

**GROWTH IN THE VALUE OF YOUR IRA**

The assets in your IRA account will be invested only in accordance with your (or your duly authorized agent’s) direction. First Trust Retirement does not offer investment advice or recommend or evaluate the merits or suitability of any investment. The assets in the IRA account at any given time may contain one or more assets depending upon which investments you have selected. It is therefore impossible to estimate the value of the IRA assets in the account at any given future point in time. Growth in the value of the IRA account is neither guaranteed nor projected. The value will be computed by totaling the fair market value of the assets in your account.

**CUSTODIAN FEES**

First Trust Retirement, as Custodian, may charge reasonable fees or compensation for its services and may deduct all reasonable expenses incurred by it in the administration of your IRA account, including any legal, accounting, distribution, transfer, termination or other designated fees. The fee for existing account holders will be due to be prepaid and/or collected in the first quarter of every year. If a new account that is applicable to our Custodian Admin fee is opened after the first quarter of the year, that account’s fee will be collected in the last quarter for that year only. The following year it will be treated as an existing account and will be collected in the first quarter.

Annual Fee	\$25-\$30
Purchase, Sales, Corporate Actions*	\$0*

\*In a listing event, a fee may be taken on liquidations to pay various out of pocket expenses.

**UNDIRECTED CASH ACCOUNT**

First Trust Retirement, as Custodian, has the additional options of holding Undirected Cash, defined as cash in an account that lacks specific accountholder investment instruction. Undirected Cash is held in an account or product of an FDIC or other United States Government security, or security that is insured or guaranteed by the United States government. As Custodian FTR is able to retain a portion of the income attributable to Undirected Cash (if any) as a custodial fee.

You have chosen to do business with First Trust Retirement, trade name of Mainstar Trust, and we are obligated to honor that relationship with great care, beginning with the information you have chosen to share with us. We believe that your privacy should not be compromised. At the same time, we want to offer you the services you need to accomplish your financial goals. We believe we can do both through the privacy policy outlined below.

At First Trust Retirement, we believe the confidentiality and protection of customer information is one of our fundamental responsibilities. And while information is critical to providing quality service, we recognize that one of our most important assets is our customers’ trust. Thus, the safekeeping of customer information is a priority for First Trust Retirement.

**INFORMATION THAT WE COLLECT**

Information about consumers is accumulated from a variety of sources. Some information is provided to First Trust Retirement directly by customers themselves. First Trust Retirement develops other data as a function of providing a product or service to a customer. Still other information is obtained from outside sources. We will limit the use and collection of information about our customers to that which is necessary to administer our business and provide superior service. This means that we will use information to help us identify and mitigate potential risks or loss to First Trust Retirement only in accordance with the principles set out in this policy.

**HOW WE PROTECT YOUR INFORMATION**

First Trust Retirement has established procedures to ensure that your financial information is accurate, current, and complete, in keeping with reasonable commercial standards. We also pledge to respond to requests to correct inaccurate information in a timely manner. Each First Trust Retirement employee is required to follow our Company’s Code of Conduct, which states that all customer information is considered private and privileged and is to be used solely for the purpose of providing the finest service available. We restrict access to customer information to our employees who need access to provide services to our customers. First Trust Retirement is committed to the security of your financial and personal information. All of our operational and data processing systems are in a secure environment that protects your account information from being accessed by third parties. We maintain and grant access to customer information only in accordance with our internal security standards.

**WHAT INFORMATION WE DISCLOSE**

We may disclose certain customer information to third parties that work for us or assist us in providing services to our customers (for example: Proxy Mailing Service). We do not reveal specific information about your accounts or other personally identifiable data to parties outside our affiliated companies for their independent use unless: 1) you request or authorize it; 2) the information is provided to help complete a transaction initiated by you; 3) the information is provided to a reputable credit bureau or similar information reporting agency; or 4) the disclosure otherwise is lawfully permitted or required. We do not provide account or personal information

to non-First Trust Retirement companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services.

**HOW TO CONTACT US**

At First Trust Retirement, we value our customer relationships. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions about how First Trust Retirement protects your confidential information, please call us at 855-FTRETIRE or (855) 387-3847.