

DeWaay Capital Management, Inc.

Investment Advisory Agreement

Discretionary Account (Wrap Portfolio)

The undersigned ("client") hereby agrees to employ DeWaay Capital Management, Inc ("Adviser"), an Iowa corporation registered with the State of Iowa as an investment adviser under the Investment Advisers Act of 1940, as amended ("IAA"). The Adviser agrees to serve, as investment adviser for the Client's account that is the subject of this Investment Advisory Agreement as of _____, _____, 20____ the effective date, upon the following terms and conditions contained in the Agreement. Upon review of each section of this agreement, client(s) will initial where indicated to demonstrate his/her full understanding of the Agreement.

Section 1-Advisory Services

Adviser shall provide to Client on an ongoing basis, subject to the provisions contained in the Agreement, investment advisory services as described herein. Adviser shall invest and reinvest the securities, cash or other property held in the Account in accordance with Client's investment objectives identified by client during the initial interview and ongoing meetings with Client, and as stated in the Client Investment Profile and New Account Form as they may be amended from time to time by Client in writing accompanying this Agreement. Consistent with Client's investment objectives and subject to any restrictions Client may impose as set forth in the Profile. Adviser will primarily invest in mutual fund securities and other investment, including but not limited to, money market funds and no-load variable annuities. From time to time, all or a portion of the Account may be held in cash or cash equivalents.

Client initials: _____

Section 2-Discretionary Authority

As provided by this Agreement and pursuant to the Client's Profile, client hereby grants to Adviser, and confirms that Adviser has the discretionary power and authority to act as the Client's agent and attorney in fact with respect to the assets or other property held in the Account. This authorization is a continuing one and shall remain in full force and effect until limited or terminated by Client by written notification to Adviser as described in Section 11 of this Agreement. In buying, selling, or trading in Investments on behalf of the Client, Adviser shall act in its sole discretion and shall have no responsibility to consult the Client prior to any transaction. For the foregoing purpose, the Client agrees to execute any authorization forms required by Custodian or Adviser and authorizes Adviser to (i) give to the Custodian, as defined in section 3 below, instruction regarding the purchase, sale, exchange, redemption, retention, or conversion of any of the Assets under Management, as defined in section 4 below and (ii) provide a copy of this Agreement to Custodian or to any broker-dealer or other person, as evidence of Adviser's authority to act on behalf of Client and the Account; provided that, in no event may Adviser direct Custodian or any other person to deliver any of the Assets under

management to Adviser except in payment of the amounts due to Adviser as provided in the Agreement and according to the procedures outline below.

Client initials: _____

Section 3- Custodian

At no time will Adviser have physical possession of any property in the Account. Unless Client directs otherwise, the assets of the Account shall be held by TD Ameritrade, Inc., or its successor ("Custodian") or a Custodian of DCMs choosing. Client agrees to pay any fees or charges that may be imposed by the Custodian with respect to the Account, unless waived by the Custodian or the Adviser. A list of such fees and charges is available upon request. Client also authorizes Adviser to issue instructions to the Custodian as may be appropriate with respect to all investment decisions regarding the Account, and Client agrees to furnish or cause the Custodian to furnish Adviser with all reports provided by the Custodian relating to the Account, except for proxies and other legal notices, as described in section 8 of this agreement. The Client will provide written authorization permitting Adviser's fees, as described in section 6 of this Agreement, to be paid directly from the Client's Account held by the Custodian. The Custodian will send to Client a statement, at least quarterly, indicating all amounts disbursed from the account including the advisor fees paid directly to Adviser.

Client initials: _____

Section 4- The Account

The Account shall consist of all cash, securities and other property which from time to time are placed by Client under Adviser's management, all changes therein occurring as a result of purchase, sale or other transactions affecting the Account, as well as all accretions of any sort, including dividends, interest, stock splits and realized capital appreciation collectively herein referred to as Assets under Management.

It is understood that a "wrap account" will be opened separately of all other accounts for the purposes of creating a specific wrap portfolio. We primarily recommend Mutual Funds in our Wrap Program. However, since each client has different needs and different tolerance for risk, we may recommend other types of investments as appropriate for you. These investments may include Money Market Funds and No-load Variable Annuities.

In general, the DCM wrap program will be invested in a diversified portfolio of mutual funds. Under no circumstances will any loads, commissions, or transaction fees be paid by the Client. However, DCM will exclusively utilize mutual funds designated by the Custodian as Non-Traded Fee (NTF) mutual funds. These funds may charge 12b-1 fees and/or may have higher aggregate fund management fees than other mutual fund options available through DCM's non-wrap programs or through other sources. To evaluate whether a wrap fee program is suitable for you, you should compare the Program Fee and any other costs of the Program with the amounts that would be charged by other advisers, broker-dealers, and custodians, for advisory fees, brokerage and other execution costs, and custodial services comparable to those provided under the Program.

Client initials:_____

Section 5-Representation by the Client

Client agrees to provide information concerning Client and Client's financial affairs and requirements as requested by Adviser as well as copies of any documents Adviser may reasonably request in order to facilitate Adviser's evaluation and preparation of recommendations for Client. Client further agrees to inform Adviser of any material changes in the information client has provided to Adviser and any changes that may affect the suitability of the Investment Advisory Services provided under the Agreement.

The Client is the beneficial owner of any securities in the Account or delivered to the Custodian for deposit in the Account or delivered to the Custodian for deposit in the Account, and that there are no restrictions on the transfer, sale or public distribution thereof. Client shall notify Adviser promptly, in writing, if any such restrictions arise or if Client, or any affiliate thereof, is an affiliate, director, or controlling person of any issues whose securities are purchased for the Account.

Client represents and warrants that the appointment of Adviser on the basis set forth in the Agreement is authorized by and has been accomplished in accordance with procedures specified in the charter, by-laws, certificate, trust agreement, or other document(s) governing Client, and Client shall furnish Adviser with true copies of all resolutions, notices, and consents as may be required to be taken or made pursuant to such procedures. Client agrees to indemnify and hold harmless Adviser from all liability and costs (including costs of defense) that may be assessed or incurred by reason of any inaccuracy of the representations contained in the Agreement.

Client acknowledges that Adviser may withhold any tax to the extent required by law, and may remit such taxes to the appropriate governmental authority.

Client initials:_____

Sections 6-Management Fee

In exchange for the Investment Advisory Services, Client agrees to pay Adviser a fee upon execution of the Agreement and subsequently a fee which shall be due quarterly in advance, computed and paid in accordance with the terms of Schedule A attached hereto and made part hereof. Adviser may modify the fee schedule, payment terms or any other aspect of such Schedule A from time to time effective 30 days after giving notice of such change to client. In accordance with the procedures set forth in section 3 of this Agreement, the fees stated herein will be paid directly to Adviser out of the Account maintained by the Custodian.

All fees paid to DCM for investment advisory services are separate and distinct from

the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. Fees charged by mutual funds will generally include a management fee, other fund expenses, and a possible distribution fee. Where DCM recommends mutual funds that have associated transaction costs, DCM will pay the transaction

cost. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, our firm and others.

Client initials:_____

Section 7-Valuation of Securities

The Custodian will value the securities in your account that are listed on a national securities exchange or on NASDAQ at the closing price, on the valuation date of the principal exchange on which the securities are traded.

Client initials:_____

Sections 8-Proxy Voting and Other Legal Notices

Adviser will not vote client proxies. Except as required by applicable law, Adviser shall not be required to take any action or render any advice with respect to the voting of proxies solicited by or with respect to the issues of securities in which assets of the Account may be invested.

We will not be obligated to advise or act for you in any legal proceedings, including bankruptcies or class actions involving securities held in your account or the issuers of those securities. We . securities held in your account.

Client initials:_____

Section 9-Adviser's Other Services

Client acknowledges that Adviser has and will have other Asset Management clients, which Adviser is advising Client on a non-exclusive basis, and that Adviser's fees and method of calculating fees may vary from client to client. Adviser manages investments for other clients and may give them advice or take actions for them, for Adviser's own accounts or for accounts of persons related to Adviser that is different from the advice Adviser provides Client or actions Adviser takes for Client. Adviser is not obligated to buy, sell or recommend for Client any security or other investment that Adviser may buy, sell or recommend for any other clients or for Adviser's own account. Conflicts may arise in the allocation of investment opportunities among accounts that Adviser advises. Adviser will seek to allocate investment opportunities believed appropriate for Client's account(s) and other accounts advised by Adviser equitably and consistent with the best interests of all accounts involved. There can, however, be no assurance that a particular investment opportunity that comes to Adviser's attention will be allocated in any particular manner. If Adviser may not lawfully use or disclose, Adviser will have no obligation to disclose the information to Client or use it for Client's benefit.

Client initials:_____

Section 10-Liability and Conflicts of Interest

We cannot guarantee the future performance of your account, promise any specific level of performance or promise that our investment decisions, strategies or overall management of your account will be successful.

The investment decisions we make for you are subject to various markets, currency, economic, political and business risks and will not necessarily be profitable. In managing your account, we will not consider any other securities, cash or other investments you own, outside of your account with us, unless you have provided written instructions in Schedule B of this agreement. herein.

The Adviser may attempt to manage portfolio assets to minimize the impact of taxes. However, the priority of the Adviser is to manage the risk and return elements of the portfolio first with a secondary goal of cost and then tax efficiency. Additionally, the Adviser has no control over the taxable events created by the sale and/or purchase of certain securities by mutual funds contained in the portfolio. As such, no guarantee can be made regarding tax efficiency of the Adviser's wrap fee program. If tax efficiency is a priority of the client, the client may want to explore other strategies offered by the Adviser or other advisers.

We will not be liable to you for any loss (i) that you may suffer as a result of our good faith decisions or actions where we exercise the degree of care, skill, prudence and diligence that a prudent person acting in a fiduciary capacity would use; (ii) caused by following your instructions; (iii) caused by the Custodian or any broker/dealer to which we direct transaction for your account; (iv) caused by any Solicitor or Solicitors Investment Advisor Representative; or (v) caused by any other person.

Except for gross negligence or willful malfeasance, neither DCM or any of its respective directors, employees, shareholders, officers, controlling person or affiliates shall be liable hereunder for any action performed or omitted to be performed or for any errors of judgment in managing the account. DCM and its respective directors, employees, shareholder, officers, controlling persons or affiliates shall each have no liability to any person for the acts and omissions of any third party. Client hereby agrees to indemnify and hold harmless DCM and its respective directors, employees, shareholders, officers, controlling persons or affiliates from all losses, claims, damages or liabilities incurred on account of or, arising out of any inaccuracy of the representations and warranties made by client in this Agreement. The federal securities laws and certain state securities laws impose liabilities under certain circumstances on persons who act in good faith, and therefore nothing herein shall in any way constitute a waiver or limitation of any rights that Client may have under any federal or state securities laws.

Advice given and actions taken pursuant to this agreement for the Client's Account may differ from advice given or the timing and the nature of actions taken by DCM in the management of other client accounts or accounts of DCM or any of its principals, members, officers, or employees. While DCM attempts to treat all clients fairly and equitably, it cannot guarantee that the Client's Account will receive identical treatment to other accounts, even if other accounts receive significant financial gain as a direct result of unequal treatment. DCM may purchase or sell securities for Client's Account in which DCM, or any of its principals, members, officers, or employee, may have and continue to have or may acquire a position or interest and nothing in this agreement shall prevent DCM, or any of its principals, members, officers, or employees, from acquiring or disposing of any securities.

Client initials: _____

Section 11-Term, Termination of, and Non-Assignability of Agreement

The term for the Agreement shall commence upon the Effective Date set forth above and shall continue until terminated by either party upon 30 days' prior written notice.

Adviser, in its sole discretion, may refuse to furnish the services contemplated by the Agreement to Client or any potential client. Such refusal, for example, may occur if Client or the potential client is a resident of a state or other jurisdiction in which Adviser is required to be, but is not, registered as an investment adviser or is not eligible for any exception or exemption from the investment adviser definition or registration requirements, respectively, of that jurisdiction. Client will promptly notify Adviser in writing in the event Client becomes a resident of a state or other jurisdiction different from the one indicated on the signature age to this Agreement. If the new state or other jurisdiction of residence requires Adviser to be registered as an investment adviser but Adviser is not so registered, Adviser may, in its sole discretion, immediately terminate this Agreement with notice.

In the event Client or Adviser terminates this Agreement, Client shall be entitled to a pro-rata refund of any advance fee payment based on the number of days remaining in the billing period after the effective date of termination. In addition, in the event the Client or Adviser terminates this Agreement, any transaction for the account of the Client for which Client shall have been committed prior to receipt by Adviser of the notice of termination shall be consummated.

Except as otherwise noted, this Agreement may be terminated at will by either party to the other and termination will become effective 30 days after such written notice is given. Such termination will not, however, affect the liabilities or obligations of the parties under this Agreement arising from transactions initiated prior to such termination. Upon notice of termination of this Agreement, Adviser shall be under no obligation whatsoever to recommend any action with regard to or to liquidate, the securities or other Investments in the Account. Adviser retains the right, however, to complete any transactions open as of the termination and to retain amounts in the account sufficient to affect such completion. Upon notice of termination, it shall be Client's exclusive responsibility to issue instructions in writing regarding any assets held in the Account.

Upon termination, Client may be charged a custodial liquidation fee to cancel the investment positions of the Account. Upon written request from the client of a full or partial liquidation of the Assets under Management, Adviser will place the redemption order with the chosen trust company or other party within three (3) business days of Adviser's receipt of notice of termination.

This Agreement is not assignable (within the meaning of the IAA) by either party without the prior written consent of the other.

Client initials: _____

Section 12-Notices

Except as specified in any section to this Agreement, all notices hereunder shall be sufficiently given for all purposes hereunder if in writing and delivered personally or sent by United States

Postal Service mail, registered mail or certified mail, postage prepaid. Any notice shall be deemed to have been served or given as of the date such notice is delivered personally or mailed.

Client initials:_____

Notice to Client shall be addressed to:

Client at the address provided on the signature page hereof or at such other address as Client may designate by written notice to Adviser. For electronic delivery, please see Appendix 1 of this brochure

Notice to Adviser shall be addressed to:

DeWaay Capital Management, Inc.
PO Box 71429, Clive IA 50325

or at such other address and to the attention of such other person as Adviser may designate by written notice to Client.

Client initials:_____

Section 13-Risks

There are risks inherent in investing or exchanging assets pursuant to the Investment Advisory Services. When purchasing individual securities as noted in section 4, there are categories of risk you should be aware of and understand including, but not limited to the following:

Adviser make no promises, representations, or warranties that any of Adviser's services will result in a profit to Client; and

Client acknowledges that the past performance of Adviser's portfolio management of its clients' assets should not be construed as an indication of future results. Future results may prove to be better or worse than such past performance.

As disclosed in Section 4 the Account, we primarily recommend Mutual Funds in our Wrap Program. However, since each client has different needs and different tolerance for risk, we may recommend other types of investments as appropriate for you. These investments may include Money Market Funds and No-Loan Variable Annuities. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with it.

Mutual Funds: Mutual funds are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities or any combination thereof. The fund will have a manager that trades the fund's investments in accordance with the fund's investment objective. While mutual funds generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative

companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. The returns on mutual funds can be reduced by the costs to manage the funds. Also, while some mutual funds are “no-load” and charge no fee to buy into or sell out of the fund, other types of mutual funds do charge such fees which can also reduce returns. Mutual funds can also be “closed end” or “open end”. So-called “open end” mutual funds continue to allow in new investors indefinitely whereas “closed end” funds have a fixed number of shares to sell which can limit their availability to new investors.

Money Market Funds: A money market fund is technically a security. The fund managers attempt to keep the share price constant at \$1/share. However, there is no guarantee that the share price will stay at \$1/share. If the share price goes down, you can lose some or all of your principal. The US Securities and Exchange Commission notes that, “While investor losses in money market funds have been rare; they are possible”. In return for this risk, you should earn a greater return on your cash than you’d expect from an FDIC insured savings account (money market funds are not FDIC insured). Next, money market fund rates are variable. In other words, you don’t know how much you’ll earn on your investment next month. The rate could go up or down. If it goes up, that may be a good thing. However, if it goes down and you earn less than you expected, you can end up needing more cash. A final risk you’re taking with money market funds has to do with inflation. Because money market funds are considered to be safer than other investments like stocks, long term average returns on money market funds tends to be less than long term average returns on riskier investments. Over long periods of time, inflation can eat away at your returns.

Variable Annuities: A variable annuity is a form of insurance where the seller or issuer (typically an insurance company) makes a series of future payments to a buyer (annuitant) in exchange for the immediate payment of a lump sum (single-payment annuity) or a series of regular payments (regular-payment annuity). The payment stream from the issuer to the annuitant has an unknown duration based principally upon the date of death of the annuitant. At this point the contract will terminate and the remainder of the funds accumulated forfeited unless there are other annuitants or beneficiaries in the contract. Annuities can be purchased to provide an income during retirement. Unlike fixed annuities that make payments in fixed amounts or in amounts that increase by a fixed percentage, variable annuities, pay amounts that vary according to the performance of a specified set of investments, typically bond and equity mutual funds. Many variable annuities typically impose asset-based sales charges or surrender charges for withdrawals within a specified period. Variable annuities may impose a variety of fees and expenses, in addition to sales and surrender charges, such as: mortality and expense risk charges; administrative fees; underlying fund expenses; and charges for special features, all of which can reduce the return. Earnings in a variable annuity do not provide all the tax advantages of 401(k)s and other before-tax retirement plans. Once the investor starts withdrawing money from their variable annuity, earnings are taxed at the ordinary income rate, rather than at the lower capital gains rates applied to other no-tax-deferred vehicles which are held for more than one year. Proceeds of most variable annuities do not receive a “step-up” in cost basis when the owner dies like stocks, bonds, and mutual funds do. Some variable annuities offer “bonus credits”. These are usually not free. In order to fund them, insurance

companies typically impose mortality and expense charges and surrender charge periods. In an exchange of an existing annuity for a new annuity (so-called 1035 exchanges) the new variable annuity may have a lower contract value and a smaller death benefit; may impose new surrender charges or increase the period of time for which the surrender charge applies; may have higher annual fees.

The risks outlined here are ones you should understand to make an informed decision to invest in a particular security. This is not meant to represent the only risks associated with investing in these types of securities as they have additional risks including those associated with other types of investments

Client initials:_____

Section 14-Governing Law

This Agreement shall be governed by applicable United States federal securities and commodities laws and shall be deemed to be a contract made under the laws of the state of Iowa and for all purpose shall be governed by and construed in accordance with the laws of said jurisdiction without regard to its conflicts of law provisions.

Client initials:_____

Section 15-Severability

If any term or provision of this Agreement is determined to be illegal, unenforceable, or invalid in whole or in part for any reason, such provision shall be stricken from this agreement, and shall not affect the legality, enforceability, or validity of the remainder of the Agreement.

Client initials:_____

Section 16-Headings

The titles of any headings of the Sections of this Agreement are for convenience or reference only, and are not to be considered in construing the terms and provisions of this Agreement.

Client initials:_____

Section 17-Counterparts

This Agreement may be executed in counterparts and all such counterparts, taken together, shall constitute valid signatures with respect to this agreement.

For purposes of the Agreement Client's duly authorized representative, if any, shall be as stated in Schedule B hereto, as amended from time to time.

Client initials:_____

Section 18-Disputes

Any controversy or claim including, but not limited to, errors and omissions arising out of or relating to this Agreement or the breach thereof that cannot be settled by Adviser and client shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the

American Arbitration Association then applying. Each of the parties to this agreement agrees to bear the expenses of the arbitration proceedings equally. Any arbitration the award of the arbitrators or the majority of them shall be final and binding and not subject to review or appeal. Judgment upon any arbitration award rendered may be entered in any court having appropriate jurisdiction. This clause does not constitute a waiver of any right provided by the Investment Advisers Act of 1940, including the right to choose the forum, whether arbitration or adjudication, in which to seek resolution of disputes.

Client initials:_____

Section 19-Death and Disability

Client's death, disability or incompetency will not automatically terminate or change the terms of this agreement. However, Client's personal representative, guardian, attorney-in-fact or other authorized representative may cancel this agreement by giving written notice to Adviser.

Client initials:_____

IN WITNESS WHEREOF, the undersigned have signed the Agreement as of the date written on page 1 of this agreement.

IMPORTANT: READ CAREFULLY BEFORE SIGNING

I/We are providing this disclosure to acknowledge that we have been informed of and understand the risks involved in participating in this Wrap Program. Investing in securities involves risk of loss that I/We are prepared to bear.

I/We understand the DCM cannot guarantee that their services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate Me/Us from losses due to market corrections or declines.

I/We acknowledge that DCM cannot offer any guarantees or promises that My/Our financial goals and objectives will be met and that past performance is in no way an indication of future performance.

I/We understand that there are other fee arrangements offered by the Adviser that could be more economical or suitable based on the size of the account, frequency of trading, types of assets, and investment goals and objectives. Additionally, you may have several different accounts under management with the Adviser with different fee arrangements.

DO NOT SIGN THIS AGREEMENT UNTIL YOU HAVE RECEIVED A COPY OF THE ADVISER'S PRIVACY POLICY AND FORM ADV, PART 2 (OR SUBSTITUTE BROCHURE) WITHIN 48 HOURS OF SIGNING THIS AGREEMENT OR CLIENT MAY TERMINATE AN INVESTMENT ADVISORY SERVICES AGREEMENT WITHOUT PENALTY WITHIN 5 BUSINESS DAYS AFTER THE DATE ALL PARTIES HAVE SIGNED THE AGREEMENT. BY SIGNING THIS AGREEMENT, CLIENT ACKNOWLEDGES RECEIPT OF ADVISER FOR ADV PART 2 (OR SUBSTITUTE BROCHURE) AND, IF APPLICABLE, THE WRITTEN DISCLOSURE DOCUMENTS PURSUANT TO SEC RULE 206(4)-3.

INVESTMENT ADVISORY AGREEMENT SIGNATURE PAGE
DISCRETIONARY ACCOUNT (WRAP BROCHURE)

_____/_____
First Name Last Name Social Security Number (TIN)

_____/_____
First Name Last Name Social Security Number (TIN)

_____/_____/_____
Legal address City State Zip Code

_____/_____/_____
Mailing address /city State Zip Code

Signatures

_____/_____
Date Print Client Name Client Signature

_____/_____
Date Print Client Name Client Signature

_____/_____
Date DeWaay Capital Management, Inc.

Schedule A

Fee Schedule and Terms

The Program fee includes administrative fees, certain transactional costs, and custodial charges. Transactional costs include the costs of brokerage commissions for transactions executed through the qualified Custodian (or a broker/dealer designated by the Qualified Custodian), and charges relating to the settlement, clearance, or custody (trade expenses) for mutual funds bought and sold in your wrap program account.

Fees specifically not covered under the wrap Program Fee include the cost of liquidation of assets transferred to DCM from other investments firms/custodians and will be paid by the client. In addition, there may be other costs assessed by the custodian which are not included in the Program Fee, such as national securities exchange fees, charges for transactions with respect to assets not executed through the Custodian, cost associated with exchanging currencies, wire transfer fees, reorganization fees, regulatory fees; or other fees required by law.

On an annualized basis, DCM's fee for portfolio management is generally equal to 1.00% of assets under management, payable quarterly in advance. Typically, annuity portfolios will be charged 0.50%. At the discretion of the Adviser, fees may be negotiated. Subsequent payments are due and will be assessed on the first day of each calendar quarter based on the value of the Account Assets under Management as of the close of business on the last business day of the preceding quarter.

Investments utilized in the wrap program are limited to mutual funds, money market funds, and variable annuities, each of which may have certain costs and fees that are charged by the mutual fund, money market fund, or variable annuity company over and above the management fee assessed by the Adviser.

Fees:

Annual Fee-Mutual Fund Fee: _____% per year, annualized paid quarterly in advance

Annual Fee-Variable Annuity Fee: _____% per year, annualized paid quarterly in advance.

Client Signature/Date

Client Signature/Date

Date

DeWaay Capital Management, Inc.

Schedule B

Client's Representative and Special Instructions

_____ **Does not apply at this time.**

_____ **See Instructions below.**

Client initials/Date_____ / _____

``ELECTRONIC DELIVERY AUTHORIZATION FORM

De Waay Capital Management, Inc.

At DeWaay Capital Management ("Adviser"), we have policies and procedures in place to protect our client's privacy, as well as the confidentiality of sensitive communications with our clients. Most forms of communication we utilize are extremely safe. Electronic mail (email) may not, however, be as reliable or secure as other forms of communication.

Pursuant to SEC Release 1562, we are permitted to send you information via e-mail with your express written permission. If you would like to utilize e-mail as a means of communication in matters we handle for you, kindly provide us with your consent below. You may, of course, withdraw this consent at any time. By granting consent, you acknowledge the following;

- 1, Consent: I consent to the receipt of electronic communications and important disclosures provided by this Firm electronically.
2. Access: I have access to the delivery of such communications electronically via e-mail.
3. Receipt: I acknowledge that confirmation of my receipt of information delivered electronically is required and the following methods of acknowledgment are deemed acceptable to me:
 - a. an electronic mail return-receipt
 - b. confirmation that the information was accessed, downloaded, or printed.
4. Private Information: Electronic communications sent to you may contain non-public personal information.

As evidenced by your signature below, you expressly authorize Adviser to use e-mail for purposes of sending various types of correspondence related to your account(s). Moreover, all notices and other communications shall be deemed duly provided if sent via e-mail to the email address you have provided.

If your e-mail address changes, please promptly notify our firm in writing at Adviser's mailing address: PO Box 71429, Clive, IA 50325 or 515-224-9861 (toll free 800-722-9861).

Accepted by:_____ Date_____

(Customer Signature)

Email Address:_____

