

# Customer Relationship Summary (Form CRS)

June 24, 2020



## About us

American Century Investments is a leading global asset manager focused on delivering investment results and building long-term client relationships. We deliver a full-range of investment solutions directly to investors through:

- American Century Investment Services, Inc., which is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA), and
- American Century Investments Private Client Group, Inc., which is registered with the SEC as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisor, and investing.

## What investment services and advice can you provide me?

American Century Investments provides the following brokerage and advisory services to retail investors.

American Century Investment Services, Inc.	American Century Investments Private Client Group, Inc.	
Brokerage services	Limited recommendations	Advisory services
<p>We offer brokerage services to self-directed investors, including buying and selling securities, such as mutual funds, exchange-traded funds (ETFs), stocks and bonds.</p> <p>You make the ultimate decision regarding the purchase or sale of investments. We do not monitor your account or investments.</p> <p>The minimum initial investment to establish a brokerage account with us is \$2,500. That minimum amount is also required to maintain a brokerage account with us.</p>	<p>We also make limited recommendations to investors of one or more American Century family of mutual funds. You can execute this recommendation with the transfer agent for the American Century family of mutual funds or anywhere else of your choosing.</p> <p>You make the ultimate decision regarding the purchase or sale of investments. We do not monitor your account or investments.</p> <p>The account minimum for any of the American Century family of funds which we recommend is generally an initial investment of \$2,500 (or \$500 with automatic investments of at least \$100). Certain account types, such as accounts within an employer-sponsored retirement plan do not have any minimum initial investment amounts.</p>	<p>We offer investment advisory services to investors, including discretionary portfolio management through a wrap fee program. Our wrap fee program includes discretionary investment management, portfolio monitoring and rebalancing and financial planning. Our advice is based on your financial situation, which is evaluated based on detailed information about your personal circumstances like age, investment time horizon, risk tolerance, expectations, and goals.</p> <p>We generally manage our clients' accounts within similarly managed or model portfolios that are comprised entirely of mutual funds and ETFs within the American Century family of funds.</p> <p>If you choose, financial accounts outside of American Century may be aggregated and/or considered in our advice to you. You make the ultimate decision regarding the purchase or sale of these outside investments.</p> <p>We typically require investors to have a minimum relationship size (including assets of parents, siblings and children) of \$50,000 held within our model portfolios. This minimum relationship size may be reduced or waived at our discretion.</p>

## Conversation Starters for any account type or service offering

Ask your financial professional:

- Given my financial situation, should I choose a brokerage service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

## What fees will I pay?

### Brokerage services

Our principal fee is a commission charged on buying or selling securities in your account. The commission rate varies based on the type of account and the type of security involved in the transaction. You will pay the same rate but more overall when you make more transactions, so we have an incentive to encourage you to trade more often.

#### Commissions

- Equity or stock transactions and mutual funds with a transaction fee – starting at \$9.95 and generally up to \$45.00, depending on your account tier and how you place the trade (online, automated phone system or with a representative).
- No transaction fee (NTF) mutual funds – no cost to buy, sell or exchange shares of participating funds held for 6 months or longer.
- Bond transactions in the secondary market (between investors and not directly from the debtor company or bank) – \$3.00 to \$5.00 per bond with a \$35.00 minimum charge and \$100.00 to \$250.00 maximum charge, all depending on your account tier.

#### Account fees

- Account maintenance fee – begins at \$50 for certain accounts under \$10,000 in assets in the American Century family of funds, and is ultimately waived for accounts at and over \$20,000 in assets in American Century family of funds.
- Annual IRA fee – \$50, waived for accounts over \$10,000.

#### Commissions for other security types, margin fees and other account or service fees

For more detail about any of the above fees and other fees associated with your account, please see our [Brokerage Fees and Commissions schedule](#) in the Forms center at [americancentury.com](http://americancentury.com).

**Important reminder:** Commissions and account fees are separate and distinct from the fees and expenses charged with respect to the underlying investments, such as management fees and expenses charged by mutual funds, ETFs, closed-end investment companies or other managed investments. The specific fees and expenses are described in each fund's prospectus.

### Limited recommendations

We do not charge any fee for providing our limited recommendations. The only fee you will pay if you choose to execute our recommendation is the underlying mutual fund's fees and any account maintenance fee.

#### Fund fees

The annual fund operating expenses for the funds we recommend range between 0.71% to 1.56%. You pay this annual fee directly as a percentage of the value of your investment.

#### Account fee

The annual account maintenance fee for a mutual fund account in one of the funds we recommend is \$25.00. The fund will waive this fee with eligible investments of at least \$10,000.

#### Employer plan fees

Participants in an employer-sponsored account will pay one of the following fees, depending on the account type:

- **Custodial fee** – participants in an employer-sponsored plan set up pursuant to a custodial arrangement (such as a SIMPLE Plan) will pay an annual fee of \$15 per fund in the account.
- **Participant Service Fee** – Participants in a qualified retirement plan (such as a 401(k)) will pay an annual fee of \$25.

#### For additional information,

please see our American Century Investments Private Client Group [Investment Planner Service Brochure](#) in the Forms center at [americancentury.com](http://americancentury.com) (Items 4.B and 4.C).

### Advisory services

We charge a single advisory fee (wrap fee) based on the value of your assets under management with us. The single fee includes our services, along with any underlying trading costs, commissions, and custody services related to our recommendations. Fees are calculated and deducted on a quarterly basis in advance. The daily market value of the assets under management as of the end of the last business day of the calendar quarter is used to calculate the fee for the next quarter.

#### Advisory fee

The annual advisory fee is 0.90% on the first \$5 million of assets under management and 0.70% on assets under management over \$5 million.

As a wrap fee program, our advisory fee covers most underlying transaction costs, commissions, and the brokerage or custody fees of your underlying investments within our model portfolios. In addition, because of our affiliation with the advisory to the American Century family of funds, we quarterly reimburse the Advisory Fee paid for the prior quarter and additional amounts, if any, in an amount totaling the underlying management fees paid over the course of the quarter from holdings a Client has in American Century family of funds within the model portfolios.

The more assets there are in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

#### Other fees

In addition to the above fees, there may be other costs assessed, which are not included in the advisory fee, such as charges for transactions executed outside of our recommendations, costs associated with exchanging currencies, wire transfer and electronic fund fees, paper mailing fees, transfer fees, margin and other borrowing costs, other service fees or other fees required by law.

**For additional information,** please see our [American Century Private Client Group ADV](#) in the Forms center at [americancentury.com](http://americancentury.com) (Items 4.B and 4.C).

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

## Conversation Starters for any account type or service offering

Ask your financial professional:

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

**What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?**

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

<i>Brokerage services</i>	<i>Limited recommendations</i>	<i>Advisory services</i>
<p>We <b>do not</b> provide recommendations. The way we make money creates some conflicts with your interests. You should understand and ask about these conflicts because they can affect the services we provide you. Here are some examples to help you understand what this means.</p> <p>Our primary source of revenue is commissions from transactions from our clients. Therefore, we have an interest in you making transactions that may conflict with your interests.</p> <p>In addition, while we generally sell investor or no-load funds, certain funds may pay us for selling their funds or for an investor continuing to own their fund, and therefore, we have an interest in having clients purchase or continue to own these funds, which may conflict with your interests.</p>	<p><b>When we act as your investment adviser</b>, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the investment advice we provide you. Here are some examples to help you understand what this means.</p> <p>Our limited recommendations include only investments in mutual funds from the American Century family of funds. Because of this affiliate relationship, we have an incentive to recommend that you invest in such funds. This may conflict with your interests.</p> <p><b>For additional information</b>, please see our American Century Investments Private Client Group <a href="#">Investment Planner Service Brochure</a> in the Forms center at <a href="http://americancentury.com">americancentury.com</a> and the SEC's website at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a>.</p>	<p><b>When we act as your investment adviser</b>, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the investment advice we provide you. Here are some examples to help you understand what this means.</p> <p>The model portfolios included in our advisory services include only investments in mutual funds and ETFs from the American Century family of funds as underlying investments. Because of this affiliate relationship, we have an incentive to recommend that you open or invest through your advisory account with us. This may conflict with your interests.</p> <p><b>For additional information</b>, please see our <a href="#">American Century Private Client Group ADV</a> in the Forms center at <a href="http://americancentury.com">americancentury.com</a> and the SEC's website at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a>.</p>

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

**Conversation Starter**

*Ask your financial professional:*

- How might your conflicts of interest affect me, and how will you address them

**How do your financial professionals make money?**

<i>Brokerage services</i>	<i>Limited recommendations</i>	<i>Advisory services</i>
<p>The compensation structure for financial professionals providing brokerage services is largely determined by job function and business unit. Brokerage financial professionals are compensated primarily with a base salary. In addition, they are eligible to participate in our company-wide incentive plan. Incentive compensation is calculated and paid annually based on individual and company performance and is not directly linked to sales, existing assets or differentiation among products, other than as one of many factors in company performance. Incentive plans are designed to encourage registered representatives to establish and maintain strong customer relationships, to align with their long-term interests and provide them with the best possible service.</p>	<p>The compensation structure for financial professionals providing our limited recommendations and advisory services is based on their ability to meet certain established goals for customer service and assets brought into the American Century complex of services. Assets are measured as assets invested by a customer who is working with or assigned to a particular financial professional minus assets withdrawn by the same customer over a period of time.</p> <p>These financial professionals are also eligible to participate in our company-wide incentive plan. Incentive compensation is calculated and paid annually based on individual and company performance and is not directly linked to sales, existing assets or differentiation among products, other than as one of many factors in company performance.</p> <p>There is no direct compensation related to the provision of our limited recommendations or our advisory services.</p>	

## Do your financial professionals have legal or disciplinary history?

<i>Brokerage services</i>	<i>Limited recommendations / Advisory services</i>
American Century Investment Services, Inc. – Yes. <i>The firm was fined for state securities registration violations in 1973 and 1994.</i>  Financial professionals registered with American Century Investment Services, Inc. – Yes.	American Century Investments Private Client Group, Inc. – No.  Financial professionals registered with American Century Investments Private Client Group, Inc. – Yes.
Visit <a href="https://investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.	

### Conversation Starter

Ask your financial professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

## Additional information

<i>Brokerage services</i>	<i>Limited recommendations</i>	<i>Advisory services</i>
<b>For additional information</b> about our services, please visit our website at <a href="http://www.americancentury.com">www.americancentury.com</a> . If you would like additional, up-to-date information or a copy of this disclosure, please call 888-327-2001.		

### Conversation Starter

Ask your financial professional:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?  
Who can I talk to if I have concerns about how this person is treating me?

# Brokerage Account Application



Complete this application to open one of the following brokerage accounts with American Century Investments®:

- Individual or joint
- Trust
- Uniform Gifts/Transfers to Minors Act (UGMA/UTMA)
- Estate or other non-trust

Accounts are available only to U.S. citizens, U.S. resident aliens and U.S. entities.

If you require a form that is listed within this application, please visit our Forms center at [americancentury.com](http://americancentury.com) or call us at 1-888-345-2071.

**Please keep a copy of this application for your records. Please print clearly in CAPITAL letters using black ink.**

## 1 Choose Your Account Registration

- Individual or joint account -- **Proceed to step 2, below**
- Trust, estate or other non-trust account -- **Proceed to step 3, next page**
- Uniform Gifts/Transfers to Minors Act (UGMA/UTMA) account -- **Proceed to step 4, page 3**

## 2 Complete for Individual or Joint Account

**We will use the first owner's name and U.S. Social Security number for IRS reporting purposes unless you give alternate instructions. If you have more than one joint owner, please provide information for each on a separate sheet.**

Mr./Mrs./Ms.	Owner's first name	Middle initial	Owner's last name
Owner's U.S. Social Security number		Date of birth (month-day-year)	Mother's maiden name/OR Code name (max. 13 characters)
Check one:	<input type="checkbox"/> U.S. citizen	<input type="checkbox"/> U.S. resident alien	Country of citizenship

Mr./Mrs./Ms.	Joint owner's first name	Middle initial	Joint owner's last name
Joint owner's U.S. Social Security number		Date of birth (month-day-year)	Mother's maiden name/OR Code name (max. 13 characters)
Check one:	<input type="checkbox"/> U.S. citizen	<input type="checkbox"/> U.S. resident alien	Country of citizenship

### Joint Ownership Registration\*:

Joint accounts are registered as joint tenants with rights of survivorship unless you mark a different box below.

\*Louisiana residents should contact our office for registration availability.

- Check one:
- Joint tenants with rights of survivorship
  - Community property
  - Tenants in common
  - Tenants by the entirety

For tenants in common, please indicate percentage of ownership. Percentages must total 100%.

%	Name	%	Name
Percentage	Name	Percentage	Name

**Proceed to step 5, page 3**

**3****Complete for Trust, Estate or Other Non-Trust Account (complete appropriate section)** **Trust Account**

Please attach the following REQUIRED documents:

- A completed *Brokerage Trustee Certification of Investment Powers* form.
- First page and signature page of trust agreement and the pages that identify the trustees of the trust.

**We will use the trust name and Trust Tax ID number for IRS reporting purposes. If a Trust Tax ID number is not provided, we will use the Social Security number of the first trustee listed.** If there are more than two trustees, attach a separate sheet with additional trustee information.

Date of trust agreement	Trust's Tax ID number
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Name of trust
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Beneficial owner of trust
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Mr./Mrs./Ms.	Trustee's first name	Middle initial	Trustee's last name
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Trustee's U.S. Social Security number	Trustee's date of birth (month-day-year)	Mother's maiden name/OR Code name (max. 13 characters)
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Check one:     U.S. citizen     U.S. resident alien \_\_\_\_\_  
Country of citizenship

Mr./Mrs./Ms.	Co-trustee's first name	Middle initial	Co-trustee's last name
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Co-trustee's U.S. Social Security number	Co-trustee's date of birth (month-day-year)	Mother's maiden name/OR Code name (max. 13 characters)
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Check one:     U.S. citizen     U.S. resident alien \_\_\_\_\_  
Country of citizenship

 **Estate or Other Non-Trust Account**Please attach the following **REQUIRED** document to open an estate account:

- A certified copy of the court's appointment of the Executor/Personal Representative/Administrator for the decedent's estate.

**We will use the estate name and Tax ID number for IRS reporting purposes.** Additional authorized signers must provide the information below on a separate sheet.

Estate's or other non-trust entity's Tax ID number
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Name of estate or other non-trust entity
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Mr./Mrs./Ms.	Executor or other fiduciary's first name	Middle initial	Executor or other fiduciary's last name
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Executor or other fiduciary's U.S. Social Security number	Executor or other fiduciary's date of birth (month-day-year)	Mother's maiden name/OR Code name (max. 13 characters)
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Check one:     U.S. citizen     U.S. resident alien \_\_\_\_\_  
Country of citizenship

**Proceed to step 5, page 3**

## 4 Complete for Uniform Gifts/Transfers to Minors Act (UGMA/UTMA) Account

We will use the minor's name and Social Security number for IRS reporting purposes.

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Mr./Ms.	Minor's first name	Middle initial	Minor's last name
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Minor's U.S. Social Security number	Minor's date of birth (month-day-year)
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Check one:     U.S. citizen     U.S. resident alien \_\_\_\_\_  
Country of citizenship

State under which the UGMA/UTMA custodianship was established

**Only one custodian is allowed for a UGMA/UTMA account.**

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Mr./Mrs./Ms.	Custodian's first name	Middle initial	Custodian's last name
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Custodian's U.S. Social Security number	Custodian's date of birth (month-day-year)	Mother's maiden name/OR Code name (max. 13 characters)
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Check one:     U.S. citizen     U.S. resident alien \_\_\_\_\_  
Country of citizenship

## 5 Provide Your Address

**Primary Owner's Street Address** (No P.O. or Private Mail Boxes permitted.)

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Street	Apartment/Unit
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City	State	ZIP
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Home telephone number	Business telephone number	Cellular telephone number
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**Primary Owner's Mailing Address** (If different from street address; P.O. and Private Mail Boxes are permitted.)

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Street	Apartment/Unit
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City	State	ZIP
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Email address

**6**

**Provide Affiliation/Institutional Account Information**

**We are required to have all questions below answered before we can open this account.**

Are you (any account owner, trustee, agent or authorized signer) or an immediate family member (spouse or domestic partner, minor child or a relative who shares your home) employed by or affiliated with a member firm of an exchange or FINRA, including American Century Investments?

Yes  No

If yes, list company name, employee name, position, affiliation and address. Duplicate statements and duplicate confirmations will be sent to your employer in accordance with current regulations.

Company name Position Address

Employee name Affiliation firm, exchange or FINRA

Are you (any account owner, trustee, agent or authorized signer) or an immediate family member (spouse or domestic partner, minor child or a relative who shares your home) a registered investment advisor?

Yes  No

If yes, list company name, employee name, position and address.

Company name Position Address

Employee name

Are you (any account owner, trustee, agent or authorized signer) or an immediate family member (spouse or domestic partner, minor child or a relative who shares your home) a natural person, corporation, partnership, trust or otherwise, with total assets of at least \$50 million?

Yes  No

If yes, provide the individual or entity name.

Individual or entity name

Are you (any account owner, trustee, agent or authorized signer) or an immediate family member (spouse or domestic partner, minor child or a relative who shares your home) a director, a 10% shareholder or policy-making executive of a publicly traded company?

Yes  No

If yes, list company name, employee name, position and address. American Century Investments will not monitor or restrict account trading. It is the responsibility of the account owner to monitor trading to ensure adherence to all applicable trading regulations.

Company name Position Address

Employee name

Are you (any account owner, trustee, agent or authorized signer) or an immediate family member (spouse or domestic partner, minor child or a relative who shares your home) a large trader?

Yes  No

If yes, provide your large trader identification number: \_\_\_\_\_

LTID No.



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## Designate Account Funding

The minimum initial investment for a **Standard Account** is **\$2,500** and **\$10,000** for a **Corestone Account®**. Checks must be payable to **American Century Brokerage**.

**By Check**

I have enclosed a check payable to American Century Brokerage in the amount of \$\_\_\_\_\_.

**By Stock or Bond Certificates**

I have enclosed \_\_\_\_\_ certificate(s) endorsed exactly as they are registered on each face and have written Pershing LLC on the line between "appoint" and "attorney."

**By Transfer from Another Financial Institution**

Complete the *Brokerage Transfer Form* included in your information packet. Fill out one *Brokerage Transfer Form* per financial institution and attach a copy of the last statement(s). If you need additional forms, please make a copy or go to [americancentury.com](http://americancentury.com) to download a copy.

**By Direct Transfer from American Century Investments**

Mutual funds held directly with American Century Investments can be transferred to the new account. Please note a Giftrust account is not available for transfer to a brokerage account.

Upon transfer from American Century Investments, automatic investments will be discontinued. To make automatic investments or a one-time investment into the brokerage account, please complete our *Brokerage Investment and Redemption Form*.

### Authorization to Transfer from American Century Investments

If transferring funds in-kind and the fund ownership remains intact, no taxable event will be incurred. If liquidating the funds and transferring the cash, this may be a taxable event.

- **Transfer in-kind** — The account registration must be identical. Indicate the number of shares to transfer in-kind below. Please note all money market funds will be liquidated.
- **Liquidate** — The current mutual fund shares will be sold and transferred as cash to the brokerage account. If transferring among accounts with different registrations, please include a letter of authorization with all owners' signatures. For transfers exceeding \$100,000, your letter of authorization must have all owners' signatures guaranteed. Indicate the dollar amount to liquidate below.

Name of Fund / Account Number	Transfer Instructions	Dollars / Shares
	<input type="checkbox"/> Transfer in-kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> All <input type="checkbox"/> Portion: \$_____ or Shares _____
	<input type="checkbox"/> Transfer in-kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> All <input type="checkbox"/> Portion: \$_____ or Shares _____
	<input type="checkbox"/> Transfer in-kind <input type="checkbox"/> Liquidate	<input type="checkbox"/> All <input type="checkbox"/> Portion: \$_____ or Shares _____

### Trading After Account has been Established

**We do not accept written trade instructions.** To initiate a trade, please access your account at [americancentury.com/brokerage](http://americancentury.com/brokerage), call TeleSelect at 1-888-345-2091 or contact us at 1-888-345-2071.

## Select Type of Account, Enhanced Cost Basis and CheckWriting

**Choose One — Standard or Corestone Account (if blank, a Standard Account will be established without Enhanced Cost Basis or CheckWriting)**

- Standard Account** — A semi-annual maintenance fee may apply. Please see the *Brokerage Fees and Commissions* schedule. This fee is waived for Platinum, Gold and Silver Priority Investors. Select the services below that you would like to establish for your Standard Account. If left blank, CheckWriting and Enhanced Cost Basis will not be established.
- Enhanced Cost Basis** — A \$25 annual fee will apply. This fee is waived for Platinum, Gold and Silver Priority Investors. Enhanced Cost Basis will provide realized and unrealized gain/loss information on all covered and noncovered shares for which we have original purchase information. Cost basis information will be included on your periodic statements.
- CheckWriting** — A \$25 annual fee will apply to accounts with an average month-end sweep balance below \$25,000. This fee is waived for Platinum, Gold and Silver Priority Investors. I acknowledge that I will receive a checkbook and that only one signature is needed to sign checks. The name and address that will appear on your checks will be taken from your brokerage account. You may add one additional line of information on your checks, such as your telephone number.
- Do not include an address on my checks.
- Include additional information below (optional):

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May not exceed 32 characters including spaces (e.g., telephone number)

- Corestone Account** — A \$100 annual fee will apply to accounts with a balance below \$50,000. This fee is waived for Platinum, Gold and Silver Priority Investors.
- **Enhanced Cost Basis** — Enhanced Cost Basis will provide realized and unrealized gain/loss information on all covered and noncovered shares for which we have original purchase information. Cost basis information will be included on your periodic statements.
  - **CheckWriting** — Electronic checking will automatically be established for your Corestone Account. You will receive a checking account number and ABA number to be used for electronic fund transfers unless you elect to receive a paper checkbook below.
- Checkbook** — I acknowledge that I will receive a checkbook and that only one signature is needed to sign checks. The name and address that will appear on your checks will be taken from your brokerage account. You may add one additional line of information on your checks, such as your telephone number.
- Do not include an address on my checks.
- Include additional information below (optional):

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May not exceed 32 characters including spaces (e.g., telephone number)

### Cost Basis Election Method

We will use the default disposition method of First In First Out (FIFO) in reporting cost basis for sales of all securities, except for mutual funds transferred directly from American Century Investments with average cost disposition. Bonds contain a provision that allows investors to amortize the premium or accrue the discount using different methods. We will amortize taxable bond premiums and apply the Market Discount Accrual Method using the Constant Yield as a default, unless otherwise notified. Additional information regarding cost basis for bonds can be found at [americancentury.com](http://americancentury.com) (search "cost basis reporting"). You may make an alternative election by forwarding a signed request to American Century Investments. Please consult a tax advisor for any questions regarding your specific tax situation.

## Select Additional Account Services

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### Automatic Sweep Account (required)

The sweep program consists of sweep options, which may include money market mutual funds or bank deposit products. Once a sweep option is elected, any free credit balance in your brokerage account will be automatically invested into the sweep product selected. Any debits in your brokerage account will also be covered automatically by redemptions, to the extent you have a balance in the sweep product sufficient to cover the debit balance.

**Please select one of the money market funds below.** If you do not select a fund, your cash balance will automatically be swept into the Prime Money Market Fund for accounts beneficially owned by natural persons or the U.S. Government Money Market Fund for accounts not owned by natural persons.

- |   |  |
|---|--|
| <input type="checkbox"/> U.S. Government Money Market   | <input type="checkbox"/> Capital Preservation  |
| <input type="checkbox"/> California Tax-Free Money Market<br>(refer to prospectus for state availability) | <input type="checkbox"/> Tax-Free Money Market (income may be<br>subject to the Alternative Minimum Tax) |
| <input type="checkbox"/> Prime Money Market   |  |

Please refer to the appropriate prospectus for more information on these funds. If you need additional prospectuses, please contact us at 1-888-345-2071 or download them from [americancentury.com](http://americancentury.com).

### Electronic Payment from/to Your Financial Institution (optional)

To establish the ability to electronically transfer funds by ACH (Automated Clearing House) or wire, complete our *Brokerage Investment and Redemption Form*.

### Debit Card Services (available only for Corestone Accounts)

Please select the debit card service(s) you would like to establish:

- I would like to establish Debit Card Services on this account. I acknowledge that Visa® debit card(s) will be issued to the account owner(s) indicated on this application.
- I would also like to establish RewardSuite™ on this account. RewardSuite is a client loyalty program, available only for Visa® debit card holders. RewardSuite provides points for eligible purchases made with your Visa® debit card and redemption options including air travel, gift cards or cash back. Please refer to the RewardSuite website for information on eligible purchases. If you sign up for RewardSuite, you must abide by the program's terms and conditions. For information, please visit [myrewardsuite.com](http://myrewardsuite.com).

### BillSuite™ (available only for accounts with CheckWriting)

BillSuite enables you to view, pay and manage bills online. BillSuite is available for all Standard and Corestone Accounts that have CheckWriting at no additional charge. You may use this service by going online to your brokerage account website at [americancentury.com/brokerage](http://americancentury.com/brokerage). For questions please contact us at 1-888-345-2071.

- I would like to establish BillSuite on this account.

### Margin Feature (not available for UGMA/UTMA, estate or other fiduciary relationship accounts)

Margin borrowing may provide overdraft protection and a secured line of credit for purchases. To provide you with these benefits, the account may automatically be established with the margin feature unless you check the box below.

- I **DO NOT** want to add the margin feature to my account.

Addition of this feature is subject to American Century Investments' approval and may require a review of your credit history. Margin borrowing involves additional risks and is not suitable for all investors.

Your signature on this application acknowledges that you have read the Margin Agreement section of the *Customer Agreement* and agree to its terms.

**Step 9 continued on page 8**

**9****Select Additional Account Services (continued)****Duplicate Statements**

If you would like duplicate account statements or trade confirmations sent to a different address, please provide the address below.

**Select from the list below (check applicable box):**

- Please send duplicate statements.       Please send duplicate trade confirmations.

---

Name

---

Street address (Foreign address permitted.)

Apartment/Unit

---

City

State

ZIP

**Mutual Fund and Equity Dividend Reinvestments**

Dividend and capital gain distributions may be reinvested or swept into your brokerage account. New mutual fund purchases default to reinvest. Equity purchases default to pay the distributions as cash to your sweep account. A security issuer may declare an optional dividend that requires you elect either cash or stock prior to payment. We will apply your dividend reinvestment instruction to any future optional dividends, unless you notify us of alternate instructions prior to the election cut-off time. If you desire to change the defaults, please contact us at 1-888-345-2071 after your account is established.

**10****Read and Sign Your Name**

By signing this application, I/we agree to the following:

- I/We acknowledge receipt of a current prospectus for the applicable American Century Investments money market fund.
- I/We acknowledge that American Century Investment Services, Inc. ("American Century"), acting through one of its divisions, American Century Brokerage, does not provide investment, tax or legal advice and makes no recommendations concerning securities purchases and sales.
- With my signature on this document, I authorize any free credit balance in my account to be automatically invested into the sweep product elected, unless I instruct American Century differently. Pershing LLC is further authorized to rely on instructions that I give to American Century regarding my sweep elections. I agree that my sweep option may be changed, including changes between money market funds and bank deposit products, with prior notification to me.
- All securities transactions are accepted by American Century on an unsolicited basis and are the result of independent action by me/us.
- If a brokerage Standard Account with CheckWriting or Corestone Account is selected, I/we consent and agree to all terms and conditions of Section II of the *Customer Agreement*.
- If I choose, I authorize PNC Bank, N.A. to issue Visa® debit card(s), and The Bank of New York Mellon to issue checks as indicated on this application. Prior to signing on the next page, I/we have received and read Section II of the *Customer Agreement*, as currently in effect and as amended from time to time, which governs my Brokerage Account and associated debit card, CheckWriting and related services, and I agree to be bound by such *Customer Agreement*.
- To the extent that I/we engage in Precious Metals transactions, I/we agree to all terms and conditions of the Precious Metals section of the *Customer Agreement*.
- In consideration of American Century, its employees or agents providing the services established on this form, I/we agree to defend, hold harmless and indemnify American Century, its officers, agents, employees, affiliates and successors from all losses, claims, expenses and liabilities that any of them may suffer arising from, or as a result of, American Century's acceptance of transaction instructions through these services.
- I/We understand that neither American Century nor any affiliated companies shall be responsible or liable for any damages related to online service including, but not limited to, those caused by theft, unauthorized access, failure of electronic or mechanical equipment, communications line failure, telephone or interconnectivity problems, or other occurrences beyond their control.
- American Century will report tax information, including cost basis information, to the IRS annually. American Century is not required to report tax information on financial institutions, insurance companies or C Corporations.
- I/We hereby certify, to the best of my/our knowledge, that the information provided on this application is complete and correct. I/We agree to notify American Century Investments if this information changes.
- Important Information About New Accounts: A federal law, established to help stop the funding of terrorism and money laundering activities, requires financial institutions to verify the identity of each person who opens an account. American Century will verify your identity using the documents and information requested on this application. In some instances, we may request additional documentation.

**Step 10 continued on page 9**

**Read and Sign Your Name (continued)**

**Certify Your Tax ID**

If you'd like more information about certifying your taxpayer identification number, please review the General Instructions on IRS Form W-9, which can be found at [www.irs.gov](http://www.irs.gov).

FATCA Reporting - **If you are submitting this form for an account you hold in the United States, you may leave the second field below blank.**

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting.

Exemptions Codes (Codes apply only to certain entities, not individuals that are exempt from reporting under FATCA)

Exemptions (see instructions in IRS Form W-9):

Exempt payee code (if any) \_\_\_\_\_ Exemption from FATCA reporting code (if any) \_\_\_\_\_ *(Applies to accounts maintained outside the U.S.)*

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number, and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person.
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

I/WE ACKNOWLEDGE THAT SECURITIES NOT FULLY PAID FOR BY ME/US MAY BE LOANED TO AMERICAN CENTURY OR PERSHING LLC, A SUBSIDIARY OF THE BANK OF NEW YORK MELLON CORPORATION, OR LOANED OUT TO OTHERS.

I/WE HAVE RECEIVED, READ, UNDERSTOOD, CONSENT AND AGREE TO ALL TERMS AND CONDITIONS OF THE AMERICAN CENTURY BROKERAGE *CUSTOMER AGREEMENT* ("CUSTOMER AGREEMENT") AND FURTHER ACKNOWLEDGE THAT THE *CUSTOMER AGREEMENT* CONTAINS A PREDISPUTE ARBITRATION CLAUSE, WHICH IS LOCATED IN SECTIONS B.23 AND B.24, PAGE 14, AND SECTIONS 20 AND 21, PAGE 32, IN THE *CUSTOMER AGREEMENT*, AND AGREE TO BE BOUND BY ITS TERMS.

Printed Name \_\_\_\_\_ Title \_\_\_\_\_



**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

Printed Name \_\_\_\_\_ Title \_\_\_\_\_



**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**If there are additional signers, please provide signatures on a duplicate signature page.**

**After your account has been established, go to [americancentury.com/brokerage](http://americancentury.com/brokerage) for account information, online trading, and to sign up for electronic delivery of your account documents.**

American Century Brokerage, a Division of  
American Century Investment Services, Inc., Member SIPC®

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**For Overnight Deliveries:**  
**American Century Investments**  
Attn: Brokerage  
430 W. 7th St.  
Kansas City, MO 64105-1407

**American Century Investments**  
P.O. Box 419146  
Kansas City, MO 64141-6146  
Investment Specialist:  
1-888-345-2071  
[americancentury.com/brokerage](http://americancentury.com/brokerage)