



Hilltop Securities' eDelivery Enrollment Guide

Go paperless by enrolling in HilltopSecurities' eDelivery service! Register to access your account(s) securely on MOmentum Client and you can also choose to receive your important financial documents electronically. When your documents are available, we will notify you via email.

Documents available to receive electronically include:

- Monthly Statements
- Tax Documents
- Administrative Letters
- Trade Confirmations
- Check Images
- Proxy and Prospectus Documents

Why choose eDelivery?

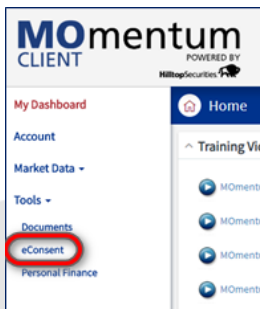
- **Convenience.** Your documents will be available online to view, print or download for up to seven years. You will have access to your information anywhere, anytime.
- **Flexibility.** You can choose which documents you want to receive electronically. Edit your enrollment options at any time.
- **Security.** Receiving your documents electronically can reduce the risk of receiving financial information via the mail.



Registering for eDelivery is quick and easy!

Already a Momentum Client user?

- [Log in](#) to your account
- Click on **eConsent**, which is in the **My Tools** section of Momentum Client:




- Click Enrollment and you can select which account documents you would like to receive electronically:

Enrollment

Enrollment- Legal Language

Consent Details

Welcome to Hilltop Securities' eDelivery service! You can now save time and paper by choosing to be notified electronically when your account documents are available for viewing.

 Interested Party

Update Selected:

Address	CONFIRMS	STATEMENTS	LETTERS	TAX	PROXY & CORPORATE ACTIONS	PROSPECTUS
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Showing 1 to 2 of 2 entries Show 10 entries

Not yet registered for access on Momentum Client?

- You must be registered to sign up for e-delivery--[Register now](#)

Note! In order to register for access, an email address must be associated with your account. Please contact your Financial Professional to add your email address to your account record before beginning the registration process.



Electronic Delivery Agreement

HTS, a Member Firm of the New York Stock Exchange (“NYSE”), the Financial Industry Regulatory Authority (“FINRA”), and the Securities Investor Protection Corporation (“SIPC”), is a full-service brokerage firm providing customers with execution services on all major exchanges and access to all major markets.

Electronic Delivery (“eDelivery”) can offer significant advantages in terms of speed and convenience. Your consent to receive any paperless documents will be effective for all transactions and security holdings in the specified account(s) on an ongoing basis, unless you cancel or modify your enrollments or are otherwise notified by HTS.

This eDelivery Agreement (“Agreement”) describes the terms and conditions of your enrollment in and use of a website based service providing eDelivery of documents (the “Service”) for your accounts as described in the Agreement. This Agreement is an amendment to the HTS Customer Information Brochure, Customer Account Agreement, Online Account Agreement and Electronic Delivery Agreement. Unless specifically stated, all terms of the Customer Information Brochure are still binding and valid.

HTS and applicable affiliates (“Firm,” “we,” “us,” “our”) through MOmentum Client shall arrange through this Agreement for you, other account owners, your or their authorized representatives (“you,” “your” or “Owners”) of accounts designated by you (“Designated Accounts”) in the online enrollment process or paper enrollment and consent form(s) (collectively “Consent Form”), and other third parties authorized by you to use the Service.

By your acceptance of this Agreement, you indicate your authorization and your informed and affirmative consent to the email or other electronic notice (“eDelivery Notice”) of the availability for your electronic access to review and download account statements, certain offering communications, confirmations, prospectus, shareholder information, proxy materials, account records, legal notices, certain Internal Revenue Service (“IRS”) forms, correspondence, other communications, information and account documents related to your account or account activity or your business relationship with us regarding your Designated Accounts (“Transaction Records”), through an HTS or another party website (“Website”), as described herein.

1. Consent to the Service

By executing this Agreement, you represent and warrant that you are an owner or legal representative authorized to enter into this Agreement for the Designated Accounts. HTS may, in its sole discretion, accept or deny applications for the Service. In the event that HTS implements a system for electronic signature, you may or may not be allowed to consent to the terms and conditions of this Agreement electronically (“Online Consent”).



2. Your Records will be posted on the Internet

In the event that HTS accepts and processes your completed and properly executed Consent Form, the Transaction Records selected for your Designated Accounts will be electronically posted on a website either accessible through the Internet at MOmentum Client or other Internet location as HTS may advise or for shareholder communications (described herein) through a Third Party Website disclosed in the eDelivery Notice. You represent and warrant that you have and will continue to maintain access to the website in a manner that gives you continuous ability to access, review, download, retain, act upon, and print your Transaction Records. Maintaining such access to the website is solely your responsibility.

3. You will receive eDelivery Notice that your Transaction Records have been posted

a.) The notice advising you that Transaction Records have been posted to the website will be an eDelivery Notice sent to your current email address used for the Service as described herein. Your current email address used for the Service will be the most recent email address designated by you on MOmentum Client and associated with your logon, user name, password or other security code(s) on the website and accepted by us for use through several authorized channels, including but not limited to your registration or other updates on the website, and/or your most recent Consent Form (“Designated Email”). You understand and agree that only one Designated Email will be used per MOmentum Client logon for eDelivery. The Designated Email used for the Transaction Records for all Owners will be the last Designated Email entered by any one Owner and accepted by us immediately prior to the time when the Designated Email is processed by us for use in the Service.

b.) If you have previously enrolled in the Service for other Transaction Records, any update or change to the Designated Email will become the new Designated Email for all eDelivery Notices and all other email communications to you for your Transaction Records, as well as any other MOmentum Client service(s) or electronic communication between us and you unless you are otherwise advised by HTS.

c.) You understand and agree that this eDelivery Notice will be the only notice you will receive and that no other notice will be sent. Any and all eDelivery Notices or other notice described herein delivered by HTS or its service provider to the Designated Email or to you by mail, facsimile, messenger, or otherwise, will constitute sufficient delivery and notice to you and all other owners; effective delivery to you of information contained in your Transaction Records whether or not you access or review the eDelivery Notice, website, applicable email or specific Transaction Record; and shall be deemed to have been delivered to you personally, whether actually received or not. You represent and warrant that you have and will continue to maintain the continuous ability to receive and access all eDelivery Notices sent to you at the Designated



Email. Keeping the Designated Email current and activated is solely your responsibility. You understand and agree that all electronically delivered documents, notices, statements, confirms records, and all other communications through this Service may be electronically available through the website for only a limited period as required under applicable law, rule or regulation. This limitation may also apply to tax reporting documents.

4. Transaction Records Selected for the Service

a.) “Statements, Notices and Other Information” - Client Account Statements, some Legal Notices and Other Information

If you select a specific Transaction Record, you consent to eDelivery through the Service of all periodic account statements for the Designated Account (“Statement” or “Account Statements”) and some notices, legal and otherwise, and other information that would appear on or be included with paper copies of such Account Statements. You also consent to eDelivery of notices, legal and otherwise, and other information required or permitted to be delivered to you in connection with your Account Statements or your relationship with HTS, its affiliates, subsidiaries or Correspondents that can be delivered by HTS as deemed appropriate by HTS through the Service in electronic form (“Notices and Other Information”). Notice and Other Information potentially includes but is not limited to Individual Retirement Account (“IRA”) and Employee Retirement Income Security Act (“ERISA”) notices, amendments and plan documents, account opening, verification, or maintenance notices and information requests. If an electronic version of an Account Statement, Notice and Other Information is not available or not delivered electronically, you may receive a printed non-electronic copy by mail or otherwise and an eDelivery Notice may not be made.

b.) “Confirmations” - Trade Confirmations

If you select a specific Transaction Record, you consent to eDelivery through the Service of trade confirmations for transactions in the Designated Account (“Confirmation” or “Trade Confirmations”). By selecting eDelivery of Trade Confirmations, you also consent to eDelivery through the Service of certain Notices and Other Information required under applicable law to be sent in connection with the transactions described on Trade Confirmations that can be electronically delivered through the Service. As for all Transaction Records, this consent is a “global” and “universal” consent, which means that it extends to the eDelivery of an unlimited number of Confirmations, Notices and Other Information for an unlimited number of issuers. If an electronic version of a Trade Confirmation or Notice is not delivered electronically, you may



receive a printed non-electronic Trade Confirmation and related Notice and Other Information by mail or otherwise and an eDelivery Notice may not be made.

c.) “Tax Documents” – IRS Forms 1099, 5498, Schedule K-1s and Other Tax Reporting Documents

If you select eDelivery service for Tax Documents, you consent to eDelivery through the Service of tax information reported on IRS forms for your Designated Account including but not limited to: a.) tax information reported on IRS Forms 1099-INT, 1099-DIV, 1099-OID, 1099-MISC, 1099-B, 1099-C and certain tax information on Forms 1099-R and 5498 as permitted by applicable law, rule or regulation; b.) corrections to tax information on such IRS forms if any as made available through the Service by HTS; c.) tax information on IRS Forms 1099-SA, 5498-SA, 1042-S and other forms and certain tax information on Forms 1099-R and 5498 (other than that noted above) when and if such forms and information reported thereon are permitted to be delivered under applicable law, rule or regulation and are made available through the Service by HTS at its sole discretion; and d.) related information and material as determined applicable or necessary by HTS (“Form 1099” or “IRS Form 1099”). If an electronic version of a IRS Form 1099 and/or other tax reporting document is not available or delivered electronically, you may receive a printed non-electronic version of these documents by mail or otherwise and an eDelivery Notice may not be made.

Form 1099 - Additional Important Information

You agree that upon eDelivery of a Form 1099 exclusively through the Service, you are solely responsible to print your Form 1099 and attach it to your Federal, State, or local income tax return if required under applicable law, rule or regulation or as advised by your tax professional. Please see Section 20. “IRS Circular 230 Disclosure” below for more information. You understand and agree that the Form 1099 may be electronically available on the website for only a limited period as required under applicable law, rule or regulation. In some cases, electronic availability could be only a limited number of days depending in part upon when you choose to access your Form 1099. After such period has expired, you may be required to obtain paper copies of the Transaction Record through your Financial Professional.

d.) “Proxy Material and Shareholder Information” - Proxy Material and Issuer's Shareholder Communications

If you select this Transaction Record, you consent to eDelivery through the Service of all documents, records, proxy solicitation and voting materials including but not limited to proxy statements, proxy cards, requests for voting instructions, consent or authorization forms and similar items (“Proxy Material”) and other shareholder communications such as quarterly, semi-



annual and annual reports, newsletters and similar items (“Shareholder Information”). Such Proxy Material or Shareholder Information (collectively “Shareholder Communication”) may be posted by a third party service provider on its Internet website or other Internet location (“Third-Party Website”) for you to access, view, act upon if applicable, download and print. Please see the “Links to Other Websites” section for disclosures regarding third party information. An Electronic Delivery Notice containing a link to an Internet location or Uniform Resource Locator (“URL”) of the Third-Party Website may be sent when Shareholder Communication material for securities in your Designated Accounts has been electronically posted by the Third-Party Website and is available to you through the Service. To receive an E-Delivery Notice for a particular Shareholder Communication you must have a security position in your Designated Account as of the record date for such Shareholder Communication. The Shareholder Communication may be electronically available on the Third-Party Website for only a minimum period required under applicable law, regulation or industry practice, which in some cases could be a limited number of days depending in part upon when you choose to access your Shareholder Communication. After such period has expired, you may be required to obtain paper copies of the Shareholder Communication through your Financial Professional.

e.) “Prospectus” - Prospectus and other Offering Documents

If you select this Transaction Record, you consent to eDelivery through the Service of certain Prospectus and other offering documents (collectively “Prospectus”). Such Prospectus may be posted by the Third Party Website for you to access, view and act upon if applicable, download and print. Please see the “Links to Other

Websites” section for disclosures regarding third party information. An Electronic Delivery Notice containing a link to an Internet location or Uniform Resource Locator (“URL”) of the Third-Party Website may be sent when Prospectus that are required to be delivered to you have been electronically posted on the Third-Party Website and are available to you through the Service. Prospectus are typically made available on or around the date of purchase of initial public offerings, mutual funds, registered investments, and other investments with which offering documents are required to be provided. The Prospectus may be electronically available on the Third-Party Website for only a minimum period required under applicable law, regulation or industry practice, which in some cases could be a limited number of days depending in part upon when you choose to access your Prospectus. After such period has expired, you may be required to obtain paper copies of the Prospectus through your Financial Professional.



5. Global Consent

As for all Transaction Records, this consent is a “global” and “universal” consent, which means that it extends to the eDelivery of an unlimited number of Transaction Records. If an electronic version of a Transaction Record is not available or delivered, you may receive a printed non-electronic Transaction Record by mail or otherwise and an eDelivery Notice may not be made.

6. Using this Service stops delivery of paper Transaction Records

By using this Service, you terminate delivery of paper copies of those Transaction Records you agree to receive via eDelivery for your Designated Account. Also, you cannot limit the type of Transaction Record selected for the Service, for example if you select Proxy Material and Shareholder Communications as a Transaction Record for delivery through the Service then all Proxies and Shareholder Communications for all securities and other applicable positions in your Designated Account that are available for eDelivery through the Service will be included in the Service. Specific Transaction Records not selected for eDelivery will continue be delivered in paper form.

7. Some Transaction Records may continue to be delivered in paper form

You understand and agree that even though you have requested and consented to eDelivery of selected Transaction Records through the Service, HTS at its discretion may continue to deliver such Transaction Records in paper form to your last mailing address of record including but not limited to (i) Trade Confirmations, related to your purchase of equities, bonds or mutual funds, (ii) Account Statements, Form 1099, Quarterly Reviews, or Notices and Other Information, (iii) Proxy Material, and Issuers’ Shareholder Communications, (iv) Prospectus, and Other Offering Documents. If an electronic version of a Transaction Record is not available or delivered through the Service, you may receive a printed non-electronic copy by mail or otherwise and an eDelivery Notice may not be made. Such paper copies will constitute your record of such information. For example, HTS at its discretion may choose not to send an eDelivery Notice of a Trade Confirmation(s) for your Designated Account and instead deliver the Trade Confirmation(s), as applicable, to you in paper form through the mail or otherwise.

8. Electronic access to consolidated records for multiple accounts

For other Owners in the household to receive selected Transaction Records for their Designated Accounts exclusively in electronic form and terminate delivery of paper copies, such Owners or their authorized representatives can execute and submit a completed Consent Form subject to our acceptance and approval. Upon receipt and acceptance of a properly completed and executed Consent Form, selected Transaction Records for Designated Accounts within the



household will be electronically delivered through the Service and paper copies will no longer be sent unless HTS, at its discretion, continues to deliver such Transaction Records.

9. You may revoke consent or the Service may be terminated at any time

Any account Owner or authorized person may revoke this authorization and consent to the Service for the owner's own Designated Accounts ("Revocation") at any time for any or all Transaction Records by un-enrolling on MOmentum Client. In addition, HTS may terminate the Service at its own discretion.

10. You may receive a paper copy of a Transaction Record at any time without Revocation

HTS will send a paper copy of your Transaction Record previously delivered through the Service at your request. A fee may apply for any additional paper copies of Transaction Records. Paper copies of Transaction Records can be requested by contacting your Financial Professional. A request for a paper copy does not cause Revocation of the Service. A paper copy of Transaction Records can be obtained until the copy is no longer required to be maintained as a record for the Designated Account under applicable law, rule or regulation.

11. Appropriate computer equipment and software are required for the Service

You understand and represent that you have or have access to personal computer capability that supports at your cost the Service's requirement to receive and view eDelivery Notices and Transaction Records in HTML or PDF form, high-level browser encryption, PDF file access, Internet and email access. You understand and agree that you must have access to and maintain a valid email address as the Designated Email and a computer with the ability to download PDF files using Adobe Acrobat Reader or other programs as HTS may advise. Although by accessing this form electronically you demonstrate that you have access to or use of Adobe Acrobat Reader, if you require an Adobe Acrobat Reader plug-in or require an upgrade, you can access it at www.adobe.com. If you selected your Form 1099 as a Transaction Record to be delivered through the Service you further represent and warrant that you have and will continue to maintain access to the website in a manner that gives you continuous ability to access, review, download, act upon, print and retain your Form 1099. You understand and agree that the Form 1099 may be required to be printed and attached to a Federal, State, or local income tax return and that you may require additional hardware such as a printer, appropriate printer paper, ink, cables and connections as well as accompanying software and compatible computer programs that facilitate printing of your Form 1099 for your records and attachment to your tax return. You agree that should the method of eDelivery change to require additional hardware, software, upgrades, plug-ins, security or other features that the system used by you will be upgraded to the required standards, software, applications or other



feature(s). For Designated Accounts accessing Form 1099 through the Service, a notice made electronically through the Service or in writing may be sent to you prior to a material change in required hardware or software describing the revised requirements. A new Consent Form or confirmation of consent may be required from you to continue to receive the Form 1099 through the revised electronic format.

12. You may incur additional costs for using the Service

You understand and agree that accessing Transaction Records through the website and receiving eDelivery Notices by email or other electronic means may incur certain costs associated with email, electronic access, downloading, online time and subscription costs associated with Internet service providers and telecommunications providers, paper and printing costs, and equipment or software upgrades if necessary. You agree that you will and are able to meet all such costs and expenses for the Service.

13. Internet services, communications, and confidential information may be subject to certain risks, disruption or third party policies

You understand that certain risks are associated with the transmission of confidential Transaction Records, eDelivery Notices, and Notices and Other Information through the Internet include but are not limited to unauthorized access, systems outages, delays, and disruptions in telecommunications services and the Internet. HTS cannot guarantee the uninterrupted operation of MOmentum Client. Email is not private or secure. The eDelivery Notice sent to you by email is an unencrypted, automatic alert. Although such eDelivery Notice is not intended to contain non-public personal information (“NPPI”), it may contain in its design part or all of your name or any other identifier that could be seen or intercepted by others. You understand and agree that you will not respond to the eDelivery Notice by return email, or use it to request information, service, paper copies or other items or to revoke consent. HTS will not be responsible to act upon requests made in that manner. By using this Service to access Shareholder Communications through the Issuer’s website you acknowledge and agree that you are leaving HTS’s website and may be subject to different and less protective privacy, confidentiality and data use policies, practices and notices applicable to users of the Third-Party Website through which you access Shareholder Communications and others to which you may link through the Service. HTS is not responsible or liable to you or others for any confidentiality, privacy, security or other policies, practices, conditions, content or activity of such website or location.



14. Links to other Websites

When you link through the Service to a service provider's, issuer's or other third party's website, internet location or other source of information, you acknowledge and agree that you are leaving HTS's website and may be subject to terms and conditions, policies and practices applicable to users of such Third-Party Website. Such links do not constitute an endorsement, recommendation or guarantee of such websites, locations or information and HTS is not responsible or liable to you or others for any policy, practice, condition, content or activity or your use or reliance on the contents, information, security, product, service, action, advice, materials or links found at such websites or locations, and cannot guarantee the accuracy or availability of these outside websites.

15. Notification of Rejected Electronic Delivery Notices and Revocation of Service

- a.) If we attempt to send an eDelivery Notice to the Designated Email and receive a report from an email service provider or other source that the email is undeliverable ("Rejected Email report"), we will send a notice to the mailing address of record for the Designated Account or deliver such notice to an Owner of such account within 72 hours after the Rejected Email report that eDelivery documents have been posted to the website.
- b.) If after 180 calendar days from the date of the first Rejected Email report, we continue to receive Rejected Email reports for the Designated Email, the Service will be terminated for all owners and Designated Accounts attached to that Designated Email.
- c.) HTS may choose to revoke any or all of the services mentioned herein, at any time, without notice. You must maintain a Designated Email, Internet access, and review all Transaction Records

16. You must maintain a Designated Email, Internet access, and review all Transaction Records

You must immediately advise us through your Financial Professional of all changes or updates to the Designated Email if not entered on a revised Consent Form or through your Financial Professional, HTS or MOmentum Client and accepted by us for the Service or if it becomes inoperative or inactive. You agree to immediately identify another Designated Email to be used for the Service. For Form 1099 and other Transaction Records, your Designated Email may be changed or updated for the Service by updating your Designated Email on the MOmentum Client website. All owners agree to access and review their own Transaction Records for their own Designated Accounts upon receipt of an eDelivery Notice. It is each owner's sole responsibility whether the content of such eDelivery Notice is delivered by mail, electronic mail or other electronic means to access and review their own Transaction Records. All terms in the



Transaction Records for the Designated Accounts are binding on each owner of the Designated Account just as if they were delivered in paper form. Although Transaction Records may be available electronically for a finite period of time, you understand and agree that the Transaction Records are delivered in a manner to allow you immediate access to download and print the Transaction Records. You understand that you and other owners should download and print Transaction Records so that you may access or maintain them in your personal records or in the event that the website becomes temporarily or otherwise unavailable. All Transaction Records sent through the Service whether by mail, electronic mail, facsimile, messenger or otherwise shall be deemed to have been delivered to you and every other owner personally, whether actually received or not.

17. This Agreement amends and is in addition to all other Agreements with HTS

This Agreement constitutes an agreement by you to use the Service as described herein and may be modified or amended by HTS upon notice to you either in writing, by posting to the website, or by eDelivery Notice. Your continued use of the Service after such notification of change shall be understood as your agreement to be bound by all such changes. This Agreement is in addition to and part of the terms and conditions of the agreement governing your use of MOmentum Client and is in addition to all other terms and conditions in agreements governing your accounts and relationship with us, and constitute an amendment of those agreements specifically where sections relate to delivery of selected Transaction Records for Designated Accounts. This Agreement supersedes all previous Consent Forms executed or otherwise agreed to by you concerning the Service or your Transaction Record.

18. Rules of Construction

You understand that in this Agreement, words in the singular number may include the plural; words in the plural number may include the singular.

19. Ability to Access Adobe Acrobat Reader®

If you elect to enroll in eDelivery, you affirmatively consent to electronic delivery through the Service of Transaction Records in the electronic form and manner of access and delivery described in your Consent Form. By applying for the Service through your Consent Form, you agree that you have had the opportunity to demonstrate and represent that you have demonstrated in the application process that you have access to or use of the Adobe Acrobat Reader® electronic format. This format may be required to access some or all Transaction Records provided to you via eDelivery.



20. Amendments to this Agreement

You understand and acknowledge that this Agreement may be amended at any time by HTS. We will provide advance notification of any amendment to this Agreement at least 15 days prior to the day the amendments become effective. Notification may be provided by eDelivery or on paper through the United States Postal Service or other physical delivery medium. You further understand that for the purposes of this Agreement, notification will be understood to have been provided as of the day it is submitted electronically, or submitted to the United States Postal Service or other physical delivery medium by HTS.

21. IRS Circular 230 Disclosure

HTS and its affiliates are not in the business of providing tax or legal advice. These materials and any tax-related statements included are not intended or written to be used, and cannot be used or relied upon for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the “promotion or marketing” of the transactions or matters addressed by these materials, to the extent allowed by applicable law. Please seek advice based on your particular circumstances, from an independent tax professional.

V1.01 05/31/2020