

Customer Agreement and Certification Statement

In consideration of Teckmeyer Financial Services, L.L.C. (TFS) acting as a broker for the undersigned, the undersigned Client and TFS agree as follows with respect to all accounts, including mutual fund accounts, held by TFS or firms affiliated with TFS on behalf of Client:

1. Client Representations and Warranties: The undersigned Client hereby represents and warrants that Client has full power, authority and capacity to execute and deliver this Agreement and that this Agreement constitutes a legal, valid and binding obligation of Client enforceable against Client in accordance with its terms. Client understands and acknowledges that all securities investments involve financial risk for which Client is responsible and that transaction in Client's account may give rise to tax liabilities for which Client is also responsible. If the undersigned consists of more than one individual, the obligations under this Agreement shall be joint and several. Each such individual shall have the authority, acting alone, to take action with respect to the Client accounts with TFS or firms affiliated with TFS.

2. Applicable Law and Regulations: All transactions under this Agreement shall be subject to the rules, regulations and customs of the exchanges or markets where executed and to all applicable federal and state laws and regulations governing the accounts of Client. The provisions and enforcement of this Agreement shall be governed by the laws of the State of Nebraska, and by the Federal Arbitration Act with respect to the arbitration provisions set forth below. Nothing in this Agreement shall be deemed to contravene or supersede in any respect any agreement Client has entered into, or may enter into, with TFS or firms affiliated with TFS and RBC Correspondent Services (RBC CS) a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

3. Changes in Circumstances: In providing all services hereunder, TFS or firms affiliated with TFS will rely on the information provided on the Client Profile Sheet on the reverse side. Accordingly, Client agrees to provide written notice to TFS or firms affiliated with TFS of any change in Client's financial or other situation or investment objectives which would materially change the information in the Client Profile.

4. Consent to Recording: The Client understands that in connection with this Agreement and its accounts with TFS or firms affiliated with TFS, TFS or firms affiliated with TFS may tape record telephone conversations with Client in order to verify data concerning securities transactions and hereby consents to such recordings. Client agrees not to leave any trades or other transactional authorizations on the voice mail or e-mail of any representative or employee of TFS or firms affiliated with TFS, and TFS or firms affiliated with TFS cannot be responsible for any such instructions or directives.

Broker/Dealer Contact: Any questions, concerns, or complaints may be directed to Thomas N. Teckmeyer, President, at 11104 John Galt Boulevard, Omaha, NE 68137 or by phone at (402) 331-8600.

5. Arbitration: This agreement contains a predispute arbitration clause. By signing an arbitration agreement the parties agree as follows:

- ♦ All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- ♦ Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- ♦ The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- ♦ The arbitrators do not have to explain the reason(s) for their award.
- ♦ The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- ♦ The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought to court.
- ♦ The rules of arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

The undersigned agrees that all controversies which may arise between the undersigned and Teckmeyer Financial Services, L.L.C. or any of its officers, employees or agents, or affiliate firms concerning any transaction or account including mutual fund accounts, or the construction, performance or breach of this or any other agreement between us, shall be determined by arbitration in accordance with the rules, then in effect, of the Financial Industry Regulatory Authority (FINRA).

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration against any person who has initiated in court a putative class action until; (1) the class certification is denied; or (2) the class is decertified; or (3) the client is excluded from the class by court.

Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

Trusted Contact Disclosure:

The trusted contact person is intended to be a resource in protecting your assets and responding to possible financial exploitation. The trusted contact person may be contacted, and pertinent account information may be disclosed to the trusted contact person, as necessary, to address possible financial exploitation, to confirm your current contact information, health status or the identity of any of your authorized representatives (e.g. POA, trustee, etc.) or beneficiaries. A trusted contact is not an authorized party on the account and no instructions from him/her will be accepted to effect transactions and/or change information related to the account.