investment Management, LLC; Keefe, Bruyette & Woods, Inc. (KBW); Thomas Weisel Partners, LLC; Washington Crossing Advisors, LLC; Stifel Bank & Trust; Stifel Bank; Stifel Trust Company, N.A.; Stifel Trust Company Delaware, N.A.; North Atlantic Capital Management, LLC; or InTyce, LLC (Wealth Tracker).
- At the time of the sale of all of the equity interests of Stifel Independent Advisors to Equitable Distribution Holding Corporation (together with its affiliates, "Equitable"), Stifel Independent Advisors shall no longer be an affiliate of Stifel and shall thereafter be a "Nonaffiliate" for purposes of this Privacy Notice.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include credit bureaus, closing agents, card processors, check printers, mutual fund companies, annuity companies, insurance companies, internet banking service providers, and vendors who perform marketing services on our behalf.
- As noted above, Stifel Independent Advisors will be considered a "Nonaffiliate" following its acquisition by Equitable for purposes of this Privacy Notice.