

WEBSITE USER AGREEMENT

Terms and Conditions

Welcome to the LT Trust Company, Inc. (LT Trust) Website ("Website").

This electronic Website User Agreement (the "Agreement") applies to the LT Trust Website and its content and services, both electronic and otherwise, as well as any features or content we may add in the future. This Agreement is between LT Trust and you, the Website user. If you are already a LT Trust Website user and would like access to additional LT Trust Website features, we are asking at this point that you read our Agreement before logging into the Website. If you are simply visiting our Website and are not a registered user, the Agreement serves as our terms and conditions. In continuing to access or use our Website, you agree to the terms and conditions as they apply to you. If you do not agree with the terms of this Website User Agreement, simply refrain from using the Website and immediately exit this page. You should be aware, however, that any use of the Website is subject to the terms and conditions of the Agreement.

For purposes of this Agreement, "you" means any person or entity contacting and using any part of the Website, any person or entity obtaining a password for the password-protected areas of the Website, and any other persons or entities authorized to use your log-in information. "Content" means any and all information, services, hyperlinks, or other audio, visual, graphic, textual or other form of material or data displayed on the Website. You agree to ensure that other parties using your account abide by the terms and conditions of this Agreement and you assume responsibility for any breaches of the Agreement by any such persons or entities.

General Disclaimer

Much of the Content, including but not limited to financial information and research, market data, tools, services and commentary available on or through this Website is provided by or obtained from third parties and is made available by LT Trust for general reference and educational purposes only.

In general, LT Trust does not provide any financial, investment or tax advice and does not recommend or endorse any investment product or strategy, or any financial or investment related services. The availability of information on this Website does not constitute any such recommendation, nor does it constitute a solicitation or offer to buy or sell any investment product. LT Trust does not guarantee the accuracy of the information provided, although it is believed to be reliable. LT Trust is not responsible for the quality or suitability of this information.

You acknowledge that any reliance on information obtained through your use of the Website, including through any linked sites, is at your sole risk, and that you assume full responsibility for any and all costs associated in any way with use of the Website and the materials it contains and any linked sites, and that LT Trust, its officers, directors and employees are not liable for damages of any kind, whether or not such damages might have been foreseeable, related to your use of the Website, the materials and information it contains, or any linked sites. You agree to indemnify, defend and hold harmless LT Trust and all of its employees, agents and representatives, from any claims asserted by a third party arising from your use of the Website, except for claims which pertain to LT Trust's ownership of intellectual property rights in the Content.

Account Login / Personal Identification Number

Existing clients may access certain services through the password protected portion of this Website. You may also inquire about your Account, and, in certain cases, provide investment direction for your Account through this Website via the Account Login functionality. You understand that when accessing your

Account via the Website, you must provide your password and social security number for identification purposes. You agree to keep your password and social security number confidential to minimize unauthorized access to your Account. You acknowledge and agree that LT Trust is not responsible for determining whether a Website user is authorized, other than verifying that such person is using the password for your Account. You agree to notify LT Trust immediately of any unauthorized transactions in your Account. LT Trust is not responsible for any unauthorized transactions in your Account.

Online Account Inquiry

Internet access to your account information is provided for your convenience. The information obtained through online account inquiry should be used in conjunction with your periodic (e.g., quarterly, monthly as applicable) account statements. Any informational discrepancies must be reported to LT Trust pursuant to the statement review period. The account statements you receive by mail or electronically contain additional important information and disclosures, and should be considered, retained and referred to as your official account records.

Online Transactions – Terms of Use

Recitals:

LT Trust provides trustee and custodial services to persons who have established retirement plans with LT Trust or who are Participants in a plan for whom LT Trust acts as directed trustee or custodian (“Account Owners”). The relationship between LT Trust and the Employer has been established under a separate agreement.

When using the LT Trust Website, you agree to transact business using electronic communications, electronic records, and in certain cases electronic signatures rather than using paper documents and forms. Electronic transactions include, but are not limited to, on-line distributions, loan requests, delivery of statements, updates to your personal profile, investment election changes, and fund transfers (“Transactions”). By using the Website and conducting electronic Transactions, you agree to use an electronic signature in place of a paper-based signature where one may be required. You acknowledge that certain legislation such as the Electronic Signatures in Global and National Commerce Act (“E-Sign”) and the Uniform Electronic Transactions Act (“UETA”) have provided electronic signatures the legal equivalence of handwritten signatures on paper and thus legally binding in the United States. However, LT Trust does not make any warranties or guarantees as to the enforceability of E-Sign and/or UETA legislation for transactions and documents. You further agree that you will read and review any applicable document before providing your electronic signature.

The use of this Website to initiate Transactions is subject to this Agreement and also to the following, which are considered part of this Agreement: (i) the terms or instructions appearing on a screen when using the Website or conducting Transactions; (ii) LT Trust policies and procedures, as amended from time to time, that apply to the Website and Transactions; and (iii) state and federal laws and regulations, as applicable.

You wish to access and use the Website for online account transactions. LT Trust desires to grant such access and usage rights in exchange for the valuable consideration set forth herein. Accordingly, you acknowledge and agree to the following terms and conditions:

I. Agreement

A. Obligations Undertaken by LT Trust in providing the Website

1. Grant of Access and Use. LT Trust hereby grants the right to access and use the Website to conduct electronic Transactions which include but are not limited to: (i) providing mutual fund trade

instructions and trade allocation data to LT Trust for processing; (ii) initiating distribution requests for processing by LT Trust; (iii) requesting electronic delivery of account statements; (iv) updating your personal profile (including your mailing address and email address); and (v) where permitted by plan type and Account Agreement, requesting loans from business retirement plans (please consult your Plan Sponsor to determine if you may request a loan from your plan). LT Trust shall provide access to the Website via the password protected portion of this Website.

2. Equipment and Maintenance. LT Trust shall obtain, operate and maintain its own hardware, software, and telecommunications equipment and services that it deems necessary or appropriate to allow access to the Website via the Internet.

3. Trade Instruction and Allocation Processing. LT Trust shall act upon instructions received via the Website in accordance with the provisions of this Agreement and LT Trust's separate agreement with each Account Owner. LT Trust shall make commercially reasonable efforts (that have been determined by LT Trust in its sole discretion) to ensure that properly submitted trade instructions are received for execution at the mutual fund, and that executed trades are processed and allocated to applicable Accounts according to your properly transmitted instructions through the Website.

4. Distribution Requests and Retirement Plan Loan Requests. LT Trust shall make commercially reasonable efforts (that have been determined by LT Trust in its sole discretion) to ensure that properly submitted distribution requests and retirement plan loan requests are processed pursuant to the terms of this Agreement, the terms of the applicable Account Agreement, Plan Loan Policy, Plan Document, and applicable laws and regulations.

5. Website Support. LT Trust shall make commercially reasonable efforts (that have been determined by LT Trust in its sole discretion) to monitor the performance of the Website and to resolve any errors in the Website discovered by LT Trust or reported by you.

6. Technical Support. LT Trust shall use commercially reasonable efforts (that have been determined by LT Trust in its sole discretion) to provide you with support and consultation concerning your use of the Website. LT Trust may, as it deems appropriate, make personnel available to assist you in the use and operation of the Website. Such personnel shall have access to the Account data to assist in the use of the Website.

7. Enhancements. LT Trust may continue to modify the Website, as it deems appropriate in its sole discretion, by adding, changing or removing features.

B. Obligations Undertaken by You for use of the Website

1. Use of Website. You agree to use the Website only for the purpose described herein.

2. Confidentiality of Passwords and Other Information. You are responsible for: (1) the confidentiality and use of the Website password and user name, and (2) for all orders and information entered and received by you through the Website.

3. Equipment and Maintenance. You shall obtain, operate and maintain, at your own expense, such hardware, software, and telecommunications equipment and services as may be necessary or appropriate to access the Internet and to facilitate the proper use of the Website.

4. Procedures and Help Text. You agree to refer to and follow all procedures provided by LT Trust with respect to the use of the Website, including those set forth in this Agreement, the help text provided within the Website ("Help Text"), and any other written or oral instructions or procedures. You shall be solely responsible for any losses, expenses or damages incurred by any party because of the failure to refer to, understand or follow such procedures, instructions or Help Text.

5. Duty to Monitor Transactions. You agree to monitor, on a daily basis, all Transactions entered using the Website, and the results of all such Transactions. In the event of an error or omission related to the creating, saving or sending of trade or allocation instructions, distribution or loan instructions, or other activities such as changes to your profile; you agree that you are solely responsible for immediately correcting the error or omission and affected Account positions or Account records. If notified immediately upon the discovery of such error, problem or omission, LT Trust will take commercially reasonable steps (that have been determined by LT Trust in its sole discretion) to assist you in correcting the Transaction, if appropriate. Notification of an error, omission or other problem must be by actual phone conversation with a representative at LT Trust during normal business hours (Monday-Friday from 7:30 a.m.-5:00 p.m. Mountain Time). You understand that messages left on voice mail, or that messages sent by email or facsimiles shall not be considered proper notification of an error or problem. You understand that you bear full responsibility to monitor and verify the results of all electronic Transaction instructions and that LT Trust shall be relieved of any and all liability with respect to the Transaction and any error, problem or omission associated with such Transaction if proper notification of errors or problems has not been received.

6. Downtime. If the Website is inaccessible due to an interruption in computer availability or telecommunications service, or for any other reason, you agree to follow downtime procedures and instructions provided by LT Trust, including without limitation instructions to provide trade instruction and allocation information to LT Trust via electronic, phone, mail, or facsimile transmission.

7. Responsibility for Review of Pertinent Information Related to Investment(s). You are responsible for obtaining and reviewing all pertinent information (i.e., prospectus, offering materials, financial reports, etc.) related to any investment you direct to be purchased using this Website.

II. Terms and Conditions

A. Mutual Fund Instructions

1. Participating Mutual Funds. The Website works in conjunction with the Internet as well as the websites and internal systems, procedures and policies of participating mutual funds, transfer agents, any third party trading service providers, and the National Securities Clearing Corporation. LT Trust has no control over the websites, internal procedures, policies, systems or processes of any participating mutual fund or any such entity listed above. LT Trust disclaims any and all liability for any losses or damages caused by any downtime, delay, error or failure in the website, internal procedures, policies, systems or processes of any participating mutual fund or any entity listed above.

2. Allowable Mutual Fund Transactions. You agree that you may only use the Website to provide buy, sell, and exchange instructions for mutual funds which meet LT Trust's administration requirements.

3. Mutual Fund Trade Status. You acknowledge that trade instructions which are built within the Website and sent through the Website are transmitted over the Internet for subsequent processing. The Website will reflect the status of trades built and sent through the Website as they are received and processed, and you should consult the Website for information regarding trade status. You should refer to the Website's Help Text for definitions of trade status.

4. Deleted Trades and Restricted Funds. You will be responsible for any and all damages to or losses by any party due to: (1) your error in initiating any trade instruction that subsequently needs to be cancelled or corrected; (2) initiation by you of any trade involving mutual fund shares in which transactions are limited or restricted in any way by the mutual fund unless you have provided information indicating that the fund is available; or (3) initiation by you of any trade involving mutual funds which are not made available by LT Trust because they do not meet LT Trust's administration requirements.

5. Timing of Order and Allocation. You will submit or "release" to LT Trust trade instructions and allocation information in accordance with LT Trust's defined cut-off time for same-day processing.

Unless specified otherwise, the trade cut-off time is such time specified in the applicable mutual fund's prospectus and/or statement of additional information. Trades received after the cut-off time cannot be guaranteed same-day processing, and will be processed the next business day. No extension of this deadline will be granted for use of the Website or telecommunications downtime. If you are unable to submit trade instruction or allocation information through the Website due to Website telecommunications downtime, you must contact a representative at LT Trust for further instructions. Depending on the arrangement between LT Trust and the mutual fund, same-day processing does not guarantee that same-day closing price for the mutual fund.

B. Distribution Requests. Your Employer may elect to utilize online distribution functionality from the Website. For participants requesting distributions online, an email will be sent to the Employer requesting approval of the transaction. The Employer will need to access the Plan Sponsor Website to either approve or decline the request. Once approved by the Employer, the distribution will be processed within two (2) business days.

C. Updates to Your User Profile. You may make changes to your User Profile at any time. You are responsible for ensuring that the information in your User Profile is current and accurate. If we receive indication that your email address is no longer valid, but have a valid mailing address, LT Trust will send all statements, notices, newsletters and invoices to your mailing address, regardless of the election you have made in your User Profile.

D. Website Availability. Access to the Website may be limited or unavailable at times due to periodic maintenance, system upgrades or other reasons beyond LT Trust's control. LT Trust shall make commercially reasonable efforts (that have been determined by LT Trust in its sole discretion) to notify you in advance of system unavailability, but LT Trust is not responsible for inaccessibility during such times. LT Trust is not liable to any party because of your inability to access the Website, complete and send trade instructions and allocation information to LT Trust, or obtain account transaction information from LT Trust via the Website during these times. If you wish to access the Website and the Website is unavailable, you must immediately contact a representative at LT Trust for further instructions.

E. Internet Transmission. The Website performs in conjunction with and relies on the availability of the Internet. You acknowledge that LT Trust is not responsible for Internet communication errors or failures. Should LT Trust become aware of a failure in the communication process, it will make commercially reasonable efforts (that have been determined by LT Trust in its sole discretion) to correct such failure. LT Trust shall not be responsible for trading losses, lost data, re-run time, inaccurate input, work delays or lost profits resulting from your use of or reliance on the Website.

F. Participating Funds. You acknowledge that LT Trust is not responsible for the unavailability or malfunction of the website, systems or trading and settlement processes of any participating mutual fund. LT Trust shall not be responsible for trading losses, errors, lost data, re-run time, inaccurate input, work delays or lost profits resulting from the unavailability or malfunction of the websites, systems or processes of participating mutual funds.

G. Fees. You acknowledge and agree that fees payable to LT Trust will be invoiced in accordance with the Account's current fee schedule.

H. Ownership of Intellectual Property Rights. You acknowledge that this Agreement does not vest in you any right, title or interest in or to the Website or any intellectual property, copyright, trademark, service mark, trade name, service name, logo or associated marks and/or symbols of LT Trust. You shall take no action inconsistent with LT Trust's ownership of LT Trust's Website or any intellectual property, copyright, trademark, service mark, trade name, service name, logo or associated marks and/or symbols of LT Trust.

I. Confidentiality. Each party agrees to hold the other's Confidential Information in confidence and to use it solely for the purposes contemplated herein. 'Confidential Information' means all non-public proprietary information, including without limitation, business, technical, and financial information; and all Account-specific or marketing information provided to the other party, and any other information marked or disclosed as being proprietary information. Each party agrees to apply the same level of confidential treatment to the other party's Confidential Information as it does to its own Confidential Information. Neither party shall disclose the other's Confidential Information, nor the existence of this Agreement, nor any of its terms to any third party without the express written agreement of the other party except: (i) as required by law or regulatory process; or (ii) to each party's respective attorneys, accountants, other advisors, officers, directors and shareholders, as applicable (provided, however, that any such third party agrees to be bound by the confidentiality provisions hereof) in order to facilitate the fulfillment of the parties' respective obligations hereunder. Confidential Information shall not include information that is at any time: (a) already known to the receiving party at the time it is disclosed; (b) publicly known through no wrongful act of the receiving party; (c) rightfully received from a third party without restriction on disclosure and without breach of this Agreement; (d) independently developed by the receiving party; (e) approved for release by written authorization of the party disclosing the confidential information; (f) furnished by the disclosing party to a third party without written restriction on disclosure. The Website and related documentation contain information and materials that are proprietary and Confidential Information of LT Trust, its suppliers, and licensors. You agree not to attempt to circumvent any devices intended to prevent unauthorized access to the Website or such information or materials, including, but not limited to, alterations, decompiling, disassembling, modifications, and reverse engineering thereof.

J. Indemnification. LT Trust shall have no liability for any loss or diminution of the Account assets resulting from the changes in the market value of an asset; or resulting from reliance or action taken in reliance upon notice, instruction, direction or approval received from you; or by reason of any exercise or failure to exercise investment direction or authority by you; or by reason of LT Trust's refusal to act in accordance with any exercise of investment direction by you; or by reason of any other act or failure to act by you; or by reason of any prohibited transaction or Account disqualification occurring as a result of any action taken or not taken by LT Trust in reliance on direction from you.

You waive and will hold LT Trust harmless from any and all claims including but not limited to damages, court costs, legal fees and costs of investigation arising as a result of changes in the market value of any asset; resulting from reliance or action taken in reliance upon notice, instruction, direction or approval received from you; or by reason of any exercise or failure to exercise investment direction authority by you; or by reason of LT Trust's refusal to act in accordance with any exercise of investment direction by you; or by reason of any other act or failure to act by you; or by reason of any prohibited transaction or Account disqualification occurring as a result of any action taken or not taken by LT Trust in reliance on direction from you.

K. Limitation of Liability. Neither LT Trust nor any of its affiliates, owners, officers, directors, employees, agents, successors and assigns (hereinafter "LT Trust") guarantees the timeliness, sequence, accuracy or completeness of any information obtained by you through the Website. LT Trust does not undertake to confirm the timeliness, accuracy or completeness of any transaction or allocation information sent by you through the Website. LT Trust shall not be liable to you or any other person for any claims, losses, expenses, or costs, including attorney's fees, relating in any way to any information provided through the Website or in any transaction or allocation facilitated through the Website, or relating in any way to LT Trust's performance of its duties under this Agreement, nor shall LT Trust incur any liability for its refusal to act on any unclear or ambiguous direction or any direction that is determined to be in contravention of this Agreement or any applicable law. Neither the Indemnification nor this Limitation of Liability shall relieve LT Trust of responsibility for losses directly caused by LT Trust's breach of any of its representations, warranties, covenants, or other obligations under this Agreement.

III. Warranties

- A. The parties represent and warrant that they have the full power and authority to enter into this Agreement and to perform their respective obligations hereunder.
- B. LT Trust represents and warrants that it has the right to grant the access described herein and that the use of the Website as contemplated herein does not, to the best of LT Trust's knowledge, infringe on the rights of any third party.
- C. You represent and warrant that you will use the Website only in compliance with the instructions and policies of LT Trust, and that LT Trust will take commercially reasonable steps (that have been determined by LT Trust in its sole discretion) in its capacity to ensure the accuracy of the data transmitted to LT Trust shall not be liable for any damages resulting either directly or indirectly from the data entered by you.
- D. EXCEPT AS PROVIDED IN THIS SECTION, THE SERVICE AND RELATED SERVICES ARE PROVIDED ON AN AS-IS BASIS. YOU ACKNOWLEDGE THAT LT TRUST EXPRESSLY DISCLAIMS AND MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, ANY IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH REGARD TO THE USE OF THE SERVICE. LT TRUST DOES NOT WARRANT THAT THE OPERATION OF THE SERVICE OR PERFORMANCE OF THE SERVICES WILL BE UNINTERRUPTED OR ERROR-FREE, NOR DOES LT TRUST WARRANT THE ACCURACY OF THE INFORMATION PROVIDED BY OR OBTAINED THROUGH THE SERVICE.

IV. Miscellaneous

- A. Amendments. Any amendments to this Agreement will be reflected in the then-current version of the Website User Agreement, which will be accessible on the Website. You agree to be bound by all terms of such amendments or modifications through your continued use of the Website. If the Website User Agreement has been amended, you may be required to "re-agree" to continue to use the site.
- B. Prior Understandings. This Agreement supersedes all prior communications, whether oral or written, relating to the subject matter of this Agreement.
- C. Waiver. No waiver of any provision of this Agreement will constitute a waiver of any other provision, whether or not similar, and no waiver of any provision of this Agreement on any occasion will constitute a waiver on any other occasion.
- D. Interpretation of Agreement. If any provision of this Agreement is deemed in violation of law or is unenforceable, the remainder of this Agreement with such provision omitted is intended to remain in full force and effect.
- E. Compliance with Law. Each party agrees to abide by all applicable federal and state laws and regulations in connection with the performance of its obligations under this Agreement.
- F. Effective Date. This Agreement shall be effective as of the date you provide your electronic signature by logging into the Website using your username and password.
- G. Defined Terms. Each initially capitalized term that is not defined in this Agreement shall have the meaning ascribed to such term in the plan's service agreement with LT Trust.
- H. Controlling Terms. Should any discrepancy exist between the terms of this Agreement and the terms of the plan's service agreement with LT Trust, the terms of this Agreement shall control.
- I. Notices. Except as otherwise provided in the Website User Agreement, all notices given under this Agreement will be given only by delivery in person, by deposit in the United States mails, using certified

mail, by commercial overnight delivery service, or by facsimile transmission (with machine confirmation) or electronic mail. All notices will be in writing. Notices will be deemed delivered when delivered in person or, if mailed by certified mail or sent by commercial overnight delivery service, upon receipt. Facsimile transmission and electronic mail will be deemed received the same day as sent.

J. Force Majeure. Notwithstanding any other provision of the Agreement, neither party shall be liable for any delay or failure of performance caused by fire, flood, or other casualty or natural disaster, equipment or power failure, acts of government, or any other cause beyond its commercially reasonable control.

K. Governing Law. This Agreement will be construed by and governed in accordance with the laws of the State of Colorado.

L. Dispute Resolution. You hereby agree that any and all claims or disputes relating to this Agreement shall be resolved pursuant to the dispute resolution provisions of your plan's agreements with LT Trust, and that you do not maintain any separate claims or cause of action against LT Trust because of this Agreement or otherwise. Any and all claims that a party may have against LT Trust relating to this service or a LT Trust account shall vest solely in and for the benefit of the plan. Notwithstanding the foregoing, if LT Trust finds it necessary to pursue claims against you in relation to your use of the services described in this Agreement, any such proceedings shall be subject to the same arbitration provision that governs your plan's relationship with LT Trust. Such applicable arbitration provision is provided below under the "Arbitration and Governing Law Provisions" section.

Logging into the Website after reading this Website User Agreement indicates a binding agreement with LT Trust to use the Website as described. You acknowledge that you can access this Agreement on the Website. You also acknowledge that you have read, understand and agree to the obligations, terms and conditions of this Agreement.

Internet Delivery of Statements, Invoices, Notices and Newsletters

Internet Delivery Service

LT Trust prepares and delivers to you, as an Account Owner, plan participant, Plan Administrator or Other Interested Party ("OIP"), various ownership communications, including account statements, invoices, newsletters and other inserts. Account statements include information on security positions, cash balances, investment transactions and other account activity. Account statements may also contain regulatory inserts and other important information disclosures including, but not limited to the statement review period. Account statements remain the official records of your account with LT Trust and should be referred to as your official LT Trust account records. Through this Internet Delivery Service ("IDS"), you may authorize and consent to the electronic delivery of your account statements, invoices and newsletters. When those communications become available, LT Trust will send notification to your email address of record that will contain a link to the web page containing the electronic documents, instead of sending them to you via regular mail. You will be able to view, download and print the documents, which will be similar or identical to the printed version.

Electronic Statements, Invoices and Newsletters

If you elect and consent to electronic delivery by logging into the Website, by providing your email address, and by selecting electronic delivery in your Profile on this Website, LT Trust shall send notification to your email address when your LT Trust account statements and invoices become available. The email notification will contain a link to a web page by which you can access your electronic LT Trust communications. You should 'bookmark' this web page so that you can access your statements, invoices and newsletters at a later time, if you so desire. You will have Internet access only to the account statements, invoices and newsletters which you have registered for Internet delivery, and for which you are the designated Account Owner, plan participant, Plan Administrator or OIP. The electronic account statements will include other important information, as applicable, such as regulatory disclosures.

In the event that you elect to no longer receive paper statements, you understand that electronic statements shall replace those sent through the U.S. Postal Service. Any notification or delivery of electronic statements will be considered personally delivered whether or not you actually receive it. If the email notifying you of delivery of your electronic statement is returned to LT Trust as undeliverable, you understand and agree that your statement will be delivered via U.S. mail.

You have the right to request and receive a written copy of your statement; however, the document is available to be printed on your local printer. You may request replacement or duplicate statements to be delivered by regular mail and agree to pay any fees (if applicable) incidental to such request. You also agree to promptly notify LT Trust of any change in the email address provided for delivery of electronic statements.

You may change your statement delivery election at any time by logging into the user Website and changing your preferences or by calling 1-800-553-4337. Please note that there is no charge associated with receiving both electronic and paper delivery of statements.

Electronic Delivery and Communication

Unless otherwise required by applicable law, if LT Trust is required to provide you with information in written form, we may, at our discretion, send it electronically via the following methods: (i) to your email address of record; (ii) by posting the information on our Website or to the password-protected portion of the user Website, and sending you a notice to your postal address or email address of record (either separately or as part of an account statement) informing you that the information has been posted and providing instructions on how to access it; (iii) by providing you with the text of the information or notice as part of the online Transaction process; or (iv) to the extent permitted by applicable law, by posting the information to our Website.

User Identification and Password

You will be identified by using your unique User Identification ("User ID") and Password. You will create your Password when you register as a User for the services offered through the password-protected portion of this Website. To protect you and our other customers you agree not to share any information, including your User ID and Password, with any other person for the purpose of facilitating their access to IDS, with the possible exception of additional account owners (e.g., in the case of a jointly owned account). You agree to be solely responsible for all transactions, messages, statements, acts or omissions that occur within IDS through the use of your User ID and Password. If you suspect that someone has used your User ID or Password to access IDS without your authorization, you agree to contact your Customer Service Department immediately at 800-831-8675.

Hardware Requirements

You acknowledge that there are minimum computer hardware requirements necessary for you to receive and view your electronic communications online. You agree to maintain the following requirements and to notify LT Trust or the I-Delivery Administrator of your inability to access or view the documents:

- A valid email address
- Internet access
- *Adobe Acrobat Reader
- A computer that meets the following minimum hardware/software requirements:
 - For a PC: Internet Explorer 5.5 or higher
 - For a MAC: Internet Explorer 5.1 or newer, Safari 1.0.3
 - 1024 x 768 pixel screen resolution
 - **A modem (56K or higher recommended)
 - 32 MB (64 MB recommended of random access memory (RAM))

- At least 1 MB of video memory
- Printer

*To view your account statements on the Internet, you must have Adobe Acrobat Reader 5.0 (or higher) installed on your computer. You can download Adobe Acrobat Reader from Adobe's web site for free. When you are asked if you would like to save the file to disk or open it, select the open option and the Adobe Acrobat program will load onto your computer.

** A 56K dial up connection will see a significantly slower speed than DSL, ISDN, or T1 users.

Printing

Your electronic communications may be printed on your local printer. The printed statements will be similar to and contain all the elements of the printed statement version, including account information, transactions, positions, important business and regulatory disclosures, and all fees that have been charged. The printed invoice will contain account information, and applicable fees due on the account.

To access, retain and print the agreement, statements, fee invoices, newsletters or other web pages for your records, use the print functionality contained in either your web browser or Adobe Acrobat Reader. By using your browser, you can print the Agreement and any of the site's pages. By using Adobe Acrobat Reader, you can print your actual statements, invoices and newsletters.

Duplicate Copy

In the event your access to the Internet or a printer is temporarily disabled, you may request a printed copy of your statement, invoice or newsletter to be mailed to you. To exercise this option, contact your Customer Service Department at 800-831-8675. A printed copy of the statement will be generated and sent via regular mail.

Mail Default

In the event LT Trust's email notification fails to transmit properly, we will attempt to re-send the notification periodically. If LT Trust's inability to notify you by email continues, LT Trust will mail a hard copy of the applicable communication(s) to you. You should still be able to go to the web page to access the communications electronically. LT Trust reserves the right to substitute mail delivery as deemed necessary, in order to promptly deliver the communications to you.

Email Address and Notification

To participate in the service you must have and maintain a valid email address and Internet access. All notifications will be sent to you by email at the address provided in your election, or as changed by you thereafter. Please refer to the procedures in the "Help" library under your Profile to change your email address of record. You must agree to promptly notify LT Trust through the Website of any change in the email address provided for notification of delivery and electronic communications. If your access to email notifications and the ability to retrieve your communications from the web page is disabled for any reason, you must notify LT Trust immediately.

In the event that an email notification sent to you is returned "undelivered," LT Trust will automatically attempt to re-send the email numerous times within a 24-hour period. If a notification remains undelivered, the document will be printed and mailed to your address of record, and electronic delivery will be discontinued. If your Internet access is discontinued due to excessive email failure, we will resume sending you paper statements/confirmations via regular mail, and you must re-enroll and provide your consent if you wish to resume electronic delivery.

Change/Discontinue Enrollment

Your electronic delivery elections will remain in effect until you change them, discontinue electronic service, or the service is discontinued by LT Trust. You may change your personal information such as email address, or discontinue receiving electronic communications at any time by updating your Profile within the Website, following the procedures provided in the "Help" library. It may take up to three (3) business days for LT Trust to process a change in your electronic delivery service.

Acceptable Use

The IDS may not be used in violation of any community standards, accepted Internet policy, laws or regulations of local, state, foreign or Federal governments or agencies thereof, or international treaty. Actions such as, but not limited to, misuse of copyrighted, patented or protected materials, use of the Website for defamatory, threatening or obscene purposes, the mass distribution of any message on an intrusive basis to users of the Internet, or denial-of-service or security related attacks is prohibited.

Security/Privacy

The Internet is not a secure network. Confidential or sensitive information should not be transmitted over the Internet, or stored on computers directly connected to the Internet. LT Trust does not assume responsibility for loss or theft of information transmitted over the Internet or stored on computers directly connected to the Internet. You further acknowledge that, by using the IDS, information as to your Internet address, your identity, the details of your activity on the Website and other similar information will become available to LT Trust and you hereby permit LT Trust to collect, store, analyze and use this information in its sole discretion for marketing, promotional, quality control and other purposes related to the Content and to the operation of the Website. LT Trust will not make such information available to third parties without your consent.

Consent to Electronic Delivery

Logging into the Website indicates your binding agreement to the terms of this IDS. You acknowledge and demonstrate that you can access this Agreement and other electronic disclosures and information, including your account statements, invoices and newsletters, on the Website. You also acknowledge that you have read, understand and agree to the terms and conditions of this IDS Agreement and the consent to the transmission of electronic records associated to the Internet, and agree that if your email address changes, you will update your Profile on our Website immediately by providing your new email address. If you do not consent to the terms of this Agreement and the IDS, please refrain from using the Website and immediately exit this page.

Risks Associated with Submitting Requests via the Internet

LT Trust strives to keep the Website available on a continuous basis. However, as with all computer software systems, periodic upgrades and other service will sometimes be required. In addition, telecommunications links that are necessary to operate the Website are maintained by third parties, and LT Trust has no control over the ability of such external systems to remain in operation without disruption. Thus, you acknowledge that the Website may be occasionally unavailable due to such periodic maintenance or to other unexpected interruptions, and LT Trust is not responsible for inaccessibility during such downtimes and interruptions in service.

Hyperlinks to Third Party Information and Value Added Services

This Website may contain electronic hyperlinks to other sites. LT Trust offers these hyperlinks as an accommodation to you and other users, but does not guarantee and is not responsible for the accuracy, quality, or suitability of the information provided on websites located through such hyperlinks, nor is

LT Trust responsible for the privacy practices of such other sites and sponsoring companies. When you leave the Website by means of a hyperlink, you are subjecting yourself to whatever policies and practices might be employed by the operators of the other websites, and LT Trust has no control over such activities. It is strongly recommended that you read and familiarize yourself with the user policies of other websites before utilizing the contents of those sites.

Investment Products Not FDIC Insured

With the exception of a deposit account(s) held with FDIC-insured third-party financial institution(s), the investments that you purchase and hold in your account are not insured by the FDIC; are not deposits or other obligations of LT Trust or its affiliates and are not guaranteed by LT Trust or its affiliates; and are subject to investment risks, including possible loss of the principal invested.

Arbitration and Governing Law Provisions

By using the Website you agree that all claims and disputes of every type and matter which may arise between you and LT Trust will be submitted to binding arbitration pursuant to the Commercial Arbitration rules of the American Arbitration Association; when the total damages by all claimants in an Arbitration Demand exceed \$75,000 the proceedings and hearings in the case shall take place only in Denver, Colorado; when the total damages by all claimants in an Arbitration Demand are \$75,000 or less, the arbitration proceedings and hearings in the case shall take place only in the city with a United States District Court nearest to the residence of one or more of the claimants. To the extent not preempted by federal law, Colorado law (including without limitation Colorado statutes governing arbitration proceedings) shall control during the arbitration. You expressly waive any right you may have to institute or conduct litigation or arbitration in any other forum or location, or before any other body, whether individually, representatively or in another capacity. Arbitration is final and binding on the parties. An award rendered by the arbitrator(s) may be confirmed in any court having jurisdiction over the parties. In arbitration the parties are entitled to a fair hearing, but arbitration procedures are simpler and more limited than rules applicable in court. The arbitrator's award is not required to include factual findings or legal reasoning, and any party's right to appeal or to seek modification of rulings by the arbitrator is strictly limited.

Acceptable Use

The Website may not be used in violation of any community standards, accepted Internet policy, laws or regulations of local, state, foreign or Federal governments or agencies thereof, or international treaty. Actions such as, but not limited to, misuse of copyrighted, patented or protected materials, use of the Website for defamatory, threatening or obscene purposes, the mass distribution of any message on an intrusive basis to users of the Internet, or denial-of-service or security related attacks are prohibited.

Security/Privacy

The Internet is not a secure network. Confidential or sensitive information should not be transmitted over the Internet, or stored on computers directly connected to the Internet. LT Trust does not assume responsibility for loss or theft of information transmitted over the Internet or stored on computers directly connected to the Internet. You further acknowledge that, by using the Website, information as to your Internet address, your identity, the details of your activity on the Website and other similar information will become available to LT Trust and you hereby permit LT Trust to collect, store, analyze and use this information in its sole discretion for marketing, promotional, quality control and other purposes related to the Content and to the operation of the Website. LT Trust will only make such information available to third parties pursuant to its Privacy Policy. For more information, please see the additional Privacy and Security disclosures on this site.

Downtime and Interruptions in Service

LT Trust strives to keep the Website available on a continuous basis. However, as with all computer software systems, periodic upgrades and other service will sometimes be required. In addition, telecommunications links that are necessary to operate the Website are maintained by third parties, and LT Trust has no control over the ability of such external systems to remain in operation without disruption. Thus, you acknowledge that the Website may be occasionally unavailable due to such periodic maintenance or to other unexpected interruptions, and LT Trust is not responsible for inaccessibility during such downtimes.

Termination

This Agreement and any subsequent amendments or modifications are effective unless and until terminated by LT Trust may, in its sole discretion, terminate this Agreement at any time without notice to you, and accordingly deny you access to any password protected areas of the Website if you fail to comply with the provisions of this Agreement.

Modification to Website or Services Provided on the Website

LT Trust may modify the Content of the Website at any time without notice. LT Trust makes no guarantee that all services currently offered on the Website will remain available for any specific period of time. Additionally, from time to time LT Trust may modify or amend this Agreement. Any such changes will be reflected in the then-current version of the Agreement, which will be accessible on the Website. You agree to be bound by all terms of such amendments or modifications through your continued use of the Website.

General Provisions

This Agreement sets forth the entire agreement between LT Trust and you related to the subject matter addressed above. If any provision of this Agreement is invalid or unenforceable, the remainder of the Agreement shall remain in force and the affected provisions shall be deemed modified so as to be enforceable to the maximum extent permitted by law. You may not assign this Agreement to a third party without LT Trust's prior consent. LT Trust shall not be deemed to have waived any rights herein by electing not to enforce such rights. LT Trust shall not be responsible for any failure in performance that is due to causes or occurrences beyond its reasonable control.

Consent to Electronic Agreement, Records and Signature

This Agreement contains the terms and conditions governing the LT Trust Website. By logging into the Website you will be providing your electronic signature that will affirm:

- You understand and intend that the Agreement is a legally binding agreement and the equivalent of a signed, written contract;
- You will use the Website in a manner consistent with applicable laws and regulations, and in accordance with the terms and conditions in this Agreement and the LT Trust account agreements, as they may be amended from time to time; and
- You understand, accept and have received the Agreement and its terms and conditions, and acknowledge and demonstrate that you can access the Agreement and other electronic disclosures and information on our Website.

If you do not agree with the terms and conditions of this Agreement, please refrain from using the Website and immediately exit this page. If log into the Website, we will create an electronic record of your agreement and you will be able to continue to access the LT Trust Website.

This Agreement will always be available for your review via 401k.LTRetire.com.