

Service Options



Please review the services available to you; most standard services automatically apply to all accounts registered under the same Social Security/Tax Identification number. Please also take note of the annual account maintenance fee. By establishing your account, you acknowledge that you have read this information and accept the terms. For accounts owned or controlled by more than one party, "you" refers to each owner or controlling party.

Standard Services	Account Maintenance Fee
<p>Online services / Mobile App</p> <p>All of the services listed below are available at americancentury.com. The services marked with an asterisk (*) are available on the American Century Investments mobile app.</p> <ul style="list-style-type: none">• Buy, sell or exchange shares.*• Set up automatic investments.*• Update your address, phone number and bank information.• Update your email address(es)*• Check balances and review previous transactions.*• Review statements and tax documents.• Enroll in eCommunication and manage your document delivery preferences.• Update beneficiaries for retirement accounts. <p>Telephone services — Call us</p> <p>Buy, sell and exchange shares and update your account information by telephone. In some cases, you will need to submit the request in writing due to signature or documentation requirements.</p> <p>Wire and electronic services</p> <p>Invest or set up automatic investments from your bank account (\$50 minimum per month). Send redemption proceeds to your bank by wire or automated clearing house (ACH). A hold time may apply. Please review your fund's prospectus for details. For domestic wires, your bank usually receives wired funds on the next business day after transmission; you can expect funds sent by ACH in two to five business days. There is a \$10 fee for each domestic wire, and a \$75 fee for international wires. Your bank may charge a fee to accept wired funds.</p> <p>Automated telephone line</p> <p>Get fund quotes and account balance information at 1-800-345-8765. After obtaining your balance, you have the option to buy or sell shares. Call a representative if you would like to receive a Personal Access Code.</p>	<p>Each November, we may charge you an annual \$25 account maintenance fee if the value of your total eligible investments is less than \$25,000.</p> <ul style="list-style-type: none">• We normally calculate your total eligible investments on the last Friday in October. If the value of your investments is less than \$25,000 at that time, we will redeem shares from one of your accounts as soon as administratively feasible to pay the fee.• In determining your total eligible investments, we will include all <i>personal accounts</i> registered under your Social Security number. If you are a joint owner or have authority over an account listed under someone else's Social Security number, we will calculate those assets as part of that person's eligible investments, and not yours.• <i>Personal accounts</i> include individual, joint, UGMA/UTMA, personal trusts, Coverdell Education Savings Accounts and IRAs (including Traditional, Roth, Rollover, SEP, SARSEP and SIMPLE IRAs), non-ERISA 403(b) and governmental 457(b) custodial accounts. Other types of retirement accounts are not included. We will also include these same types of accounts held through American Century Brokerage, Private Client Group, Digital Advice and Learning Quest.• If you have only business, employer-sponsored retirement or brokerage accounts, you currently are not subject to this fee, but you may be subject to other fees.

Want to Avoid the Fee? Go Paperless!

Enroll in the **All Electronic** (paperless) delivery option under the eCommunication service and the annual account maintenance fee will automatically be waived. You must complete the enrollment before the October calculation of your total eligible investments or the fee waiver won't take effect until the following year (assuming you maintain your enrollment). See the next page for more information about eCommunication.

(continued)

Optional Services

eCommunication

Our eCommunication service is a fast, timely and secure way to get account and fund information without all of the paper. If you provide your email address on an account application, we'll send you a link to enroll. Or, enroll at any time at americancentury.com—log in to your account, then go to eCommunication (under your Profile) and follow the directions provided.

When a statement or other document is available, we'll notify you by email, and then you can log in at americancentury.com using your Username and Password to retrieve it. You can choose which documents to print, resulting in less paper waste and less risk of documents being lost or stolen.

Go paperless to waive the account maintenance fee

If you are enrolled in the **All Electronic** (paperless) delivery option for eCommunication on the October calculation date for the account maintenance fee, we will automatically waive the fee. If you enroll in **All Electronic** after the calculation date, the current year's fee will be redeemed in November and the waiver will take effect the following year, assuming you maintain your enrollment.

CheckWriting

(Not available for IRAs or Coverdell Education Savings Accounts)

CheckWriting is available if your taxable account is invested in a fund that offers CheckWriting ("the Fund") and you have met the Fund's minimum balance requirement.

You can request your first book of checks on your account application, the *CheckWriting Authorization* form or by phone. Reorder checks online or by phone, fax or mail.

CheckWriting terms and conditions

- You must provide your actual signature for the service, either on your account application or a *CheckWriting Authorization* form. We may require additional information to establish CheckWriting on corporate, bank, trust company, trust, unincorporated association, limited liability company and partnership accounts.
- Checks may be written for \$100 to \$1,000,000.
- We require only one signature on checks unless you specify additional signatures.

CheckWriting terms and conditions (continued)

- You appoint the check-collecting bank ("the Bank") as agent. The Bank shall present your CheckWriting check to the Fund listed on your check as authority to redeem a sufficient number of shares in your account to cover the amount of the check. The Fund will redeem a sufficient number of shares, unless such shares are pledged on the Fund's records, and forward the redemption proceeds to the Bank.
- You agree that neither the Bank nor the Funds are liable for any loss, expense or cost arising from the failure to honor a check or the check redemption procedure. You further agree that the Funds will not be liable for and will not credit the account for the amount of any unauthorized debit or check with an unauthorized or forged signature or material alteration unless reported to the Funds within 15 days of receipt of the first account statement listing such debit or check. The Bank and the Funds reserve the right to modify or terminate CheckWriting services at any time.
- American Century Investments reserves the right to forgo sight-reviewing signatures on checks. You agree that American Century Investments does not fail to exercise ordinary care in paying a check solely because it does not sight review checks or only sight reviews checks above a certain threshold or on a sample basis at its discretion.
- You also agree that if you purchase goods or services from a third party and give information about the account, such as the routing number or account number, to that third party without giving them a physical check, any and all debits to the account initiated by the third party are considered authorized by you, regardless of the amount.

American Century Investments may return checks to you and automatically deduct \$10 from your account for:

- Checks written for less than \$100
- Checks drawn on insufficient funds
- Stop payment orders
- Checks drawn on shares that posted to the account within the last seven days
- Checks with any irregularities, such as a questionable signature