



VIGIL TRUST & FINANCIAL ADVOCACY
INVESTMENT ADVISORY ACCOUNT
ADOPTION AGREEMENT

Principal is establishing an Investment Advisory relationship with Vigil Trust & Financial Advocacy, and has read the attached Agreement.

Principal Name _____

Address _____ SS# or Tax ID# _____
DOB (His) _____ (Hers) _____
Telephone (H) _____ (W) _____

E-mail Address _____
Do you want access to your account information over the Internet? _____ (Yes or No)

Principal initially chooses the following Investment option:

- A. Bookkeeping
B. Investment Advice
Investment Objective _____
C. Investment Management
Investment Objective _____
Desire courtesy consultation _____ (Yes or No)

Initial distribution instructions:

_____ None, or
_____ Make distributions as follows:
Amount _____ Frequency _____ First Date _____
Deliver to : Name _____
Address _____
Account No. _____

Additional payments:

To: For: To: For:

Account statements: Frequency: _____ First Date: _____
Do you want quarterly performance reports on your account? _____ (Yes or No)

Other statement recipients:

Name: _____ Name: _____

Address: _____ Address: _____

Answer **Yes / No**

- 1. _____ 1. Desire trade advices.
- 2. _____ 2. Want to designate:
A. Bank: _____
B. Broker: _____
- 3. _____ 3. Permit foreign investments.
- 4. _____ 4. Desire to exercise rights and fractional share transactions.

In the event that this account is terminated by Principal after 5 days but within 90 days of the date of this Agreement, it is agreed that Agent's termination fee shall not be less than three (3) times Agent's normal monthly fee on an account balance of _____. _____ Acknowledgment.

By signing this Agreement, Principal acknowledges:

- 1. Receiving a copy of this Agreement.
- 2. Receiving a copy of Agent's current fee schedule.
- 3. Completing an Investor Profile and receiving an analysis of its results and a corresponding recommendation of investment objective.
- 4. Receiving Agent's Privacy Notice.

Elections made in this Adoption Agreement may be changed at any time upon written notice to Agent.

Dated this _____ day of _____, 20____, to be effective as of _____.

PRINCIPAL(S):

AGENT: VIGIL TRUST & FINANCIAL ADVOCACY

By: _____

INVESTMENT ADVISORY ACCOUNT AGREEMENT

This Agreement is made on the date indicated in the attached Adoption Agreement between the Principal designated in that Agreement and Vigil Trust & Financial Advocacy, as Agent. If this Agreement is used in conjunction with an IRA or 403(b)(7) Trust or Custodial Agreement, the terms and conditions of this Agreement shall control with respect to investments within the IRA or 403(b)(7) account notwithstanding anything in those Agreements to the contrary.

ARTICLE I - APPOINTMENT

Principal hereby appoints Agent as the investment manager of those assets designated to be held in Principal's account pursuant to this Agreement.

ARTICLE II - INVESTMENT OPTIONS

Principal may from time to time select any one of the following investment options by written notice signed by Principal and acknowledged by Agent:

- A. Bookkeeping Services. Agent shall sell and purchase securities and otherwise invest available funds and take other investment action only as instructed by Principal, and has no duty to initiate any investment action or to provide investment advice.
- B. Investment Advice and Consultation. Agent shall recommend to Principal such sales, investments, reinvestments and other investment action as it considers appropriate, but shall sell securities and invest available funds and take other investment action only as instructed by Principal; provided, however, that Agent may invest cash balances in an appropriate money market instrument without specific instruction by Principal.
- C. Investment Management. Agent shall invest, reinvest, sell or retain assets in its sole discretion. If courtesy consultation is indicated in the Adoption Agreement, Agent shall use its best efforts to contact Principal in advance of any investment activity, but Agent's inability or failure to do so will not in any way limit its authority to transact investment activities for Principal.

Principal's initial investment option shall be as indicated in the Adoption Agreement.

ARTICLE III - AMENDMENT, TERMINATION, REVOCATION, RESIGNATION

Principal may amend or revoke this Agreement in whole or in part at any time upon written notice to Agent and may specifically terminate this agreement within 5 days of its signing without charge. Upon termination of this Agreement, Agent shall be under no obligation to recommend any action with regard to, or liquidate, the securities or other investments in the Account. Agent may resign at any time upon reasonable written notice to Principal. Agent may change or amend any provision of this Agreement or assign its obligations under it upon 30 days advance written notice to Principal.

ARTICLE IV - AGENT'S RESPONSIBILITIES

Agent shall invest and reinvest the principal and income, including the proceeds thereof and additions to said Account, in such stocks, bonds, or other property of any kind as it deems in the best interest of Principal, consistent with the investment objective of Principal designated in the Adoption Agreement. Agent shall be free to sell securities in the Account portfolio regardless of the length of time they have been held. Agent shall also be free to make investment changes regardless of the resulting rate of portfolio turnover, when it, in its discretion, shall determine that such changes will promote the investment objective of the Account.

Agent shall maintain custody of the assets in the Account in compliance with the requirements of the rules of its trust regulators with respect to such activities. Agent shall not withdraw or cause the withdrawal of any money, securities or other property in the Account except pursuant to Principal's written instructions or as otherwise provided in this Agreement or the Adoption Agreement.

ARTICLE V - AGENT'S POWERS

Agent is empowered to do all things necessary or convenient for the orderly administration of this Agreement without obtaining the approval of any Court. Without limiting this general power, it shall include the following powers and discretions in addition to those provided by law:

1. To invest and reinvest in property of any kind without regard to diversification or to statutes or rules of law regarding investments by fiduciaries. Agent shall deliver trade advices of investment purchases or sales to Principal as instructed in the Adoption Agreement.
2. To invest such excess cash as Agent deems available in cash or cash equivalents including but not limited to open-end demand notes, savings accounts, commercial paper, obligations of the United States Government or its agencies, money market funds or similar short-term investments.
3. To invest in time or demand deposit accounts with such financial institutions as Agent may select, unless otherwise directed in the Adoption Agreement.
4. To sell or exercise rights on all securities and sell or buy fractions of shares to equal whole shares as it, in its sole discretion, may deem proper unless Principal has directed otherwise in the Adoption Agreement.
5. To vote stock or other shares and execute proxies and consents only as instructed in writing by Principal, provided that Agent may in the absence of instructions vote "present" solely for the purpose of establishing a quorum.
6. To deduct directly from the Account its fees in accordance with Agent's fee schedule as published from time to time.
7. To execute orders to sell or purchase securities it deems appropriate for the account, or

as otherwise directed by Principal, through such brokers as Agent may select unless Principal designates otherwise in the Adoption Agreement. All commissions and charges for such transactions shall be paid by Principal. In making a selection of brokers, Agent will consider a number of factors, including, without limitation, the overall direct net economic result to the Account assets, the financial strength and stability of the broker, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block or other complicating factors are involved, the availability of the broker to stand ready to execute possible difficult transactions in the future, and other matters involved in the receipt of brokerage and research services as contemplated by section 28(e) of the Securities Exchange Act of 1934, as amended, and the regulations and interpretations of the Securities and Exchange Commission promulgated thereunder, without having to demonstrate that any such factor is of a direct benefit to the Account. Agent may cause Principal to pay a broker-dealer which provides brokerage and research services to Agent a commission for effecting a transaction in excess of the amount another broker-dealer would have charged for effecting such transactions if Agent determines, in good faith, that such amount of commission is reasonable in relation to the value of brokerage and research services provided by the executing broker-dealer viewed in terms of either that particular transaction or Agent's overall responsibilities with respect to accounts as to which it exercises investment discretion. Agent shall not be liable to Principal for any act or omission of any broker or dealer. To the extent Agent selects a broker with which one or more of its employees are registered representatives, Agent warrants and represents that neither it nor any of its employees will receive any economic benefit from the transaction.

8. To provide Principal with a statement, as frequently as designated in the Adoption Agreement but in any event no less than quarterly, of transactions for and assets held in Principal's account.
9. To invest in securities issued by foreign corporations or foreign governments and currency contracts in connection therewith, either directly or through participation in international or global mutual funds, unless directed otherwise in the Adoption Agreement.
10. Agent is a trust company and derives its trust company powers by sharing a trust company bank charter ("Bank") with other trust organizations, such that the name of Agent's trust company is a registered business name for Bank in the state of Agent's offices. Notwithstanding any other provision of this Agreement to the contrary, Agent has the power at any and all times, with or without notice to Principal, to change the Bank with whom its trust company name is registered or to establish its own trust company bank with such name in its sole discretion. In the event of such a change in Bank, this relationship shall be automatically transferred to the successor Bank or trust company, but all other provisions of this Agreement will remain in full force and continue to be of full effect.

ARTICLE VI - LIMIT OF LIABILITY

It is understood that Agent shall act in good faith and shall not be liable for any loss incurred in connection with recommendations or investments made or other action taken on behalf of the Account due to errors of judgement or by reason of its advice, including action taken or omitted prior to a written notice of termination. Agent shall not be excluded from liability for losses occasioned by reason of its willful misfeasance, bad faith, or negligence in the performance of its duties, or by reason of its reckless disregard of its obligations and duties hereunder; provided however, that nothing in this Agreement shall constitute a waiver or limitation of any rights that Principal may have under applicable federal or state law. Agent shall not be responsible for any loss incurred by reason of any act or omission of Principal or any broker-dealer.

ARTICLE VII - ERISA BONDING

If the Account subject to this Agreement is an ERISA account, Principal agrees to obtain and maintain for the period of this Agreement any bond required pursuant to the provisions of ERISA or other applicable law and to include within the coverage of such bond, Agent and any of its officers, directors and employees whose inclusion is required by law. Principal agrees to promptly provide Agent with appropriate documents evidencing such coverage upon request.

ARTICLE VIII - GOVERNING LAW

This Agreement shall be governed by the laws of the State of Wisconsin.

ARTICLE IX - INCAPACITY OF INDIVIDUAL PRINCIPAL

If Principal is an individual and Agent determines in its discretion that the Principal is unable to properly administer his or her assets by reason of mental or physical disability, the Agent shall assume or continue full investment discretion without courtesy consultation as provided in Investment Option C of Article II above, and shall apply so much of the income and principal as Agent deems appropriate in one or more of the following ways: To the legally appointed guardian or conservator of the Principal; to a relative or friend for the care and support of Principal; or directly to or for the benefit of Principal or for the benefit of persons Principal has the legal obligation to support. If Principal is a fiduciary, Agent's investment responsibility and other terms of this Agreement including but not limited to its continuation, shall be decided, in the event of the Principal's incapacity, by the successor fiduciary determined in accordance with the provisions of the document creating Principal's fiduciary relationship.

**Anti-Money Laundering Policy and Procedures
Including Customer Identification Program**

NOTICE TO CUSTOMER ON PATRIOT ACT INFORMATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A
NEW ACCOUNT WITH VIGIL TRUST & FINANIAL ADVOCACY**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth (in the case of an individual) taxpayer identification number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document in order to verify the information that you have provided to us. We are required by law to attempt to match the information provided by you against lists issued by various governmental agencies to confirm that you are not a known or suspected terrorist or in any way affiliated with a known or suspected terrorist group.

If you have any questions about this process, please discuss them with your financial advocate or our internal anti-money laundering program coordinator. Thank you for your cooperation and understanding with this process.