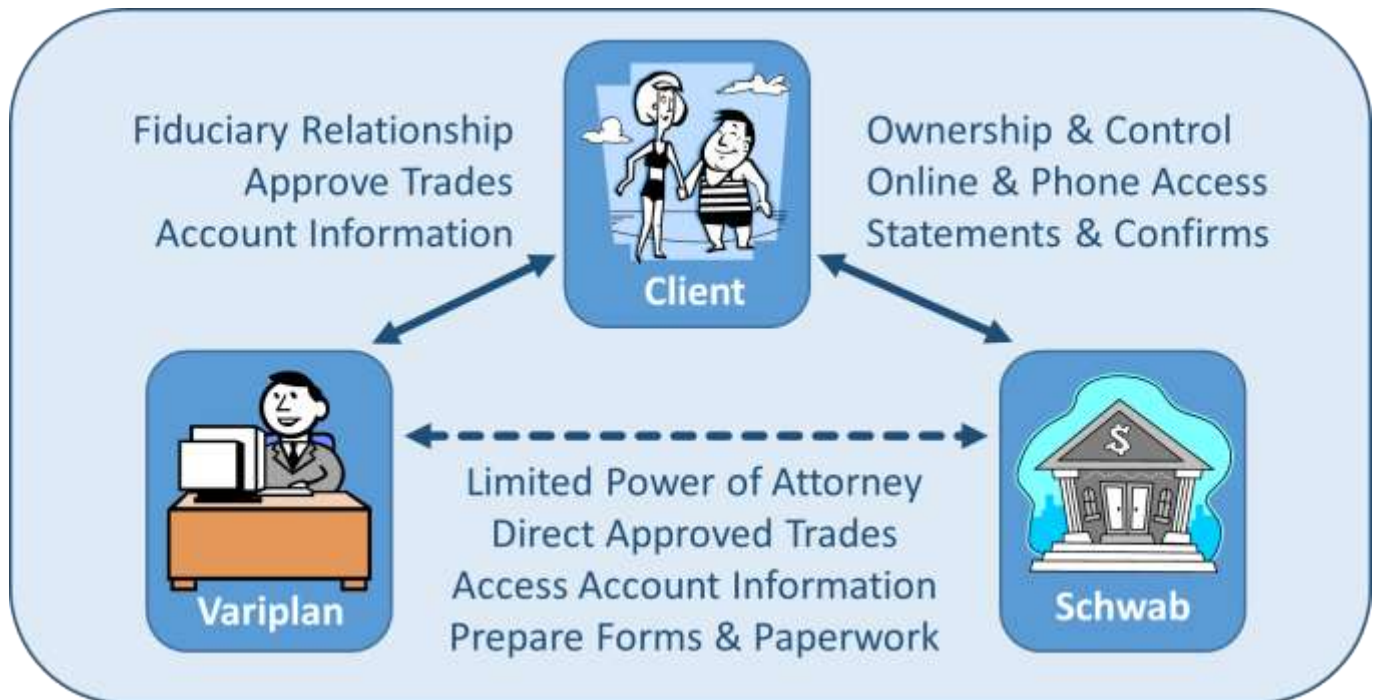


As a Vantage™ client, you have the option, at no additional charge, of moving some or all of your portfolio assets to one or more brokerage accounts at Schwab Institutional Services where we can help you direct approved trades, track capital gains, and access and interpret account information.



- These accounts belong to you, and you retain complete control of each account.
- You may have internet access to your VAMAP account(s) and may access information or initiate transactions directly, without going through Variplan.
- You receive all account statements and other correspondence directly from Schwab.
- Virtually any type of investment account may be housed at Schwab, including joint, IRA, Roth IRA, Individual 401k, 529, trust and custodial accounts.
- You authorize Variplan to direct trades and access account information through a revocable limited power of attorney.
- We have no financial interest in this arrangement and receive no compensation related to these accounts.
- Variplan never takes custody of your funds and does not have the power to withdraw funds from your account.
- We only direct transactions that you have specifically authorized.
- You may revoke our authority to manage your account(s) at any time.
- We will prepare and provide all account application and transfer request forms for your signature.