

Consent

<u>Account title</u>	<u>Number</u>
FINANCIAL TRUST COMPANY INC	1005
FINANCIAL TRUST COMPANY, INC.	5001
FINANCIAL TRUST COMPANY INC	0001

I hereby agree the elections selected on the reverse side apply to all trade activity on my account(s) unless otherwise requested in writing to change my account methodology.

(x) _____
Authorized Signature Date

(x) _____
Additional Authorized Signature (if required) Date

¹ FIFO – Disposition will occur based on the oldest assets being delivered out of the account first and progressing based on acquisition date as the preliminary selection criteria.

² High Cost – Disposition will occur based on the highest cost assets being delivered out of the account first and progressing based on unit cost as the preliminary selection criteria.

³ Low Cost – Disposition will occur based on the lowest cost assets being delivered out of the account first and progressing based on unit cost as the preliminary selection criteria.

⁴ Long-Term High Cost – Disposition will occur based on the highest cost of the long-term holdings and, after exhausting all long-term holdings, proceeding to short-term holdings with the highest cost.

⁵ In order to be a Regulated Investment Company (RIC), the fund must be a domestic corporation that meets the requirements under Internal Revenue Code and is registered at all times during the tax year under the Investment Company Act of 1940 as a management company or a Unit Investment Trust. Only selected Unit Investment Trusts will typically qualify as an RIC.

⁶ To be eligible for averaging, the DRP stock must be held in a plan for which the written plan documents require the reinvestment of at least 10% of the dividend.

⁷ "Covered" refers to specified security types acquired on or after the effective date of the cost basis legislation. "Non-covered" refers to securities that are acquired prior to the effective date of the cost basis legislation or security types not yet effective. For RICs and DRPs, stock acquired after January 1, 2012, is considered covered. When a security becomes covered, additional information is reported to the IRS on Form 1099-B when that security is sold.

Bank products and services are offered through JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member FINRA, NYSE and SIPC.

Investment products: Not FDIC insured • No bank guarantee • May lose value

0711-046-IN-ETL