

Customer Consent to Receive Mutual Fund Information Electronically

In accordance with Customer's consent to receive Electronic Records and Communications pursuant to the AQUAS Financial Customer Agreement, Customer hereby consents to receive all mutual fund documents and information, including but not limited to, prospectus', statements of additional information, periodic statements, and proxy solicitation materials (collectively "Mutual Fund Information"), in electronic form. Mutual Fund Information may be sent to Customers via email, or for security purposes may be posted on the AQUAS website or a secure third-party website with an email notification sent to the Customer regarding how to access and retrieve such information. Customer consents to receiving mutual fund prospectuses electronically, including via email containing a link to the prospectus. Customer's consent with respect to Mutual Fund Information will apply on an ongoing basis and for every tax year unless withdrawn by Customer. Customer may withdraw such consent at any time by providing electronic notice to AQUAS. If Customer withdraws such consent, AQUAS will provide required Mutual Fund Information in paper form to Customer. You may request a paper copy of any individual document at no charge by contacting AQUAS, without withdrawing your overall consent to electronic delivery.

Hardware and Software Requirements. To receive documents electronically, you will need a valid email address that you maintain and monitor, internet access, and the ability to open, view, and print or save documents in common electronic formats (such as PDF). You agree to promptly notify AQUAS if your email address changes or if you become unable to access documents electronically.

Customer Consent to Reinvest Dividends/Capital Gains

In the event a mutual fund held in Customer's account makes a dividend or capital gain distribution, Customer hereby consents to such dividend or capital gain distribution being reinvested in the distributing mutual fund. Should the Customer's account no longer be open at the point of dividend payment or capital gain distribution, Customer hereby consents to having the account credited with the equivalent of such dividend or capital gain distribution in the form of cash.