

FOR INTERNAL USE ONLY	
Client Name:	Date:

ICA Account Terms and Conditions

Effective September 1, 2020

Introduction

The Institutional Cash Account (ICA®) Program offered by StoneCastle Cash Management, LLC (“StoneCastle”) allows customers to direct StoneCastle to deposit funds into one or more Depository Banks (as defined below) via the convenience of a single custodial account (“ICA Account”). In opening an ICA Account, you agree to the Terms and Conditions set forth herein.

The funds in your ICA Account will be held by U.S. Bank National Association (“U.S. Bank”) which will be acting as your custodian and as the custodian for the ICA program (the “ICA Program”). U.S. Bank National Association, in its capacity as the ICA Program custodian, is referred to herein as the “ICA Custodian.” By opening an ICA Account, you are appointing StoneCastle as your authorized agent as described herein.

Upon your instructions, StoneCastle will direct the ICA Custodian to deposit funds from your ICA Account into one or more deposit accounts (each, a “Depository Account”) at selected banks (each a “Depository Bank”). Depository Account(s) will be in the name of one or more sub-custodians (each, as “Sub-Custodian”) acting as custodian for the persons or entities who are listed on its records.

Funds in the ICA Program may be deposited in Depository Banks which are not FDIC member banks, or in FDIC member banks in amounts beyond the applicable limits for FDIC deposit insurance coverage. FUNDS DEPOSITED THROUGH YOUR ICA ACCOUNT IN A DEPOSITORY ACCOUNT WITH A DEPOSITORY BANK WHICH IS NOT AN FDIC MEMBER BANK, OR DEPOSITED WITH AN FDIC MEMBER BANK IN AN AMOUNT IN EXCESS OF THE APPLICABLE LIMIT FOR FDIC DEPOSIT INSURANCE COVERAGE (CURRENTLY \$250,000.00), ARE NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY.

1) Account Eligibility

The ICA Program is only open to participants that meet the minimum deposit requirement of \$20,000,000. The minimum deposit requirement may be waived at the discretion of StoneCastle.

The ICA Program is only open to participants which are (i) U.S. Persons or (ii) Foreign Persons investing in U.S. Banks. For this purpose, a “U.S. Person” is (i) any partnership, corporation or limited liability company organized or incorporated under the laws of the United States or any state thereof, (ii) any trust as to which one or more natural persons reside in the United States, or a U.S. Person as otherwise defined herein, has or have the authority as trustee to control all of the substantial decisions of the trust, and (iii) any federal, state or local governmental unit, agency or authority located in the United States. In addition, “Foreign Person” is any person, entity, trust, corporation, partnership or other legal organization which is not a U.S. Person. “U.S. Banks” are those banks chartered with the United States of America or any state thereof.

2) Appointment of StoneCastle as your Agent

By opening an ICA Account, you are appointing StoneCastle as your authorized agent to direct the ICA Custodian pursuant to these Terms and Conditions (which StoneCastle may modify by notice to you), and fully authorizing the ICA Custodian to follow all instructions of StoneCastle acting as your agent with respect to your funds and your ICA Account. See Section 20 “Changes to Terms and Conditions”.

StoneCastle will act as your agent in directing the ICA Custodian to deposit funds from your ICA Account into the selected Depository Accounts at the Depository Banks. If you make a withdrawal request, StoneCastle will act as your agent in directing the ICA Custodian to withdraw funds from the Depository Accounts and crediting such funds to your ICA Account. The ICA Custodian will transfer funds from your ICA Account to you as directed by StoneCastle, acting as your agent. StoneCastle will also act as your agent to forward to the ICA Custodian the information needed to maintain your ICA Account with the ICA Custodian.

The ICA Custodian has no responsibility or liability with respect to the actions or omissions of StoneCastle; it has no duty to oversee, monitor or supervise StoneCastle, and has no duty to investigate, confirm, verify or otherwise inquire into any instruction it receives from StoneCastle (or concerning the authority or accuracy thereof) with respect to your funds or your ICA Account. Beyond the information and instructions provided by you on your ICA Application, the ICA Custodian will not be privy to instructions you may send to StoneCastle from time to time.

3) Information about StoneCastle and the ICA Custodian

StoneCastle is registered as an investment adviser with the Securities and Exchange Commission. U.S. Bank National Association is a national banking association with trust powers with an office in Boston, Massachusetts. U.S. Bank National Association is not affiliated with StoneCastle. StoneCastle has the right, in its sole discretion, to appoint a different custodian for your ICA Account with prior notice.

4) Transfers and Interest

Interest rates paid on deposits in Depository Accounts are determined by the Depository Banks in their discretion based on prevailing economic and business conditions and such rates may change at any time without notice. The interest rate paid by any Depository Bank may fluctuate daily based on market conditions. The net interest earned on your deposits will be set forth in your account statement.

Funds must be received by the ICA Custodian by 2:00 p.m. (Eastern Time), in order for your ICA Account to receive same day credit. In your monthly account statements, StoneCastle may estimate the aggregate amount of accrued but unpaid interest less any ICA fee (the "ICA Fee") with respect to such interest, which amount cannot be withdrawn from your ICA Account until it is credited to the ICA Account. Any estimate of net accrued interest on your monthly account statement is for informational purposes only.

The ICA Fee will be deducted from your ICA Account on the day interest from a Depository Account is credited to your ICA Account. See Section 8 "Account Fees and Charges".

The rate you earn on your deposits at any Depository Bank through the ICA Program may be higher or lower than the rates available to depositors making non-ICA Program deposits with a Depository Bank or with rates offered by other depository institutions in comparable accounts. You should compare the terms, interest rates, required minimum amounts, charges and other features of the ICA Program with other accounts and investment alternatives. There is no minimum period that your money must remain in the ICA Program.

Interest will accrue from the Business Day (as defined below) your funds are timely received in investible form by 2:00 p.m. (Eastern Time) by the ICA Custodian through the date you request those funds to be withdrawn. If your withdrawal request is received prior to 2:00 p.m. (Eastern Time) your ICA Account should generally be credited with good funds on the same Business Day (as defined below); and for any withdrawal request received at 2:00 p.m. (Eastern Time) or anytime thereafter, your ICA Account should generally be fulfilled, with the withdrawal proceeds wired to an account that you designate, on the Business Day (as defined below) following the day your withdrawal request is processed. See Section 7 "Withdrawals".

At times, interest rates paid on deposits in Depository Accounts may be higher for funds with more limited liquidity. In such a case, you will have the right to select this option when available in accordance with the withdrawal provisions below. See Section 7 "Withdrawals".

Funds must be posted to your ICA Account by 2:00 p.m. (Eastern Time) on any Business Day in order for the ICA Custodian to initiate a transfer of your funds to the Depository Banks on such day. If funds are received by the ICA Custodian after 2:00 p.m. (Eastern Time) on any Business Day or funds are received on a non-Business Day, then

the ICA Custodian will generally initiate a transfer of your funds on the next Business Day, pursuant to instruction received from StoneCastle.

The transfers may not occur within the timeframes described above, and none of StoneCastle, the ICA Custodian or any Sub-Custodian will be responsible for delays in the processing of funds transfers to or from your ICA Account or to or from Depository Accounts, or between Depository Banks. In addition, in each instance described above, the ability of the ICA Custodian to initiate any transfer of funds will be subject to any limitations that may be imposed by any time-zone and/or local business day differences affecting the applicable Depository Bank(s), especially in the case of Non-U.S. Depository Accounts. See Section 6 “Depository Banks” below.

5) Deposits

There is a \$20,000,000 minimum initial deposit required to open an ICA Account. StoneCastle may change such minimum at its sole discretion. There is no minimum amount required for subsequent deposits. Funds must be posted to your ICA Account by 2:00 p.m. (Eastern Time) on a Business Day for transfers of such amounts to be initiated to the Depository Bank(s) on such date. See Section 4 “Transfers and Interest” above. You should call StoneCastle at (866) 343-5516 or consult our website at www.ICAaccount.com for wiring instructions for your ICA Account. All deposits must be in U.S. dollars.

StoneCastle and the ICA Custodian reserve the right to take reasonable measures to verify any deposit or deposit request (but shall not be under any duty to do so) before processing any deposit, and shall not be liable for delays caused by such verification measures.

6) Depository Banks

Your monthly account statement will indicate the Depository Bank(s) in which your ICA Account funds have been deposited. Each Depository Bank is a separate financial institution. You will be solely responsible for notifying StoneCastle of any Depository Bank to which you wish your funds to be allocated for deposit. StoneCastle in turn will be responsible for giving instruction to the ICA Custodian. The ICA Custodian will have no responsibility or liability with respect to the selection, investigation or evaluation of any Depository Bank, and shall have no liability for the actions or omissions of StoneCastle or any Depository Bank. The ICA Custodian shall not be under any duty to investigate or reconcile (whether against your instruction to StoneCastle or otherwise) any instruction it receives from StoneCastle.

Subject to the terms of ICA Program Application, Depository Accounts at Depository Banks may include Depository Accounts located outside the United States (each a “Non-U.S. Depository Account”); provided, however, that the ICA Custodian and any Sub-Custodian are not required to provide custodial or sub-custodial services for Non-U.S. Depository Accounts without their agreement. StoneCastle and you, as the customer, shall be solely responsible for the approval of all Depository Banks (including those Depository Banks which utilize Non-U.S. Depository Accounts within the ICA Program) to which you wish your funds to be allocated for deposit. The ICA Custodian shall have no responsibility for any risks associated with the creditworthiness or performance of any Depository Banks (or other related risks, such as any risks associated with the jurisdiction in which any Non-U.S. Depository Account may be located outside the United States), or for the enforcement of rights or remedies against Depository Banks. In addition, the ICA Custodian (and any Sub-Custodian) is entitled, at its option and without any liability on its part, at any time or times, with notice to StoneCastle, to revoke or terminate its agreement to provide custodial or sub-custodial services, as applicable, in connection with or with respect to Non-U.S. Depository Accounts at any Depository Bank or Banks (notwithstanding its prior agreement concerning such Non-U.S. Depository Accounts), in which case such Non-U.S. Depository Accounts shall thereupon no longer be considered eligible Depository Accounts under the ICA Program; and StoneCastle will promptly inform any applicable participant or participants, and the ICA Custodian or a Sub-Custodian may (subject to giving applicable notice to StoneCastle), direct the withdrawal of all funds held in any such Non-U.S. Depository Accounts at any such Depository Bank or Banks (and StoneCastle will direct the transfer thereof to another eligible Depository Bank, or the return thereof to the applicable participant or participants).

Amounts in your ICA Account along with funds from other participants in the ICA® Program (collectively, “ICA Depositors”) will be deposited by the ICA Custodian at the direction of StoneCastle into one or more Depository Account(s). The Depository Account(s) at each Depository Bank will be held in the name of the Custodian or Sub-Custodian. Each Sub-Custodian will act as Custodian for the ICA Custodian which acts as Custodian for the ICA

Depositors. StoneCastle selects the eligible Depository Banks for the ICA Program, and may include additional Depository Banks in the ICA Program.

In the event that a Depository Bank rejects additional deposits, or decides to return funds to the ICA Custodian (or closes the Depository Accounts at the Depository Bank entirely), StoneCastle will direct the ICA Custodian to transfer such funds back to the participant unless directed otherwise.

Pursuant to federal Regulation D, Depository Banks may exercise the right to require seven (7) days' notice before permitting a transfer of funds out of a Depository Account. Non-U.S. Depository Accounts may be subject to, or may impose, other withdrawal restrictions.

All funds movements (whether involving deposits, transfers or withdrawals) will be subject to time-of-day and local business day limitations, including limitations imposed by time-zone differences, especially in the case of (but not limited to) Non-U.S. Depository Accounts. The availability of deposits to or withdrawals from Non-U.S. Depository Accounts, in particular, may be materially delayed by such limitations, and/or by other restrictions, including any governmental restrictions, to which the Non-U.S. Depository Accounts may be subject, or which it may impose.

DEPOSITORY ACCOUNTS AT DEPOSITORY BANKS WHICH ARE NOT FDIC MEMBER BANKS (OR AT DEPOSITORY BANKS WHICH ARE FDIC MEMBER BANKS BUT IN AMOUNTS BEYOND THE APPLICABLE LIMIT FOR FDIC DEPOSIT INSURANCE COVERAGE, WHICH IS CURRENTLY \$250,000.00) ARE NOT FDIC-INSURED, AND SUCH FUNDS HELD BY SUCH DEPOSITORY BANKS DO NOT GET THE BENEFIT OF ANY FDIC INSURANCE THROUGH THE ICA CUSTODIAN. IN THE EVENT OF A FINANCIAL FAILURE OF ANY DEPOSITORY BANK, NEITHER STONECASTLE NOR THE ICA CUSTODIAN SHALL HAVE ANY LIABILITY FOR ANY LOSSES THAT MAY RESULT. THE ICA CUSTODIAN IS NOT UNDER ANY DUTY OR OBLIGATION TO SUBMIT OR PURSUE CLAIMS AGAINST, OR TO UNDERTAKE LEGAL ACTION AGAINST, ANY DEPOSITORY BANK (WHETHER IN THE EVENT OF ITS FINANCIAL FAILURE, INSOLVENCY, RECEIVERSHIP, CONSERVATORSHIP, OR OTHERWISE).

7) Withdrawals

Withdrawals from your ICA Account can be made any Business Day. You may request a withdrawal from your ICA Account by accessing our website at www.ICAAccount.com and following the directions under the section entitled "Account Withdrawals."

Notwithstanding the foregoing, you may agree to a more limited liquidity for your deposits and receive a higher rate of interest on those deposits in your Depository Accounts.

If you satisfactorily complete your withdrawal request before 2:00 p.m. (Eastern Time) on any Business Day, the withdrawal request should, under normal conditions, be initiated and processed via transfer at the Depository Banks on such day (except in the case of Non-U.S. Depository Accounts, which may differ, depending on time-zone and local Business Day differences, and other factors). Please reference Section 10 "Days of Operation" for additional detail on the ICA Program's days of operation.

Your ICA Account will usually be credited with the withdrawal proceeds on the date set forth in Section 4 hereto (except in the case of Non-U.S. Depository Accounts, which may differ). Thereafter, pursuant to StoneCastle instruction, the ICA Custodian will return the funds in your ICA Account to the account designated by you. If your withdrawal request is completed at or after 2:00 p.m. (Eastern Time) on any Business Day, then your withdrawal request will be initiated on the following Business Day.

If you decide to close your ICA Account or request a complete withdrawal, you may have to wait a period of time for all of the interest to be posted to your ICA Account since interest can only be credited to your ICA Account on the same day that interest is credited by the Depository Banks to the Depository Accounts. Because Depository Banks do not generally post interest to a Depository Account on a same day basis, there may be a delay between the date of your withdrawal request and the date on which you receive all of the interest that accrued in the Depository Accounts to the effective date of your withdrawal.

StoneCastle and the ICA Custodian reserve the right to take reasonable measures to verify a withdrawal request (but neither of them is under any duty to do so), and StoneCastle and the ICA Custodian will not be held liable for any delays caused by such verification measures. In the case of partial withdrawals from your ICA Account, StoneCastle will direct the ICA Custodian as to the Depository Bank(s) from which your withdrawal request will be processed. The ICA Custodian shall have no obligation or liability for the selection of the Depository Bank(s) which will process any such withdrawal request.

StoneCastle and the ICA Custodian will not be held liable for any delay, failure or error by any Depository Bank in making payment on any Depository Account.

8) Account Fees and Charges

The ICA Fee will be determined by StoneCastle and will be deducted from your ICA Account on the date on which interest from a Depository Bank is credited to your ICA Account. The ICA Fee charged may vary between Depository Banks but will never exceed the gross interest earned by your ICA Account from the Depository Banks at which the interest is earned. Neither the ICA Custodian nor any Sub-Custodian will charge you a separate fee for holding your ICA Account but will be paid separately by StoneCastle.

In addition, the ICA Custodian may charge you for specific costs incurred in processing transactions as well as certain other administrative fees and expenses for unusual transactions including, but not limited to, wire requests, copies of statements and special research services.

Such amounts may be deducted by the ICA Custodian from the ICA Account. The ICA Custodian and StoneCastle reserve the right to charge additional fees upon prior notice.

9) Account Statements

You will receive a monthly account statement from StoneCastle via our website at www.ICAAccount.com. StoneCastle will send you an e-mail when your account statement is available for viewing. You will be required to use your online access ID and password in order for you to view, print or save e-statement account information.

By signing the ICA Account Custody Agreement, you specifically consent to electronic delivery of your periodic account statements and any other disclosures relating to your account(s), either by forwarding such statements and disclosures or by providing a notification of availability and links to such statements or disclosures, to the e-mail address provided to StoneCastle. You are responsible for notifying StoneCastle of changes in the e-mail address to be used for such purposes.

All activity with respect to your ICA Account, including your account balance through one or more Depository Accounts at each Depository Bank and the net interest earned and transaction history, will appear on your account statement. The account statement will also include the aggregate of your opening and closing balances in your ICA Account. You will not receive a separate statement from the Depository Banks.

You should download and retain all account statements. You must notify StoneCastle immediately of any discrepancies noted on your account statement.

10) Days of Operation

The ICA Program is open Monday through Friday, 8:30 a.m. until 5:30 p.m. (Eastern Time) except for New Year's Day, Martin Luther King Day, Presidents Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day and Christmas Day (each day the ICA Program is open is referred to herein as a "Business Day"). Deposits to, and transfers or withdrawals from, your ICA Account may only be made on days that the ICA Custodian and any related Sub-Custodian and Depository Bank are open for business.

The ICA Program's Business Days and business hours may not coincide with the Business Days and business hours of the Depository Banks (and may be adversely affected if located in different time-zones). In such instances StoneCastle and the ICA Custodian will process your transaction per usual, however delays in the settlement of the

transaction may occur if the Depository Bank(s) which is/are affected by the transaction are not open for business (or is/are located in different time-zone(s)). Your ICA representative will provide you with a schedule of non-Business Days for each bank to which your funds are allocated if such schedule differs from that of the ICA Program.

11) No FDIC Deposit Insurance

Funds which are invested in the ICA Program in a Depository Account with a Depository Bank which is not an FDIC Member Bank, or deposited with an FDIC Member Bank in an amount in excess of the applicable limit for FDIC Deposit Insurance Coverage (Currently \$250,000.00), are not guaranteed by the FDIC or any government agency. As a result, in the event of a financial failure of any such Depository Bank, your funds on deposit in a Depository Account with such Depository Bank will be at risk.

Assets that are held by the ICA Custodian in the ICA Account (such as deposits in the Depository Accounts at Depository Banks) for safekeeping in custody are not considered assets of the ICA Custodian. Your rights in the custodial assets held in the ICA Account will remain your property, whether such assets are registered in the ICA Custodian's name, a Sub-Custodian's name or in nominee name. The ICA Custodian is simply acting as your custodian, holding assets in the ICA Account on your behalf, subject to instruction of StoneCastle acting as your agent, and performing duties such as collecting interest from the Depository Banks, pursuant to instruction received from StoneCastle.

12) Tax Withholding and Reporting

The ICA Custodian may be required to withhold U.S. federal income tax at the prevailing rate on all interest payable to certain ICA Depositors who fail to provide their correct taxpayer identification number or to make required certifications, or who have been notified by the Internal Revenue Service that they are subject to backup withholding. Interest earned on accounts held by entities (individuals or corporations) that are neither citizens nor residents of the United States, except for Canadian residents, and who have provided required certifications and complied with other registration and reporting requirements that may be applicable, generally are not subject to withholding tax. Where required by applicable law, each ICA Depositor will be issued a Form 1099-INT which will set forth the gross interest earned (i.e., interest before fees) by a ICA Depositor from the Depository Banks. You are solely responsible for any tax consequences that may arise under, and for any required compliance with, the tax laws of any jurisdiction in which any Non-U.S. Depository Account(s) may be located or to which it may be subject, to the extent your funds are deposited in Non-U.S. Depository Account(s) at Depository Bank(s).

13) Transferability; Assignment

The ownership of an ICA Account may not be transferred by you except with the express written consent of the ICA Custodian and StoneCastle or otherwise by operation of law. Any purported transfer shall not be binding on the ICA Custodian, StoneCastle or the Depository Banks until sufficient documentation has been received.

14) Termination; Closing of Account

StoneCastle may, at its sole discretion, and without any prior notice, terminate your participation in the ICA Program and cause the ICA Custodian to return funds in your ICA Account to your bank/brokerage account of record.

15) Ordinary Care

Any liability for any act or failure to act by StoneCastle, the ICA Custodian, a Sub-Custodian or any Depository Bank or any delay by such party beyond time limits prescribed by law or permitted by these Terms and Conditions is excused if caused by your negligence, interruption of communication facilities, suspension of payments by another financial institution, war, emergency conditions or other circumstances beyond the control of such party,

provided such party exercised such diligence as such circumstances would normally require. You agree that any act or omission by StoneCastle, the ICA Custodian, a Sub-Custodian or any Depository Bank in reliance upon or in accordance with the rules and regulations of the Uniform Commercial Code, any NACHA or other clearinghouse rules, or any rule or regulation of any state or federal agency having jurisdiction over such party shall constitute ordinary care. In no event shall StoneCastle, the ICA Custodian, a Sub-Custodian or any Depository Bank be liable for any type of indirect, special, consequential or punitive damages, even if we are aware of the potential for such damages.

16) Personal Information

You agree that StoneCastle, the ICA Custodian and their service providers will share information concerning you and your accounts in connection with providing the services contemplated by these Terms and Conditions, and may disclose information about your ICA Account to any affiliate in accordance with StoneCastle's and the ICA Custodian's Privacy Policy and otherwise as permitted by law. You agree that StoneCastle, the ICA Custodian and their service providers may obtain such information as may be necessary for legitimate business needs in connection with the operation of the ICA Program. For information regarding the collection, processing and use of your personal information and your rights to limit the use and disclosure of such information, you should refer to the Privacy Policy available at www.ICAAccount.com.

17) Legal Process; Indemnification

You agree that StoneCastle, the ICA Custodian, a Sub-Custodian and the Depository Banks may comply with any writ of attachment, execution, garnishment, tax levy, restraining order, subpoena, warrant or other legal process, which such party in good faith believes to be valid. StoneCastle or the ICA Custodian or Sub-Custodian may notify you of such process by telephone, electronically or in writing. If StoneCastle or the ICA Custodian or Sub-Custodian is not fully reimbursed for its records research, photocopying and handling costs (including its internal counsel costs) by the party that served the process, StoneCastle or the ICA Custodian or Sub-Custodian may charge such costs to your ICA Account. You agree to indemnify, defend, release from liability, and hold StoneCastle, the ICA Custodian, a Sub-Custodian and the Depository Banks harmless from all actions, claims, liabilities, losses, costs, attorney's fees, and damages associated with their compliance with any process that such party believes in good faith to be valid. You further agree that StoneCastle, the ICA Custodian, a Sub-Custodian and the Depository Banks may honor legal process that is served personally, by mail, or by facsimile transmission at any of their respective offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your ICA Account records are maintained.

18) Confidentiality and Ownership of the ICA Program

You agree (a) not to disclose the identity of Depository Banks in the ICA Program to any person or entity other than to your affiliates, officers, directors, employees and professional advisors who need access to such information, and (b) that you will not contact any of the Depository Banks about StoneCastle, the ICA Custodian, any Sub-Custodian or the ICA Program without StoneCastle's prior written consent. You also agree that StoneCastle does and will at all times own all intellectual property rights in and to any works of authorship, moral rights, copyrights, trademarks, service marks, patents, designs, trade secrets, computer programs and algorithms relating to the ICA Program, including without limitation, the ICA Program documents and the ICA website, and that you will not use any such information, documents or property rights for any purpose other than as a participant in the ICA Program.

19) Governing Law

These Terms and Conditions shall be governed by and subject to applicable federal laws and, to the extent not preempted by federal law, the laws of the State of New York without regard to its conflict of law provisions. Unless otherwise provided herein, StoneCastle, the ICA Custodian, a Sub-Custodian and the Depository Banks may comply with applicable clearinghouse, Federal and correspondent bank rules in processing transactions for your ICA Account. You agree that neither StoneCastle nor the ICA Custodian or Sub-Custodian is required to notify you of a change in those rules, except to the extent required by law.

20) Changes to Terms and Conditions

By opening an ICA Account, you agree to the Terms and Conditions set forth herein, which have been attached to your ICA Custody Account Agreement (“Applicable Terms and Conditions”). You also agree that the applicable Terms and Conditions is the only version of the ICA Program Terms and Conditions which govern your ICA Account. StoneCastle may make a material change these Terms and Conditions at any time upon 15 days prior notice to you or on such shorter notice as may be set forth herein. By opening an ICA Account, you agree to the Terms and Conditions set forth herein.

All questions regarding your ICA Account should be directed to StoneCastle or to your financial advisor.

STONECASTLE IS SOLELY RESPONSIBLE FOR THE CONTENT OF THESE TERMS AND CONDITIONS. THE ICA CUSTODIAN DOES NOT CONFIRM, REPRESENT OR WARRANT THE ACCURACY OR COMPLETENESS OF ANY OF THE STATEMENTS CONTAINED HEREIN.