



One World Financial Center
15th Floor
New York, NY 10281
800 821 5100

ROYAL ALLIANCE ASSOCIATES ELECTRONIC DELIVERY (E-MAIL) AGREEMENT and CONSENT FORM

Royal Alliance Associates offers certain communications through electronic delivery. Categories of communications you may receive via e-Delivery include:

- **VISION2020** Wealth Management accounts: Disclosure Documents may include the Investment Strategy Proposal, Terms and Conditions, Customer Agreement, Client Signature Page, Form ADVs, Accompanying Appendices, Privacy Policies.
- Brokerage and Non-Brokerage accounts: Disclosure Documents may include those documents described above as well as product prospectuses.

With providing written consent for e-Delivery of any communications described above, you agree that we may also deliver similar firm documents electronically that may be available now or in the future. In addition, the following terms and conditions will apply to all of your Royal Alliance Associates accounts (current and future).

- A valid e-mail address is required for our e-Delivery services and you are responsible for notifying your Royal Alliance Associates when your e-mail address changes; you may update your e-mail address by sending written instructions that include your new e-mail address to your Financial Advisor.
- E-Delivery is effective immediately and may be cancelled at any time by sending a written request to your Financial Advisor at the address specified below.
- E-Delivery services for any of your accounts will automatically apply to any accounts that you open in the future at Royal Alliance Associates.
- You may request paper copies of any document we are required to deliver to you at any time for no additional charge by contacting your Financial Advisor.
- If your e-mail address fails, we will mail paper copies of documents.
- With e-Delivery services, you confirm that you have access to a printer or other device to print or save documents you may wish to retain.
- We do not charge for e-Delivery, but your Internet access provider may have separate charges.

HARDWARE AND SOFTWARE REQUIREMENTS

In order to receive documents electronically, you will need access to a computer and an account with an email service provider compatible with your email software. You may incur Internet-related costs in connection with electronic delivery, such as the costs charged to you by your Internet Service Provider and local telephone companies for the time you spend on the Internet or the costs associated with printing email notifications and electronic documents. Your email notifications and electronic documents may be made available in either HTML (regular Web hypertext) or Portable Document Format (PDF). Your electronic documents may be viewed electronically via the Web and/or PDF and printed with a local printer. You may also save your electronic documents by storing the hyperlink on your computer or by downloading and saving the documents the way you would any other file from the Internet.

For viewing, printing, storing or downloading your email communications or the linked Web pages containing additional information, you should use the newest versions of Netscape Navigator or Internet Explorer web browser with JavaScript enabled. To access the PDF format for printer-friendly materials, you will also need Adobe Acrobat Reader software. This reader is available for download, free-of-charge, from www.adobe.com.

SECURITY AND PRIVACY INFORMATION

Information sent electronically may not be encrypted. For security and confidentiality, unencrypted emails will not include your name in combination with your full account number, or any other personal identifier. Be aware, however, that some email addresses may use part or your entire name. If you use a work email address, your employer or other employees may have access to your email. We believe that email is a reasonably secure method of delivery, as with any form of communication, there is a risk of misdelivery or interception. To address this risk, if your Financial Advisor receives any indication that your e-delivery documents were not successfully delivered to you or that there is a problem with your email address, the document(s) will be mailed to you.

FINANCIAL ADVISOR NAME	DATE
FINANCIAL ADVISOR MAILING ADDRESS	
CLIENT NAME	
EMAIL ADDRESS (PLEASE PRINT CLEARLY)	
CLIENT SIGNATURE	