

ADDITIONAL CUSTOMER AGREEMENTS & DISCLOSURES

Consult your legal and/or tax professional

Associated Investment Services, Inc. and its employees do not render legal or tax advice. You must consult your own legal and/or tax professional for advice regarding your situation including, but not limited to, your account transactions, contributions and distributions.

Correspondence and complaints

Please send all correspondence and complaints to Associated Investment Services, Inc., P.O. Box 640, Green Bay, WI 54305-0640 or by calling 800-595-7722.

Risk tolerance definitions

Conservative – I want to preserve my initial principal in this account, with minimal risk, even if that means this account does not generate significant income or returns and may not keep pace with inflation.

Moderately conservative – I am willing to accept low risk to my initial principal, including low volatility, to seek a modest level of portfolio returns.

Moderate – I am willing to accept some risk to my initial principal and tolerate some volatility to seek higher returns, and understand I could lose a portion of the money invested.

Moderately aggressive – I am willing to accept high risk to my initial principal, including high volatility, to seek high returns over time, and understand I could lose a substantial amount of the money invested.

Aggressive – I am willing to accept maximum risk to my initial principal, including significant volatility, to aggressively seek maximum returns over time, and understand I could lose most, or all, of the money invested.

Time horizon definitions

Near Term – less than 6 months

Very Short – 6 months to 1 year

Short – 1 to 5 years

Intermediate – 5 to 10 years

Long – more than 10 years



NOTICE OF BUSINESS RESUMPTION PREPAREDNESS

Associated Investment Services, Inc., “AIS” or “the company” is committed to providing uninterrupted service and support to clients. The company recognizes that certain uncontrollable events can cause varying degrees of disruption to normal business processes. Some examples would be a power outage, fire, chemical spill, tornado, etc., making work impossible. These types of events, and worse, can result in a disruption to normal business operations that may last for an extended timeframe.

AIS recognizes the possibility of this type of occurrence and understands the responsibility to customers to continue critical operations during such events, including trading activities and providing access to funds and securities. The company’s goal is to meet these responsibilities in a timely fashion with minimal interruption – in many cases within 24 hours – given the circumstances and scope of any disruptive event. The plans address the ability to continue operations for any event that impacts the specific operations site, the local area and general business region.

AIS would like all customers and potential customers to understand the company takes this responsibility very seriously and has developed formal Business Resumption Plans (the plans) to minimize disruptive events. These plans are documented and reviewed annually and testing is done periodically to ensure AIS has an effective plan to enable the company to continue operations during a business disruption.

What do the Company’s Business Resumption Plans address?

The company’s plans provide for continuity of critical operations and other activities during a variety of disruptions. They include teams established for internal business functions, calling trees and conducting operations from a pre-established alternate location. The plans are set up to account for limited impact disruptions and provide procedures should those

escalate into larger, more long-term occurrences. The plans account for evaluation of any event, staff contact when necessary and movement of operations to a pre-established alternate location, specifically for business resumption purposes.

The company believes it is important that clients remain confident in our commitment and ability to provide ongoing services and continued access to funds and securities in the event of a business disruption. To maintain effective and secure plans, we keep them confidential and do not provide specific details in this notice. AIS would like customers to know the company’s Business Resumption Plans provide for alternate back-up sites to allow for account access, trading and transaction processing during a disruption. Also, AIS is committed to maintaining effective communications with clients during a business disruption. General information for AIS may be obtained by visiting AssociatedBank.com.

Our business resumption plans are reviewed and updated annually to ensure appropriate enhancements are implemented as technology changes, business plans evolve, or regulatory requirements change. The plan is tested periodically and results are documented. AIS senior management is directly involved in the testing process and staff has been designated to ensure all follow-up activities are completed in a timely fashion. The company’s plans are subject to review by both internal and external auditors as well as examination by industry regulators. Should material changes to the plans occur, this “Notice of Business Resumption Preparedness” will be updated as appropriate. We may modify this notice at any time with such modifications becoming effective upon posting to our website. Customers may obtain a current copy of this notice by visiting the Associate Bank corporate internet site at AssociatedBank.com or by submitting a written request to:

Associated Investment Services, Inc.
P.O. Box 640
Green Bay, WI 54305-0640



PRODUCT SELECTION: MARKETING FEES, REVENUE SHARING AND EXPENSE REIMBURSEMENT

The management team at AIS reviews, evaluates and determines the products to be offered to AIS clients. In the product selection process, multiple factors may be considered. These include product usage in the financial services industry, performance characteristics, suitability aspects, the sponsors of the products and their histories for delivering well-respected investments to the public, the likely appeal of the products to AIS clients, and the capabilities of the product sponsors to support AIS registered representatives.

AIS registered representatives are not permitted to recommend or execute investments in products that have not been reviewed and approved by AIS management and for which AIS does not have a selling agreement in effect.

Over the years, AIS has developed more focused relationships with certain mutual fund families, variable annuity distributors and other product sponsors whose products have been of greater interest to AIS clients and who have proven their ability to support AIS representatives through training, education and sales literature. AIS refers to such product sponsors as "Strategic Partners."

AIS has entered into agreements with certain Strategic Partners, through which AIS receives compensation from time to time in addition to sales commissions or fees. Generally such additional compensation is characterized as a Marketing Fee, revenue sharing or as expense reimbursement payments. Payments of this nature to AIS from product sponsors have historically ranged from 0.05% of certain fixed annuity contract premiums to 1.50% of investments in certain Real Estate Investment Trusts sold by AIS registered representatives.

Such amounts may change over time or as subsequently renegotiated by AIS and the service provider, Strategic Partner or other product sponsor. AIS clients who would like additional explanations of such payments may call the AIS main office at 800-595-7722 to be directed to a sales manager or operations principal. Current information can also be accessed via the Associated Bank website, AssociatedBank.com/Personal/Invest/Investments/Brokerage-online/Disclosures.

Expense reimbursement payments not specified above also vary in amount and are used to defray costs of management meetings and seminars, training and educational events at which AIS registered representatives learn more about the products and services AIS offers. Strategic Partners are provided the opportunity to supply representatives with marketing and promotional items and product information that will facilitate recommendations of their products. Such product sponsors independently decide the amounts they will spend on such activities and their business decisions may be based on prior sales through AIS. AIS has no control over such decisions and allocations by product sponsors or the criteria they may employ in their decision making.

IT IS IMPORTANT TO NOTE THAT AIS REGISTERED REPRESENTATIVES RECEIVE ABSOLUTELY NO ADDITIONAL COMPENSATION AS A RESULT OF SUCH MARKETING FEES, REVENUE SHARING OR EXPENSE REIMBURSEMENT PAYMENTS.



RESOLVING DISPUTES - ARBITRATION

Pre-dispute arbitration clause – Under this clause, which becomes binding on all parties upon signing an account application with Associated Investment Services, Inc., all parties agree as follows:

1. All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
2. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
3. The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
4. The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
5. The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.
6. The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
7. The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Agreement to arbitrate controversies

It is agreed that any controversy between the Account Owner and AIS arising out of AIS' business or this agreement shall be submitted to arbitration conducted before the Financial Industry Regulatory Authority (FINRA) and in accordance with its rules. Arbitration must be commenced by service upon the other party of a written demand for arbitration or a written notice of intention to arbitrate.

No person shall bring a putative or certified class action to arbitration nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

