

October 20, 2011

CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Re: Schwab Account

Dear Investor:

We are writing to inform you that effective January 3, 2012, we are terminating the Investment Manager Service Agreement (IMSA) between Airgead Clann, LLC, and Charles Schwab & Co., Inc. Effective with this termination, Schwab will no longer honor any authorizations held by Airgead Clann, LLC, and its principals, employees and agents with respect your Schwab account identified above.

If you wish for Airgead Clann, LLC, or its representative(s) to continue managing your brokerage account, you will need to transfer your account to a broker-dealer or custodian other than Schwab. You may do so by completing the required documentation with Airgead Clann, LLC, assistance or by contacting our Transfer of Accounts team directly at 1-800-435-4000.

As a result of Schwab terminating its agreement with Airgead Clann, LLC, and if you choose to maintain your account at Schwab, please be aware that the following modifications will be made to your account as of January 3, 2012:

- Your account will no longer be enrolled with Schwab Advisor Services.
- Your statements will no longer have Airgead Clann, LLC, listed on them and copies will no longer be sent to Airgead Clann, LLC.
- If you do not transfer your account, we will continue to provide you with brokerage services in accordance with the terms and conditions set forth in this letter and those contained in your Schwab Account Agreement(s).
- Your account will also become subject to the Charles Schwab Pricing Guide for Individual Investors (a copy of which is enclosed), including all commissions and fees such as those charged for transferring out assets.
- Please note that your account was previously exempt from some of these terms, conditions and fees, so you should consult your Account Agreement and the Pricing Guide for complete details.

(Please see reverse side)

- If you participate in Dollar Cost Averaging or Automated Periodic Distributions, you will need to re-establish those programs directly with Schwab. You will also not be able to access certain Investment Manager-only investment alternatives that may have previously been available. If you continue to maintain your account at Schwab, you can discuss alternatives to these programs with a Schwab representative.

We regret the inconvenience these changes may cause you. If you have further questions regarding this letter or your continuing grant of authorities to Airgead Clann, LLC, please contact Schwab Alliance at 1-800-515-2157 between the hours of 8:30 a.m. EDT and 7:00 p.m. EDT.

Sincerely,
Schwab Advisor Services

Enclosure

Independent investment advisors are not owned, affiliated with or supervised by Schwab.

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October 26, 2012

Meditron Asset Management, LLC
641 Lexington Ave, Ste 6000
New York, NY 10022

ATTN: Mr. Walter Gerasimowicz

Re: Master Account: 0810-2988

Dear Mr. Gerasimowicz:

We are writing to inform you that effective December 10, 2012, we are terminating the Investment Manager Service Agreement (IMSA) between Meditron Asset Management, LLC, and Charles Schwab & Co., Inc. Effective with this termination, Schwab will no longer honor any authorizations held by Meditron Asset Management, LLC and its principals, employees and agents with respect to accounts at Schwab, including but not limited to the accounts identified in the Schedule attached to a copy of this letter you will receive by courier delivery.

Accordingly, on December 10, 2012 Schwab will close your Investment Manager Master account(s) with Schwab. The following conditions apply as noted:

- (1) Pursuant to the terms of the IMSA between Meditron Asset Management, LLC and Schwab, Schwab will discontinue its investment management fee payment services to Meditron Asset Management, LLC with respect to any and all Meditron Asset Management, LLC client accounts as of December 10, 2012. This means that as of December 10, 2012, Meditron Asset Management, LLC will no longer be able to draw fees directly from client accounts through the Schwab investment management fee payment system; and
- (2) As a result of the decision made to terminate Schwab's relationship with your firm, effective immediately, Schwab will no longer accept and process new account opening documentation for clients of Meditron Asset Management, LLC. Additionally, Schwab will no longer accept or process documentation to link existing Schwab accounts to the master account(s) of Meditron Asset Management, LLC.
- (3) The personal accounts of each of the principals of Meditron Asset Management, LLC held at Schwab must be moved to a broker/dealer or other financial institution of their choosing before the termination date.

Your client accounts will receive notice by way of regular mail regarding this change. Included as a courtesy, is a copy of the letter Schwab is sending to the Schwab account holders linked to your master account(s).

Sincerely,
Schwab Advisor Services

Independent investment advisors are not owned, affiliated with or supervised by Schwab.

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Advisor Services™ (formerly Schwab Institutional) serves independent, investment advisors and includes the custody, trading and support services of Schwab

October 26, 2012

Dear Investor:

We are writing to inform you that effective December 10, 2012, we are terminating the Investment Manager Service Agreement (IMSA) between Meditron Asset Management, LLC, and Charles Schwab & Co., Inc. Effective with this termination, Schwab will no longer honor any authorizations held by Meditron Asset Management, LLC and its principals, employees and agents with respect your Schwab account identified above.

If you wish for Meditron Asset Management, LLC or its representative(s) to continue managing your brokerage account, you will need to transfer your account to a broker-dealer or custodian other than Schwab. You may do so by completing the required documentation with Meditron Asset Management, LLC assistance or by contacting our Transfer of Accounts team directly at 1-800-435-4000.

As a result of Schwab terminating its agreement with Meditron Asset Management, LLC and if you choose to maintain your account at Schwab, please be aware that the following modifications will be made to your account as of December 10, 2012:

- Your account will no longer be enrolled with Schwab Advisor Services.
- Your statements will no longer have Meditron Asset Management, LLC listed on them and copies will no longer be sent to Meditron Asset Management, LLC.
- If you do not transfer your account, we will continue to provide you with brokerage services in accordance with the terms and conditions set forth in this letter and those contained in your Schwab Account Agreement(s).
- Your account will also become subject to the Charles Schwab Pricing Guide for Individual Investors (a copy of which is enclosed), including all commissions and fees such as those charged for transferring out assets.
- Please note that your account was previously exempt from some of these terms, conditions and fees, so you should consult your Account Agreement and the Pricing Guide for complete details.
- If you participate in Dollar Cost Averaging or Automated Periodic Distributions, you will need to re-establish those programs directly with Schwab. You will also not be able to access certain Investment Manager-only investment alternatives that may have previously been available. If you continue to maintain your account at Schwab, you can discuss alternatives to these programs with a Schwab representative.



We regret the inconvenience these changes may cause you. At Schwab we take our obligations as the custodian of client accounts very seriously, and we strive to provide the best service we can. If you have any questions or need help with your account at Schwab please contact Schwab Alliance at 1-800-515-2157 between the hours of 8:30 a.m. EDT and 7:00 p.m. EDT.

Sincerely,
Schwab Advisor Services

Enclosure

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charles SCHWAB

DRH INVESTMENTS

7/15

(310) 251-9640

\$40M AUM

[REDACTED]

[REDACTED]

Re: Schwab Account: [REDACTED]

Dear Investor:

We are writing to inform you that effective [REDACTED] we are terminating the Investment Manager Service Agreement (IMSA) between [REDACTED] and Charles Schwab & Co., Inc. Effective with this termination, Schwab will no longer honor any authorizations held by [REDACTED] and its principals, employees and agents with respect to your Schwab account identified above.

If you wish for [REDACTED] or its representative(s) to continue managing your brokerage account, you will need to transfer your account to a broker-dealer or custodian other than Schwab. You may do so by completing the required documentation with [REDACTED] assistance or by contacting our Transfer of Accounts team directly at 1-800-435-4000.

As a result of Schwab terminating its agreement with [REDACTED] and if you choose to maintain your account at Schwab, please be aware that the following modifications will be made to your account as of [REDACTED]

- Your account will no longer be enrolled with Schwab Advisor Services.
- Your statements will no longer have [REDACTED] listed on them and copies will no longer be sent to [REDACTED]
- If you do not transfer your account, we will continue to provide you with brokerage services in accordance with the terms and conditions set forth in this letter and those contained in your Schwab Account Agreement(s).
- If, as of the effective date noted above, your account has any pending trades that are noted as "GTC" or "Good until cancelled" such trades will be executed and settled unless you personally take the steps necessary to cancel such pending trades. You should contact your Investment Advisor concerning pending trades in your account.
- Your account will also become subject to the *Charles Schwab Pricing Guide for Individual Investors* (a copy of which is enclosed), including all commissions and fees such as those charged for transferring out assets.
- Please note that your account was previously exempt from some of these terms, conditions and fees, so you should consult your Account Agreement and the *Pricing Guide* for complete details.
- If you participate in Dollar Cost Averaging or Automated Periodic Distributions, you will need to re-establish those programs directly with Schwab. You will also not be able to access certain Investment Manager-only investment alternatives that may have previously been available. If you continue to maintain your account at Schwab, you can discuss alternatives to these programs with a Schwab representative.

SEE REVERSE SIDE

*charles*SCHWAB

We regret the inconvenience these changes may cause you. At Schwab we take our obligations as the custodian of client accounts very seriously, and we strive to provide the best service we can. If you have any questions or need help with your account at Schwab please contact Schwab Alliance at [REDACTED] between the hours of 8:30 a.m. EDT and 7:00 p.m. EDT.

Sincerely,
Schwab Advisor Services
Enclosure

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© 2011 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. Schwab Advisor Services™ (formerly Schwab Institutional) serves independent, investment advisors and includes the custody, trading and support services of Schwab [REDACTED]



February 2, 2015
Via Facsimile to 479-967-9344 & UPS Express

St. Bernard Financial Services, Inc.
1609 W. Main St
Russellville, AR 72801

ATTN: Robert Keenan, Jr.

Re: Master Account: 0871-8224, 0808-3465, 0809-0539, 0810-8597, 0812-4634, 0835-1256,
0813-5326, 0820-0239, 0830-2731, 0832-6951 & 0842-1303.

Dear Mr. Keenan:

We are writing to inform you that effective May 4, 2015, we are terminating the Investment Manager Service Agreement (IMSA) between St. Bernard Financial Services, Inc., and Charles Schwab & Co., Inc. Effective with this termination, Schwab will no longer honor any authorizations held by St. Bernard Financial Services, Inc. and its principals, employees and agents with respect to accounts at Schwab, including but not limited to the accounts identified in the Schedule attached to a copy of this letter you will receive by courier delivery.

In addition, on May 4, 2015, Schwab will close your Investment Manager Master account(s) with Schwab.

Effective as noted below:

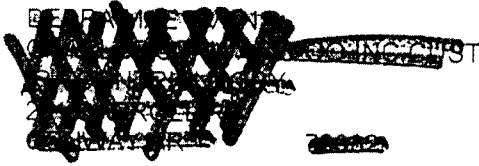
- (1) On May 4, 2015, pursuant to the terms of the IMSA between St. Bernard Financial Services, Inc. and Schwab, Schwab will discontinue its investment management fee payment services to St. Bernard Financial Services, Inc. with respect to any and all St. Bernard Financial Services, Inc. client accounts. This means that St. Bernard Financial Services, Inc. will no longer be able to draw fees directly from client accounts through the Schwab investment management fee payment system.
- (2) As a result of the decision made to terminate Schwab's relationship with your firm, **effective immediately**, Schwab will no longer accept and process new account opening documentation for clients of St. Bernard Financial Services, Inc. Additionally, Schwab will no longer accept or process documentation to link existing Schwab accounts to the master account(s) of St. Bernard Financial Services, Inc.
- (3) The personal accounts of each of the principals of St. Bernard Financial Services, Inc. held at Schwab must be moved to a broker/dealer or other financial institution of their choosing before the termination date.

Your client accounts will receive notice by way of regular mail regarding this change. A courtesy copy of that mailing is included.

Sincerely,
Schwab Advisor Services

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February 2, 2015



Re: Schwab Account: [REDACTED]

Dear Investor:

We are writing to inform you that effective May 4, 2015, we are terminating the Investment Manager Service Agreement (IMSA) between St. Bernard Financial Services, Inc., and Charles Schwab & Co., Inc. Effective with this termination, Schwab will no longer honor any authorizations held by St. Bernard Financial Services, Inc. and its principals, employees and agents with respect to your Schwab account identified above.

If you wish for St. Bernard Financial Services, Inc. or its representative(s) to continue managing your brokerage account, you will need to transfer your account to a broker-dealer or custodian other than Schwab. You may do so by completing the required documentation with St. Bernard Financial Services, Inc. assistance or by contacting our Transfer of Accounts team directly at 1-800-435-4000.

As a result of Schwab terminating its agreement with St. Bernard Financial Services, Inc. and if you choose to maintain your account at Schwab, please be aware that the following modifications will be made to your account as of May 4, 2015:

- Your account will no longer be enrolled with Schwab Advisor Services.
- Your statements will no longer have St. Bernard Financial Services, Inc. listed on them and copies will no longer be sent to St. Bernard Financial Services, Inc.
- If you do not transfer your account, we will continue to provide you with brokerage services in accordance with the terms and conditions set forth in this letter and those contained in your Schwab Account Agreement(s).
- If, as of the effective date noted above, your account has any pending trades that are noted as "GTC" or "Good until cancelled" such trades will be executed and settled unless you personally take the steps necessary to cancel such pending trades. You should contact your Investment Advisor concerning pending trades in your account.
- Your account will also become subject to the *Charles Schwab Pricing Guide for Individual Investors* (a copy of which is enclosed), including all commissions and fees such as those charged for transferring out assets.
- Please note that your account was previously exempt from some of these terms, conditions and fees, so you should consult your Account Agreement and the *Pricing Guide* for complete details.
- If you participate in Dollar Cost Averaging or Automated Periodic Distributions, you will need to re-establish those programs directly with Schwab. You will also not be able to access certain Investment Manager-only investment alternatives that may have previously been available. If you continue to maintain your account at Schwab, you can discuss alternatives to these programs with a Schwab representative.

SEE REVERSE SIDE



We regret the inconvenience these changes may cause you. At Schwab we take our obligations as the custodian of client accounts very seriously, and we strive to provide the best service we can. If you have any questions or need help with your account at Schwab please contact Schwab Alliance at 1-800-515-2157 between the hours of 8:30 a.m. EDT and 7:00 p.m. EDT.

Sincerely,
Schwab Advisor Services
Enclosure

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Exhibit-2

charles SCHWAB

November 8, 2013

Via Facsimile to 218-722-8661 & UPS Express>>

Haldorson & Pincombe Investment Advisors, Inc
202 W. Superior Street, Ste 510
Duluth, MN 55802

ATTN: Kirk Haldorson

Re: Master Account(s): 0800-3993, 0821-2199, 0829-8426 & 0845-9908.

Dear Mr. Haldorson:

We are writing to inform you that effective January 20, 2014, we are terminating the Investment Manager Service Agreement (IMSA) between Haldorson & Pincombe Investment Advisors, Inc, and Charles Schwab & Co., Inc. Effective with this termination, Schwab will no longer honor any authorizations held by Haldorson & Pincombe Investment Advisors, Inc and its principals, employees and agents with respect to accounts at Schwab, including but not limited to the accounts identified in the Schedule attached to a copy of this letter you will receive by courier delivery.

In addition, on January 20, 2014, Schwab will close your Investment Manager Master account(s) with Schwab.

Effective as noted below:

- (1) **On January 20, 2014**, pursuant to the terms of the IMSA between Haldorson & Pincombe Investment Advisors, Inc and Schwab, Schwab will discontinue its investment management fee payment services to Haldorson & Pincombe Investment Advisors, Inc with respect to any and all Haldorson & Pincombe Investment Advisors, Inc client accounts. This means that Haldorson & Pincombe Investment Advisors, Inc will no longer be able to draw fees directly from client accounts through the Schwab investment management fee payment system.
- (2) As a result of the decision made to terminate Schwab's relationship with your firm, **effective immediately**, Schwab will no longer accept and process new account opening documentation for clients of Haldorson & Pincombe Investment Advisors, Inc. Additionally, Schwab will no longer accept or process documentation to link existing Schwab accounts to the master account(s) of Haldorson & Pincombe Investment Advisors, Inc.
- (3) The personal accounts of each of the principals of Haldorson & Pincombe Investment Advisors, Inc held at Schwab must be moved to a broker/dealer or other financial institution of their choosing before the termination date.

Your client accounts will receive notice by way of regular mail regarding this change. A courtesy copy of that mailing is included.

Sincerely,
Schwab Advisor Services

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charles SCHWAB
INSTITUTIONAL

PO Box 52013 Phoenix Arizona 85072-2013

██████████, 2009

Re: Schwab Account: ██████████

██████████
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER
██████████
██████████

Dear Investor:

We are writing to inform you that effective on ██████████ 2009 ("Effective Date"), the Investment Manager designation and any authorizations that ██████████ (██████████) holds on your Charles Schwab & Co., Inc. ("Schwab") brokerage account(s) will end. This change is the result of Schwab terminating its Investment Manager Service Agreement with ██████████.

If your account holds investments in the following funds ██████████ ██████████ any interests in the Alternative Investments, as of the Effective Date, Schwab will no longer custody them (hold them in your account).

Between the date of this letter and the Effective Date, Schwab will not permit nor process additional Alternative Investment purchases or transfers for your account, but will, however, permit redemptions for such Alternative Investments.

If you choose to keep your account at Schwab and you hold any of the Alternative Investments purchased by or through ██████████, you will need to transfer those holdings to another custodian or to an account at a different financial institution no later than ██████████ 2009.

As a result of Schwab terminating its agreement with ██████████, if you choose to maintain your account at Schwab please be aware that the following modifications will be made to your account as of the Effective Date:

- Your account will no longer be enrolled with Schwab Institutional¹,
- Your statements will no longer have ██████████ listed on them and copies will no longer be sent to ██████████.
- If your Account only contains Alternative Investments, these investments will need to be transferred out by ██████████, 2009, and the Account will be closed.
- If you wish for ██████████ or its representative(s) to continue managing your brokerage account, you will need to transfer your account to a broker-dealer or custodian other than Schwab. You may do so by completing the required documentation with ██████████ assistance or by contacting our Transfer of Accounts team directly at 1-800-435-4000.
- If you have assets other than Alternative Investments in your account and do not transfer your account, we will continue to provide you with brokerage services for those other assets in accordance with the terms and conditions set forth in this letter and those contained in your Schwab Account Agreement(s).
- Your account will also become subject to the *Charles Schwab Pricing Guide for Individual Investors* (a copy of which is enclosed), including all commissions and fees such as those charged for transferring out assets.

¹ Schwab Institutional is a division of Charles Schwab & Co., Inc. which provides services to independent investment managers. Charles Schwab & Co., Inc., a registered broker-dealer, provides investment brokerage and custody services.

- Please note that your account was previously exempt from some of these terms, conditions and fees, so you should consult your Account Agreement and the *Pricing Guide* for complete details.
- If you participate in Dollar Cost Averaging or Automated Periodic Distributions, you will need to re-establish those programs directly with Schwab. You will also not be able to access certain Investment Manager-only investment alternatives that may have previously been available. If you continue to maintain your account at Schwab, you can discuss alternatives to these programs with a Schwab representative.

We regret the inconveniences these changes may cause you. As you know, [REDACTED] is an independent investment advisory firm not affiliated with Schwab, nor are its employees representatives or agents of Schwab. If you have questions regarding this letter, please contact the Schwab Institutional Alliance team at 1-800-515-2157 at Schwab. If you have questions about your relationship with [REDACTED], please contact your [REDACTED] advisor directly.

Sincerely,

Schwab Institutional

Enclosure
