

■ ELECTRONIC DELIVERY

At First Command, we are committed to ensuring you have the information you need to make the best use of our financial products and services. We strive to provide you with written communications that are:

- delivered quickly,
- in the form you choose, (i.e. paper or electronic) and
- stored for your easy access.

Our goal is to give you as many choices as possible, including the option of electronic delivery (or eDelivery). We'll need your OK to communicate with you electronically instead of in paper. Before you say "yes," be sure to review the details of our eDelivery program. They are outlined below.

Electronic Delivery Agreement

By electing eDelivery, you affirmatively consent and agree to permit First Command Financial Planning, Inc., First Command Bank, their parent company and affiliated companies (together "First Command") to enter into transactions, make disclosures and provide notices to you in electronic form instead of in writing for purposes of entering into agreements with First Command and/or receiving delivery of communications from First Command (together referred to herein as "Communications").

Your consent shall apply to all Communications, including but not limited to: the Bank Depository Agreement, Bank Statements and Notices, Description of Services Brochure, Privacy Policy, and other First Command disclosure documents; financial plans; product offering documents; prospectuses; agreements; regulatory disclosures; notices concerning any change in the terms of your relationship or agreements; and/or other documents as they may be made available.

You affirm that you have provided a valid electronic mail (email) address, have access to the Internet and are at least 18 years of age. You also affirm that you have installed Adobe Acrobat Reader to view your Communications. You can download Adobe Acrobat Reader at no charge by visiting www.adobe.com.

Unless otherwise required by law, Communications will generally be sent to you via email and may include an attachment or a web link to allow you to retrieve information. You may also need to register and access First Command's web portal or another website made available to you by First Command, to retrieve information. Communications will be sent to the email address that you have provided to us. You agree to update your email address by notifying us in case of any changes.

You may download or print Communications for your future reference and record keeping purposes. You have the right to request and receive Communications in paper form by contacting us. You may either call First Command Bank at 1.888.763.7600 or First Command Financial Planning, Inc., at 1.800.443.2104. Or you may write First Command Bank at PO Box 901041, Fort Worth, TX 76101 or First Command Financial Planning, Inc., at PO Box 2387, Fort Worth, TX 76113-2387. You agree that you accept electronic delivery of the Communications, regardless of whether a particular document is accessed or viewed.

Your consent to accept electronic delivery of the Communications is effective until revoked by First Command or you. If you withdraw your consent, you should keep in mind that paper surcharge fees may be applicable for delivery of certain types of Communications in paper form. These fees, if applicable, will be disclosed to you as part of our account opening process and/or our other disclosures. You may withdraw your consent to receive Communications in electronic form by accessing First Command's web portal at www.firstcommand.com or another website made available to you by First Command. You may also contact First Command Bank at 1.888.763.7600 or First Command Financial Planning, Inc. at 1.800.443.2104 for assistance with withdrawing your consent.

By agreeing to this Electronic Delivery Agreement, you acknowledge that you have carefully read, understand, and agree to the terms and conditions herein; represent and warrant that you are authorized to make this election; and indicate your informed and affirmative consent to the termination of paper copies and the transmission of an electronic notice to a designated email address(es) as the only notice sent when Communications become available. Your request shall apply to all accounts for which you are an owner, joint owner, custodian, trustee, or participant.

If you are an AMS client and desire to also receive account statements, trade confirmations and other documents related to your AMS account(s) in electronic form instead of paper, you must make an additional election by visiting First Command's web portal at www.firstcommand.com and consenting to the Pershing LLC Electronic Notification Agreement. To do this, select the "AMS & Brokerage" link in the Investments Tile. You will be directed to the Command Center Select site where your AMS accounts can be viewed. Click on the "Go Paperless" button. If you require assistance, please contact your Financial Advisor or First Command at 1.800.443.2104. You may make separate eDelivery elections for each AMS account you own.