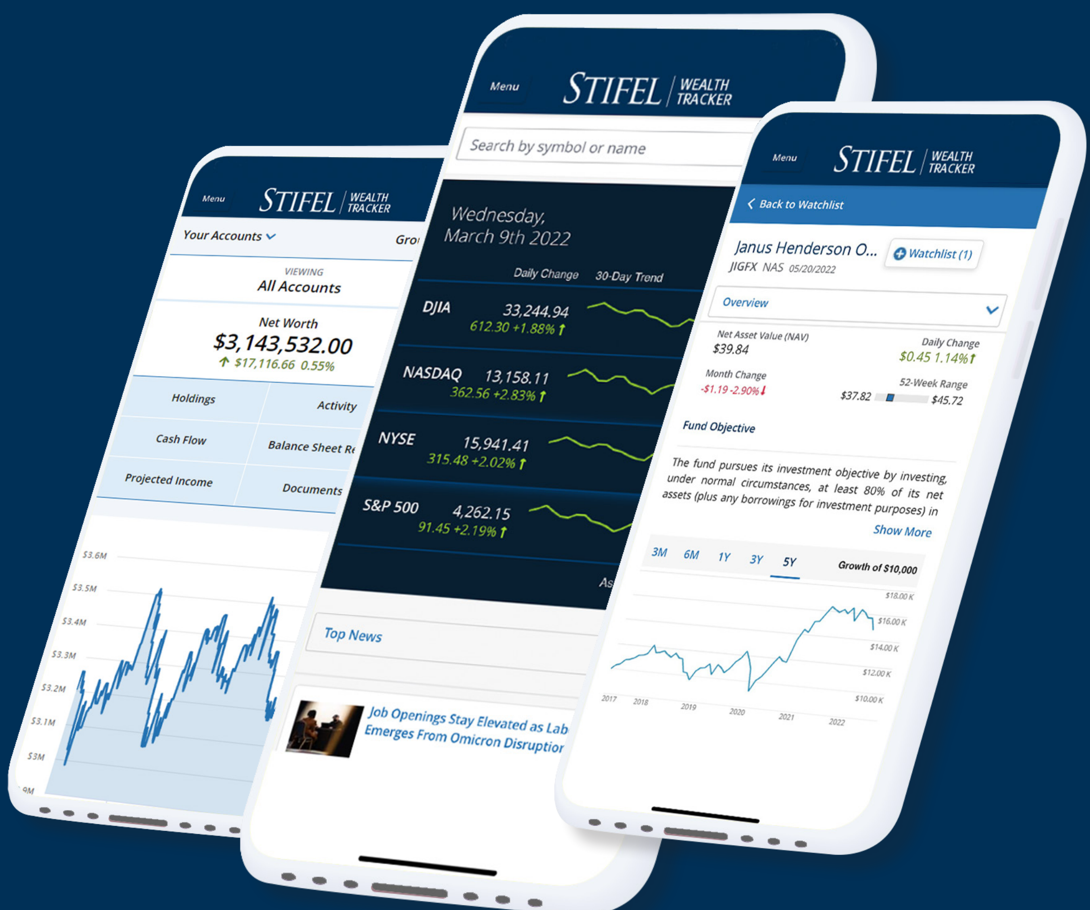
STIFEL
WEALTH TRACKER

A How-To Guide

For International Clients



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About Wealth Tracker

Stifel Wealth Tracker contains many of the same functions as our legacy portal and many more enhancements. Additionally, Stifel Wealth Tracker offers a robust suite of documents that are eligible for eDelivery within the platform. Enrolling in Wealth Tracker will provide you with the following digital amenities for your Stifel accounts:

- ***Create a personal balance sheet,*** comparing your assets and liabilities.
- ***Monitor your portfolio*** of assets and how they're performing in real time.
- ***Take an in-depth look at your holdings:*** What you own, how much you own, and in what accounts they are held.
- Access a 12-month, forward-looking view of the ***projected income*** in your Stifel accounts.
- ***Track spending*** and illustrate your net worth.
- Understand the companies you're invested in with Stifel's ***nationally recognized research*** and investment insights.

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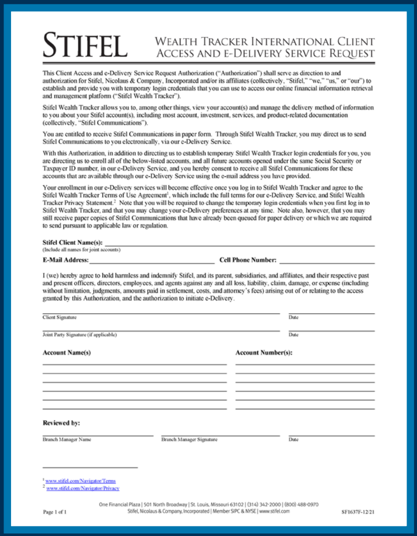
Enrollment Guide

1. With the help of your Financial Advisor, complete an ***International Enrollment Form*** and e-mail back to your Financial Advisor.



STIFEL — WEALTH TRACKER INTERNATIONAL CLIENT ACCESS AND E-DELIVERY SERVICE REQUEST

This Client Access and e-Delivery Service Request Authorization ("Authorization") shall serve as direction to and authorization for Stifel, Nicolaus & Company, Incorporated and/or its affiliates (collectively, "Stifel," "we," "us," or "our") to establish and provide you with temporary login credentials that you can use to access our online financial information retrieval and management platform ("Stifel Wealth Tracker").

Stifel Wealth Tracker allows you to, among other things, view your account(s) and manage the delivery method of information to you about your Stifel account(s), including most account, investment, services, and product-related documentation (collectively, "Stifel Communications").

You are entitled to receive Stifel Communications in paper form. Through Stifel Wealth Tracker, you may direct us to send Stifel Communications to you electronically, via our e-Delivery Service.

With this Authorization, in addition to directing us to establish temporary Stifel Wealth Tracker login credentials for you, you are directing us to enroll all of the below-listed accounts, and all future accounts opened under the same Social Security or Taxpayer ID number, in our e-Delivery Service, and you hereby consent to receive all Stifel Communications for these accounts that are available through our e-Delivery Service using the e-mail address you have provided.

Your enrollment in our e-Delivery services will become effective once you log in to Stifel Wealth Tracker and agree to the Stifel Wealth Tracker Terms of Use Agreement[1], which include the full terms for our e-Delivery Service, and Stifel Wealth Tracker Privacy Statement.[2] Note that you will be required to change the temporary login credentials when you first log in to Stifel Wealth Tracker, and that you may change your e-Delivery preferences at any time. Note also, however, that you may still receive paper copies of Stifel Communications that have already been queued for paper delivery or which we are required to send pursuant to applicable law or regulation.

Stifel Client Name(s): ____________________
(Include all names for joint accounts)

E-Mail Address: ____________________ **Cell Phone Number:** ____________________

I (we) hereby agree to hold harmless and indemnify Stifel, and its parent, subsidiaries, and affiliates, and their respective past and present officers, directors, employees, and agents against any and all loss, liability, claim, damage, or expense (including without limitation, judgments, amounts paid in settlement, costs, and attorney's fees) arising out of or relating to the access granted by this Authorization, and the authorization to initiate e-Delivery.

____________________ Client Signature ____________ Date

____________________ Joint Party Signature (if applicable) ____________ Date

Account Name(s) **Account Number(s):**

Reviewed by:

____________ Branch Manager Name ____________ Branch Manager Signature ____________ Date

[1] www.stifel.com/Navigator/Terms
[2] www.stifel.com/Navigator/Privacy

One Financial Plaza | 501 North Broadway | St. Louis, Missouri 63102 | (314) 342-2000 | (800) 488-0970
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2. You will receive an e-mail with a link to create your custom password and complete the validation steps necessary for enrollment.

3. The first time you go through validation, **select to receive a secure access code via e-mail.**

4. The second time you go through validation, select to receive a secure access code via text.

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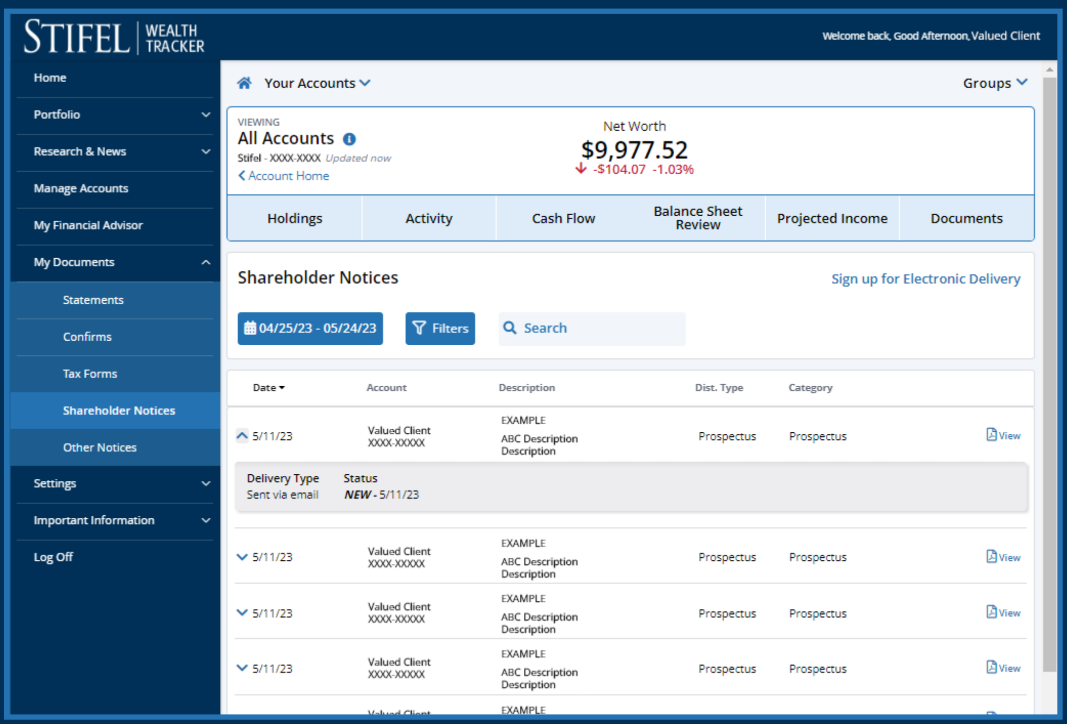
Shareholder Notices

Wealth Tracker now offers a convenient way to view and vote shareholder notices! Instead of being directed to a separate website and needing to provide a control number, you can now view and vote your shareholder notices with the click of a button on the Shareholder Notices page in Wealth Tracker.



Here are a few important points:

- ***The new page is easy to use*** – upon opening the page, you will see all available notices from the past 30 days with options to view or vote appearing on the right-hand side. Notices from different time periods can be viewed by clicking the calendar button at the top of the page.

- ***Shareholder notices are available for a specific period of time based upon their distribution type:***
  - *Proxy* – 7 calendar days after the due date
  - *Regulatory* – 45 calendar days after the received date
  - *Prospectus* – 45 calendar days after the received date

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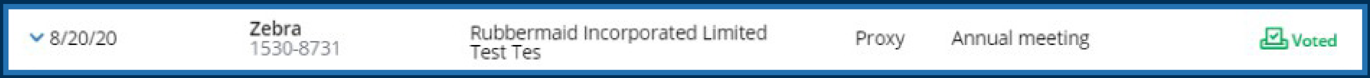
Shareholder Notices

- ***A blue Vote button will be visible until you have placed your vote.*** If you expand the section by clicking on the arrow on the left side of the notice, an indicator will show whether the document is new or has already been viewed. Once you have voted, the blue Vote button will be replaced by a green Voted indicator. Please note that it may take up to 15 minutes after your vote has been placed for the indicator to be updated.



- If you share your account with someone else, the other party will have view-only capability and not have the option to vote.
- Your Stifel Financial Advisor will have view-only capabilities to help you keep track of your shareholder notices.

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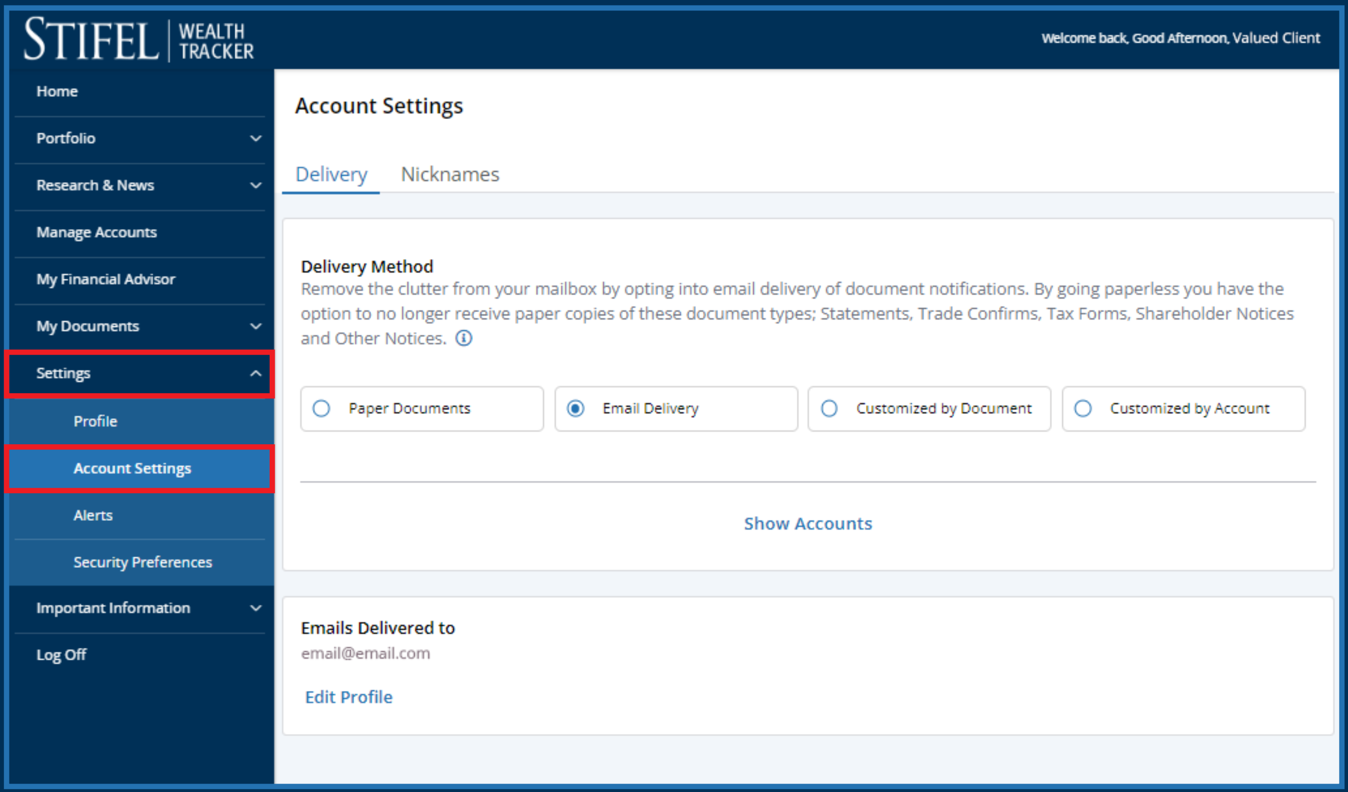
eDelivery Enrollment

Stifel Wealth Tracker allows you to easily and conveniently select how you would like to receive Statements, Confirms, Tax Forms, Shareholder Notices, and Other Notices. The Delivery section of our Account Settings tab allows you to select whether you would like to receive these important documents in an all-paper format or electronically via e-mail. You can also customize your preferences by either document type or set specific preferences for any or all of your accounts.

1. Log in to your Stifel Wealth Tracker account. Select Settings, Account Settings, then select the Delivery tab.



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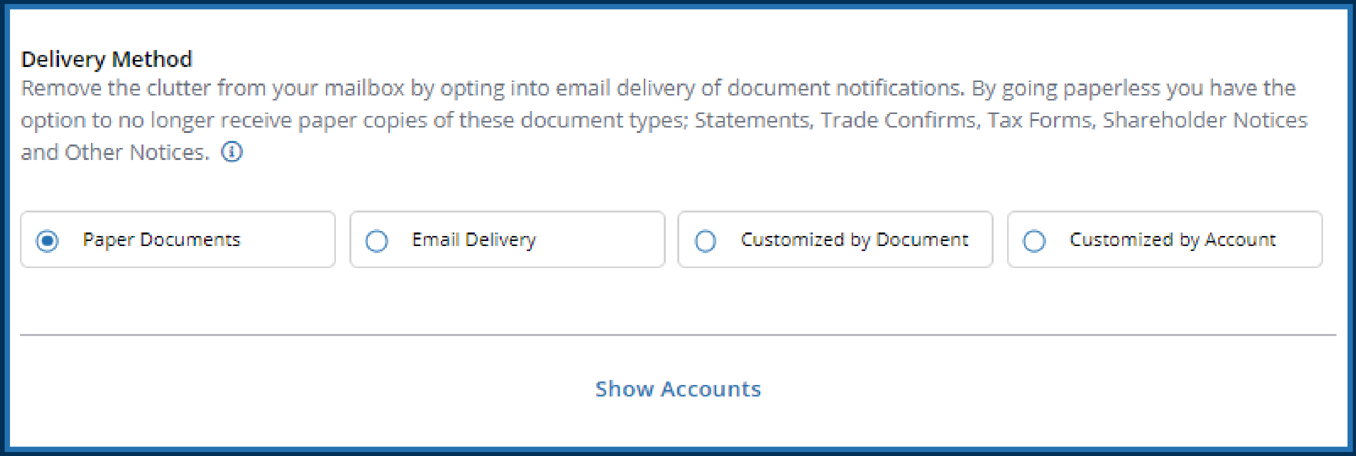
eDelivery Enrollment

2 Within the Delivery tab, select how you want eligible document types delivered.
The Delivery Method options are:

- Paper Documents: Statements, Confirms, Tax Forms, Shareholder Notices, and Other Notices for all accounts will be delivered via mail.
- E-Mail Delivery: A notice will be delivered to the e-mail address affiliated with the Stifel Wealth Tracker ID when a new Statement, Confirm, Tax Form, Shareholder Notice, or Other Notice is available to be viewed electronically.
- Customized by Document: Customize Paper or E-Mail Delivery for Statements, Confirms, Tax Forms, Shareholder Notices, and Other Notices which will be applied to all accounts. See additional details that follow.
- Customized by Account: Customize Paper or E-Mail Delivery for Statements, Confirms, Tax Forms, Shareholder Notices, and Other Notices for each account individually. See additional details that follow.



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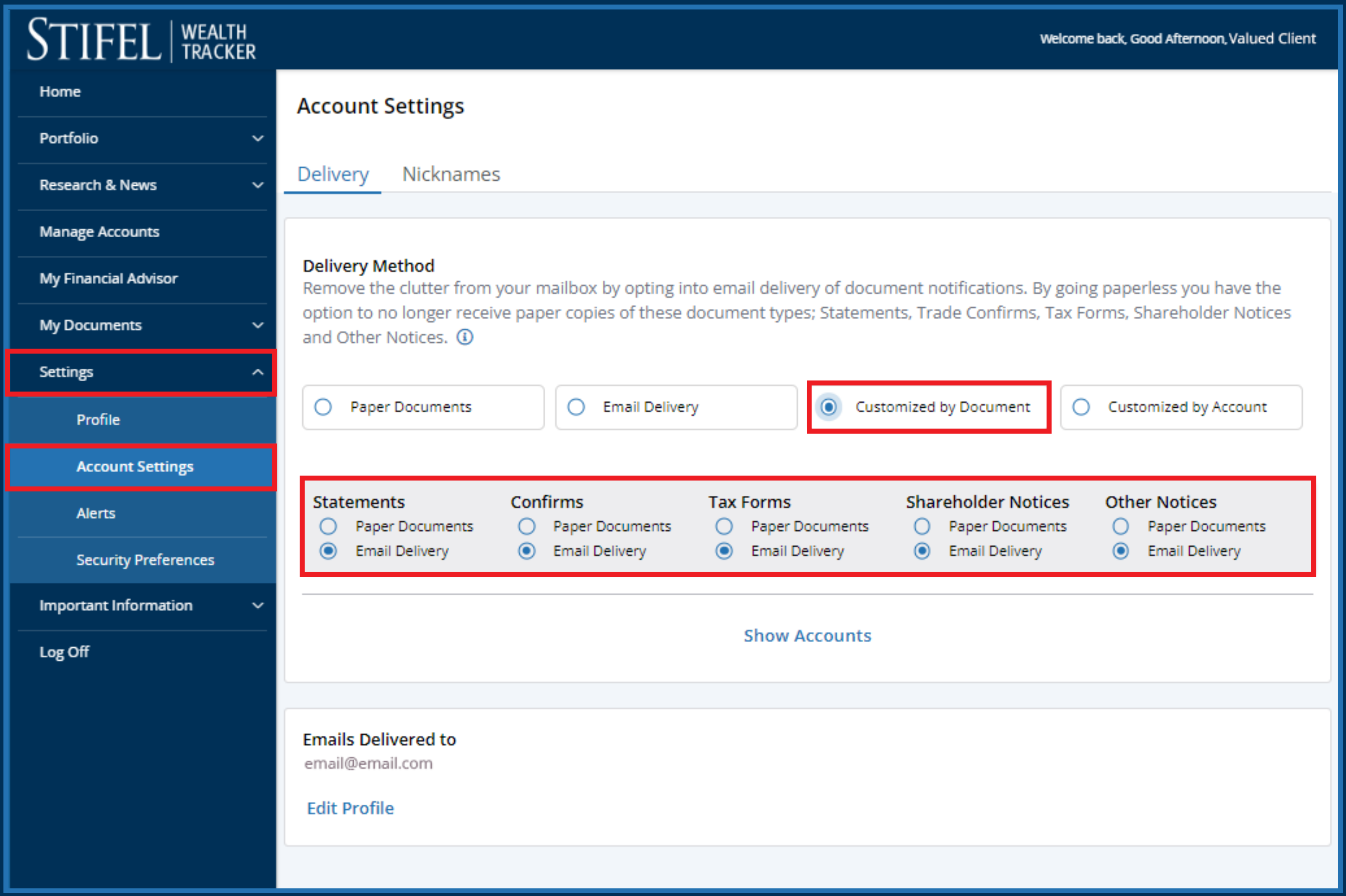
eDelivery Enrollment

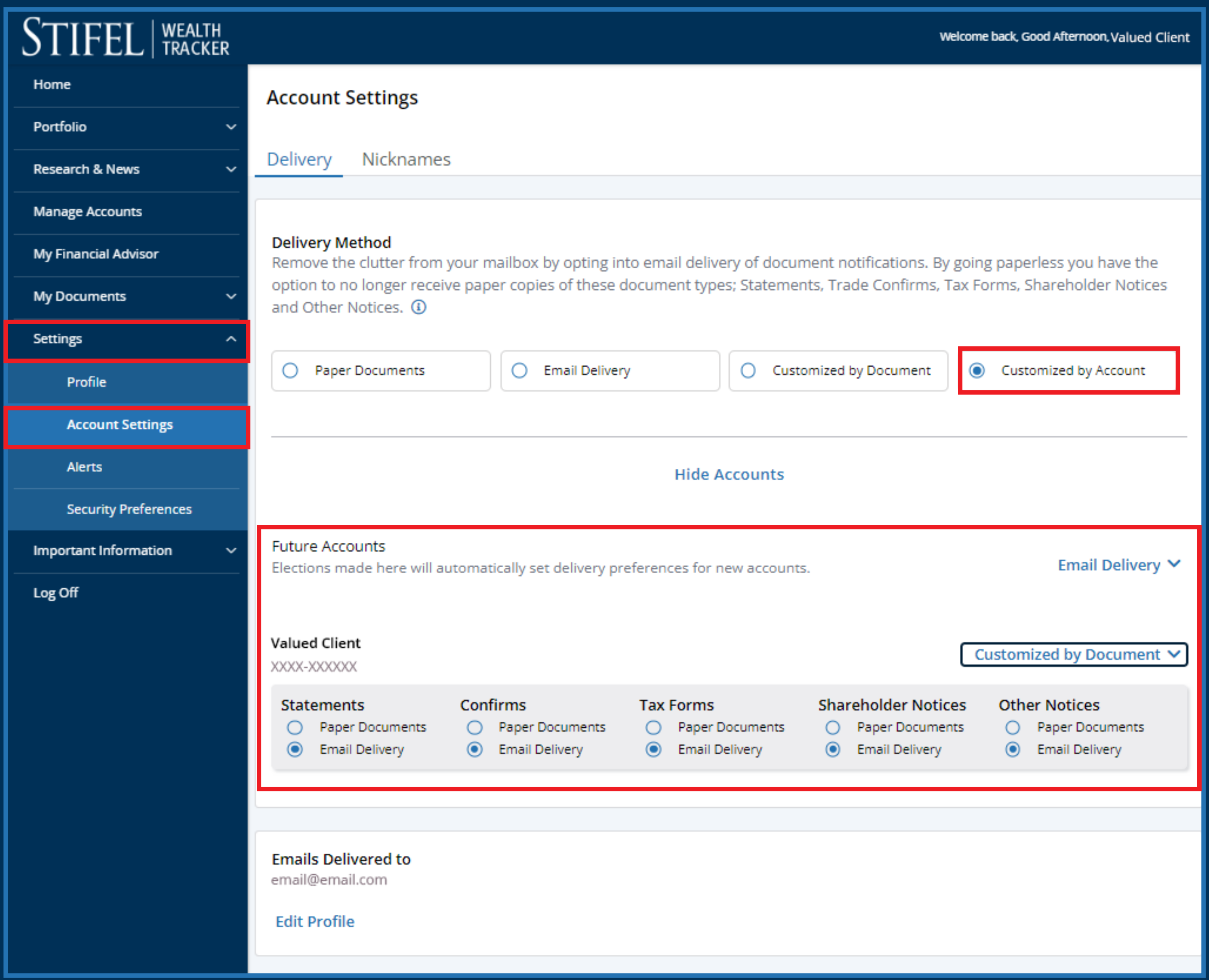
Customized by Document

Customize the delivery methods for each unique document type. The delivery method selected for ***each unique document type*** will be applied to ***all accounts***.



Future Accounts

Select the Delivery Method that should be applied to future accounts you may open at Stifel. If you make no election in this field, the default delivery method will be Paper Documents. You can make changes to this election at any time.



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Questions?

Contact Stifel Wealth Tracker at
(866) 697-8433 or **wealthtracker@stifel.com.**

Monday – Friday
6:00 a.m. – 7:00 p.m. Central

Saturday
7:30 a.m. – 4:00 p.m. Central

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