Customer Consent to Receive Mutual Fund Information Electronically

In accordance with Customer's consent to receive Electronic Records and Communications electronically pursuant to the IB 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 e-mail, or for security purposes may be posted on the IB website or a secure third-party website with an e-mail notification sent to the Customer regarding how to access and retrieve such information. Customer consents to receiving mutual fund prospectuses electronically, including via e-mail 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Customer's consent with respect to Mutual Fund Information will apply on an ongoing basis and for every tax year unless withdrawn by customer.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 IB through the IB website. If Customer withdraws such consent, IB will provide required Mutual Fund Information in paper form to Customer. However, IB reserves the right to require Customer to close Customer's account.

○ Accept ○ Decline

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.

○ Accept ○ Decline