

Notice: Traditional Individual Retirement Custodial Account plan agreement (Form 5305-A) Amendment

This notice serves as an amendment to the *Traditional Individual Retirement Custodial Account plan agreement (Form 5305-A)* that you received when you established your Traditional IRA. Keep this amendment with the materials we gave you when you opened your Traditional IRA. You do not need to sign or return anything to us. The changes discussed below are effective immediately.

If you have any questions, please feel free to contact shareholder services.

Traditional Individual Retirement Custodial Account plan agreement (Form 5305-A)

Revision Date

Replace the current revision date of Form 5305-A with the following revision date.

Rev. April 2017

Article I

Replace the existing language in Article I with the following text.

Except in the case of a rollover contribution described in section 402(c), 403(a)(4), 403(b)(8), 408(d)(3), or 457(e)(16), an employer contribution to a simplified employee pension plan as described in section 408(k), or a recharacterized contribution described in section 408A(d)(6), the Custodian will accept only cash contributions up to \$5,500 per year for 2013 through 2017. For individuals who have reached the age of 50 by the end of the year, the contribution limit is increased to \$6,500 per year for 2013 through 2017. For years after 2017, these limits will be increased to reflect a cost-of-living adjustment, if any.

Article IV

Replace the existing language in Article IV; 3.(b) with the following text.

(b) If the Depositor dies before the required beginning date, the remaining interest will be distributed in accordance with paragraph (i) below or, if elected or there is no designated beneficiary, in accordance with paragraph (ii) below.

Replace the existing language in the last sentence of Article IV; 3.(b)(i) with the following text.

But, in such case, if the Depositor's surviving spouse dies before distributions are required to begin, then the remaining interest will be distributed in accordance with paragraph (a)(ii) above (but not over the period in paragraph (a)(iii), even if longer), over such spouse's designated beneficiary's life expectancy, or in accordance with paragraph (ii) below if there is no such designated beneficiary.

General Instructions

Replace the existing language in the "Purpose of Form" section with the following text.

Form 5305-A is a model Custodial Account Agreement that meets the requirements of section 408(a). However, only Articles I through VII have been reviewed by the IRS. A Traditional individual retirement account (Traditional IRA) is established after the form is fully executed by both the individual (Depositor) and the Custodian. To make a regular contribution to a Traditional IRA for a year, the IRA must be established no later than the due date of the individual's income tax return for the tax year (excluding extensions). This account must be created in the United States for the exclusive benefit of the Depositor and his or her beneficiaries.

Do not file Form 5305-A with the IRS. Instead, keep it with your records.

For more information on IRAs, including the required disclosures the Custodian must give the Depositor, see **Pub. 590-A, Contributions to Individual Retirement Arrangements (IRAs)**, and **Pub. 590-B, Distributions from Individual Retirement Arrangements (IRAs)**.

Delete the following text.

Identifying Number. The Depositor's social security number will serve as the identification number of his or her IRA. An employer identification number (EIN) is required only for an IRA for which a return is filed to report unrelated business taxable income. An EIN is required for a common fund created for IRAs.

Delete the following text in the "Definitions" section.

Identifying Number. The Depositor's social security number will serve as the identifying number of his or her IRA. An employer identification number (EIN) is required only for an IRA for which a return is filed to report unrelated business taxable income. An EIN is required for a common fund created for IRAs.