

Individual Retirement Account
Article IX Addenda (Custodian) Account



Third Party Administrator/Record Keeper:Slavic Integrated Administration
Investment Advisor:Slavic Mutual Funds Management Corporation

(First Name, Middle Name, Last Name)

Section 1: Appointment of Agent

I ("Principal") appoint Counsel Trust Company ("Agent") to hold as Custodian, certain property or interests which Principal has turned over to the Agent, together with such other property as Principal may from time to time deliver to the Agent. Said property shall constitute Principal's Individual Retirement Self Directed Account ("Account").

The Principal understands that the Agent has entered into a service arrangement with a Third Party Administrator/Record Keeper named above to perform certain administrative and record keeping services on the Agent's behalf and that the Agent can and will accept all instructions as provided by the Principal to the Third Party Administrator/Record Keeper and Investment Manager also named above. The Principal has entered into an investment management contract with Investment Manager and directs the Agent to calculate, collect and pay the Investment Manager on a quarterly basis at an annual rate of fifty (50) basis points on all assets held in the account at quarter end. The Principal further acknowledges that from time to time the Agent and Third Party Administrator/Record Keeper may also be compensated for the services they perform as it relates to the administration of this Account and directs the Agent to calculate, collect and pay the Third Party Administrator/Record Keeper on a quarterly basis for such services at an annual rate of six (6) basis points on all assets held in the account at quarter end. Fees owed to the Agent will equal an annual rate of four (4) basis points on all assets held in the account at quarter end. All fees mentioned above will be automatically debited from the Principal's account on a quarterly basis and remitted to the appropriate party. Also as part of its compensation, the Agent may also charge the Third Party Administrator/Record Keeper certain miscellaneous fees including (a) \$3.00 per outgoing ACH request, (b) \$10.00 per stopped payment on any check, (c) \$15.00 per overnight delivery, (d) \$15.00 per outgoing wire transfer, (e) \$12.00 per distribution (f) \$10.00 per outgoing check request, and (g) any other charges that may be mutually agreed upon in writing between Principal and Third Party Administrator/Record Keeper.

Agent shall furnish or cause to furnish a statement of all transactions. This statement shall serve as notification and reporting of all security transactions in Principal's Account. Principal specifically waives receipt of brokerage confirmations; however electronic confirmations will be kept on file for all transactions and will be available for inspection by Principal. Statements shall be provided monthly, quarterly, or semi-annually by the Third Party Administrator/Record Keeper.

Principal will promptly report to Agent and its third party administrator/record keeper any error or disagreement concerning the account statements and trade confirmations. In any event, this report must be made to Agent within 30 days after the statement or confirmation is received; otherwise, Principal will, at Agent's discretion, be deemed to have accepted it as stated. Principal will be deemed to have received statements 10 days after mailing unless Principal informs Agent within 20 days after the date set for the close of the statement that Principal has not received the statement. Also, banking regulations provide Principal has a right at no additional cost to be mailed notification of a security transaction within five business days from the transaction date, or within five days from the receipt by Agent if a broker or dealer is used.

Agent shall collect the income, or cause to collect the income, and after deducting any charges and necessary expenses reinvest the net income in the account as Principal directs.

Agent may rely on oral or written instructions received from the Principal, which Agent believes in good faith, were genuine.

Section 2: Investment Responsibilities

Reservation of Investment Authority (Principal shall be responsible for investment management):

Principal specifically reserves to himself/herself sole management of the assets and the earnings and appreciation thereon, including the control of investments and reinvestments. Agent shall carry out all instructions given to it by the Principal for the payment of funds or delivery of any securities or other property held under this Agreement and by the Investment Manager for the purchase, sale or exchange of securities. The Agent shall furnish to the Principal a report or cause to furnish a report on all investment transactions at such reasonable times, as the Principal shall request. The Agent shall not be liable for any loss resulting from any action taken by it hereunder in good faith. If applicable, the Agent is authorized to execute purchases and sales through its affiliated brokerage service so long as said service provides best execution, and the Agent shall pay the regular charges of said service as part of the administrative expenses of the account. Agent shall hold securities in nominee name, in bearer form, in book entry form, in a clearing corporation or in a depository (including any corporate affiliate of Agent). Agent may appoint agents, sub-custodians or depositories, to hold part or all of the property. Agent shall, unless it receives written instructions to the contrary,

- (a) Attend or cause to attend to corporate actions, collect proceeds of securities which mature or are called as they come to Agent's attention;
- (b) Sell all fractional shares received and credit all stock dividends to principal.

Section 3: Liabilities

Agent shall only have those duties specified in this agreement and shall be liable only for its own negligence, willful misconduct or lack of good faith. Agent shall not be liable for any incidental, consequential or punitive damages, regardless of their cause or whether Agent was aware of the possibility of these damages. Agent shall not be liable for acting upon any notice, instruction, or other instrument believed by it to be genuine and delivered by an authorized individual. Agent shall not be liable for damages from any event beyond its control. This paragraph shall survive the termination of this agreement.

Principal shall indemnify, defend and hold Agent and its officers, directors, employees, agents and representatives harmless from and against any suit, judgment, claim, demand, loss, liability, expense or interest (including legal fees and expenses) arising out of or in connection with this agreement, excluding, however, those losses and expenses which are finally determined by a court of appropriate jurisdiction to have resulted directly from Agent's gross negligence or willful misconduct in the performance of its obligations as described by

this agreement. Agent shall have a lien, and may offset, against the assets to the extent of any amount owed by Principal to Agent under this agreement. This paragraph shall survive the termination of this agreement.

Section 4: Shareholder Communication

In order to facilitate company/shareholder communications and for other similar purposes, Principal authorizes the Agent to release Principal's name, address, and share position of assets held in this Account to the companies (or their representatives) in which Principal is a shareholder. Unless otherwise agreed to by Principal(s) and Agent, Agent shall vote proxies.

Section 5: Taxpayer Certification

In Under penalty of perjury, I certify that _____ Is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and that I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

Section 6: Regulatory Information

Anti-Money Laundering. I: (1) represent that all evidence of identity provided is genuine and all related information furnished is accurate; (2) agree to provide any information deemed necessary by the Trust Company in its sole discretion to comply with its anti-money laundering program and related responsibilities from time to time; (3) represent that I am not acting as agent, representative, intermediary/nominee or in any similar capacity for any other person or entity. I acknowledge that the Trust Company prohibits investments by or on behalf of the following persons (each, a "Prohibited Investor"): (1) a person whose name appears on the List of Specially Designated nationals and Blocked Persons maintained by the U.S. Office of Foreign Assets Control ("OFAC"); (2) a foreign shell bank, as defined by the USA PATRIOT Act; or (3) a person or entity resident in or whose funds are transferred from or through an account in a Non-Cooperative Country or Territory, as defined by the Financial Action Task Force, and I represent that I am not personally nor am I investing on behalf of one of these Prohibited Investors.

Privacy. The Agent and our Affiliates strongly believe in protecting the confidentiality and security of information we collect about individuals "Nonpublic Personal Information" is nonpublic information about the individual that we obtain in connection with providing a financial product or service to the individual for personal, family, or household purposes. We do not disclose any Nonpublic Personal Information about our customers or former customers to anyone, except as permitted by law. We may disclose all of the information we collect excepting Nonpublic Personal Information, as described above, to nonaffiliated companies that perform marketing services on our behalf, or to other financial institutions with which we have joint marketing agreements. For example, information may be disclosed to others to enable them to provide business services for us, such as helping us to evaluate requests for our products or services, performing general administrative activities for us, and assisting us in processing a transaction requested by an individual. If an individual decides to close an account or otherwise becomes an inactive customer, we will continue to follow the privacy practices described in this notice with respect to such individual. We also maintain physical, electronic, and procedural safeguards to protect information; these safeguards comply with all applicable laws.

Section 7: Broker Of Records for Mutual Funds

I understand that certain fee payments are available to me and other service providers in connection with the Account investments in the mutual funds that have been made available to the Account. I understand that the exact types and amounts of fees payable to me and to other service providers to the account will depend on the mutual funds in which the Account assets are invested. I understand that you or other service providers may receive commissions or dealer concessions (collectively the "Commissions") up to 5% of the amount invested or 12b-1 fees up to 1% of the Account's fund account balances. Service fees, sub-administrative fees, and subtransfer agency fees (collectively the "Fund Fees") may be available to you or other service providers to the account. I understand that we may direct you to collect such fees and pay all or a portion of them to the plan's service providers or to pass them through to the account, as we shall direct. I understand that more precise information about these fees is available upon our written request to you. Should I elect to enter into such an arrangement whereby you are appointed as broker-dealer of record for the account's assets to facilitate the collection and payment of certain types of fees, I shall complete for the Account the Form of Authorization and Acknowledgement available upon our request.

Section 8: Account Holder Acknowledgement

This agreement is effective upon acceptance by the Agent. It may be terminated at any time by written notice by the Agent or the Principal. Upon such termination, the proceeds of this Account shall be paid and delivered to the Principal, who agrees to furnish a receipt for the same. By signing this Custodial Agency Application and Agreement, Principal agrees to the terms and conditions of the Agreement. I hereby acknowledge receipt of Counsel Trust Company's Privacy Notice along with this agreement.

Signature of Principal (IRA Holder)

(Date)

Authorized Signature of Counsel Trust Company

(Date)