

# Coverdell Education Savings Account New Account Application



Complete this application to establish your mutual fund Coverdell Education Savings Account.

The **USA PATRIOT Act** requires the Federated Hermes Funds (the "**Funds**") to obtain, verify, and record information that identifies each person who opens an account. Failure to provide required information may result in processing delays. Additional documentation may be requested. If we are unable to verify this information, your account may be closed and you will be subject to all applicable costs.

**Prior to completing this application**, carefully review all sections of the UMB Bank n.a. Coverdell Education Savings Account Information Kit available at [FederatedInvestors.com](http://FederatedInvestors.com). A copy may also be requested by contacting Client Services.

Please complete all applicable fields using blue or black ink, and print clearly in capital letters.

## 1. Investor Information and Mailing Address

[ ]		[ ]		[ ]	
Minor Full Legal Name (First, MI, Last, Suffix)		Social Security or Tax ID Number		Date of Birth	
[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
Street Address	City	State	Zip Code		
[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
Mailing Address (if different)	City	State	Zip Code		
[ ]	[ ]	[ ]			
Daytime Phone Number	Evening Phone Number	Email Address			
[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
Responsible Individual Full Legal Name (First, MI, Last, Suffix)		Social Security or Tax ID Number		Date of Birth	
[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
Street Address	City	State	Zip Code		
[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
Mailing Address (if different)	City	State	Zip Code		
[ ]	[ ]	[ ]			
Daytime Phone Number	Evening Phone Number	Email Address			
[ ]	[ ]	[ ]			
Contributor Name (if different from Responsible Individual)		Social Security or Tax ID Number			
If you are a Federated Hermes employee, please provide your employee ID number. [ ] (Dealer #91602/000)					

## 2. Financial Intermediary Information (Broker, Planner, Advisor)

**Selection of the appropriate box is REQUIRED.**

- I do not want a Financial Intermediary on the new account.
- I would like to add the following Financial Intermediary to the account. *The new instructions **must** be provided and the Financial Intermediary **must sign** below. If he/she does not provide a signature, no Financial Intermediary information will be added to the account.*

[ ]		[ ]	
Firm or Institution Name		Dealer Number/Branch or Group Number/Branch	
[ ]	[ ]	[ ]	[ ]
Branch Address	City	State	Zip Code
[ ]	[ ]	[ ]	[ ]
Intermediary Name	Intermediary Number	Intermediary Phone Number	
[ ]	[ ]	[ ]	
Intermediary Signature	Date		

**Attention Financial Intermediaries:** Please ensure your firm's corporate policy permits direct-at-fund accounts prior to establishment, to avoid potential delays in processing or account rejections.

### 3. Account Information and Fund Selection

**Investment Type** (Check only one)

Contribution

Transfer of assets from another financial institution. (Complete the Coverdell Education Savings Account Request for Transfer Form.)

Please indicate the fund name and share class **or** fund number, and full account number (if known) for the Coverdell Education Savings Account contributions. Class A shares will be purchased if no share class or fund number is indicated.

Fund Name and Share Class <u>or</u> Fund Number	Full Account Number	Amount (\$ or %)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="text"/>

### 4. Escheatment

#### 4a. Lost Shareholder

It is important that you notify the Fund of any changes to your contact information, including both mail and email addresses. If the Fund's communications to you are returned as undeliverable, the Fund will try to reestablish contact with you. If those efforts fail and you are reasonably deemed to be a "lost shareholder," the Fund may elect to suspend account activity, program elections (including, systematic investment, withdrawal or exchange elections) and mailings. In addition, most states require entities like the Fund to turn over assets of lost shareholders following a period of time. Accordingly, the assets in your account may be transferred to the appropriate state if no activity or communication occurs in your account within the time period specified by state law. Once assets are "escheated" to a State, a shareholder will not be able to access their assets through the Fund. To avoid these kinds of problems, we urge you to keep your contact information with the Fund accurate at all times.

#### 4b. Designated Representative

Residents of the state of Texas may opt to designate a representative to receive abandoned or unclaimed property (escheatment) notifications by completing the "Unclaimed Property Designation of Representative" form (the "Form"), which can be found on Texas' Comptroller's website. While the designated representative does not have any rights to claim or access the Shareholder's account or assets, the escheatment period will cease if the representative communicates knowledge of the Shareholder's location and confirms that the Shareholder has not abandoned his or her property. The completed Form **must** be mailed to the Fund (if your Shares are held directly with the Fund) or to your financial intermediary (if your Shares are not held directly with the Fund). If a Texas Shareholder opts to designate a representative to receive escheatment notifications, any escheatment notices will be delivered both to the Shareholder and the designated representative.

### 5. Account Service Options

**Telephone Exchange** automatically applies to your account. When you exchange, you sell shares of one fund to pay for the purchase of shares in another fund. Exchanges are permitted between funds in the same share class provided the registration and Taxpayer Identification Number are identical. Before requesting an exchange, please read the fund's prospectus to ensure all requirements are met.

**Telephone Redemption by Check**, which allows you to authorize distributions by phone, automatically applies to your account. A check is made payable to the account owner and mailed to the address you provided in Section 1.

### 6. Related Accounts - Concurrent and Accumulated Purchases

The front-end sales charge may be reduced or eliminated by combining purchases in the Funds.

#### 6a. Existing Accounts

<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Fund Number	Full Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Fund Number	Full Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Fund Number	Full Account Number

## 6. Related Accounts - Concurrent and Accumulated Purchases (continued)

### 6b. Additional Related Accounts

<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse's Full Legal Name (First, MI, Last, Suffix)	Social Security or Tax ID Number	
<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Fund Number	Full Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Fund Number	Full Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Fund Number	Full Account Number

**Children must be under age 21 to be listed as an eligible related account.**

<input type="text"/>	<input type="text"/>	<input type="text"/>
Child's Full Legal Name (First, MI, Last, Suffix)	Social Security or Tax ID Number	
<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Fund Number	Full Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Fund Number	Full Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Name and Share Class	Fund Number	Full Account Number

To add additional existing and/or related accounts, attach a separate sheet that includes all information requested above; sign and date the sheet.

## 7. Fund Document Delivery and Account Access

### 7a. Householding

Only one mailing of the following documents will be sent if two or more members of a household with the same last name own separate accounts in the same fund:

- Prospectus
- Annual and semi-annual report
- Any proxy or information statement (each account receives a separate proxy card)

**If you prefer to receive duplicate documents — one for each account — check this box.**

To update this preference in the future, please call Client Services.

### 7b. Online Account Access/Electronic Delivery (E-Delivery)

A full range of easy-to-use services are available to help you securely manage your investments online. For 24/7 access to your account information, transaction processing, and E-Delivery, simply sign up at **MyFederatedHermesAccount.com**. *Note: Some trade restrictions may apply.*

To go paperless, select to receive any or all of the following documents electronically:

- |   |   |
|---|---|
| <input type="checkbox"/> Account Statements         | <input type="checkbox"/> Newsletter and Marketing Materials |
| <input type="checkbox"/> Fund Documents and Reports | <input type="checkbox"/> Tax Documents (if applicable)      |
| <input type="checkbox"/> Proxy Materials            | <input type="checkbox"/> Select All                         |

**Note:** If you have selected to receive Account Statements electronically and wish to receive *one cumulative year-end paper statement*, check this box.

**By consenting to E-Delivery, you understand:**

1. In place of paper documents, you will receive an email notifying you when the items chosen to be received electronically are available online via [FederatedInvestors.com](http://FederatedInvestors.com).
2. E-Delivery will continue until you revoke your consent.
3. You must provide any changes to your email address. If emails are returned as undeliverable, your account will be reset to receive paper documents until a valid email address is provided.
4. E-Delivery is provided free of charge; however, your internet service provider and/or telephone company may charge you for internet access.

Please notify me when the selected information is available at:

<input type="text"/>
Email Address

## 8. Acknowledgments and Signature Certification

### By signing below, you:

- Acknowledge that you have received, read, accepted and specifically incorporated the UMB Bank, n.a. Coverdell Education Savings Account Information Kit by reference to this New Account Application.
- Acknowledge that you have received, read, and accepted the Privacy Policy and Notice.
- Verify that you have read the prospectus for each fund in which you are investing.
- Acknowledge that Federated Hermes does not act as a fiduciary with respect to shareholder accounts and does not provide investment, tax, or legal advice.
- Certify that you have authority and legal capacity to purchase mutual fund shares and are of legal age in your state.
- Appoint UMB Bank n.a., P.O. Box 219318, Kansas City, MO 64121-9318, as Custodian of the Coverdell Education Savings Account.
- Understand that the account is effective the day the Custodian accepts this application by issuing a confirmation statement.
- Authorize the Funds or their transfer agent to act on telephone instructions believed to be genuine for any service authorized on this form. Provided reasonable procedures are used to confirm telephone instructions are genuine, you agree that the Funds, their transfer agent, their respective officers, directors, affiliates and agents will not be liable for any losses, claims, expenses and liabilities that result from accepting such telephone instructions.
- Understand that all Systematic Investment and Withdrawal Programs, Systematic Withdrawal by Check and Systematic Exchange continue indefinitely until you request cancellation or are deemed a "lost shareholder."
- Acknowledge that: (i) if the Fund determines that you are a lost shareholder, all account activity, program elections and mailings may be suspended; and (ii) account assets may be transferred to the appropriate state if no activity or communication occurs in your account within the time period specified by state law.
- Acknowledge that certain fees may be charged to your account as described in the Fee Schedule below.
- Understand that mutual funds are not obligations of, or guaranteed by, any bank or insured by the FDIC. You understand that since a mutual fund investment involves risk, including possible loss of principal, the value of an investment, when sold, may be greater or less than the amount originally invested.
- Agree that neither UMB Bank n.a., Federated Securities Corp., the Funds, their transfer agent, nor their respective officers, directors, or affiliates will be responsible for the authenticity of any instructions given and will be fully indemnified and held harmless from any and all direct and indirect liabilities, losses or costs.

### Under penalties of perjury, I certify that:

1. the correct Taxpayer Identification Number (or the minor is waiting for a number to be issued), and
2. is not subject to backup withholding because: (a) the minor is exempt from backup withholding, or (b) the minor has been notified by the Internal Revenue Service (IRS) that he/she is subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified the minor that he/she is no longer subject to backup withholding, and
3. the minor is a U.S. person (including a U.S. resident alien).

The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Minor Social Security or Tax ID Number

### You must sign exactly as your name appears in Section 1.

Responsible Individual Signature

Date

Relationship to Minor

## 9. Annual Fee

Each December, an annual fee of \$15.00 per IRA account type registered under the same Social Security or Tax Identification Number is automatically deducted by the Fund.

## 10. Mailing Instructions

Please mail this application and any additional documentation to **The Federated Hermes Funds:**

### Regular Mail:

P.O. Box 219318  
Kansas City, MO 64121-9318

### Overnight Delivery:

430 W 7<sup>th</sup> Street, Suite 219318  
Kansas City, MO 64105-1407

**Client Services** 1-800-341-7400, Option 4

For more information, visit our website at [FederatedInvestors.com](http://FederatedInvestors.com)

Federated Shareholder Services Company



# Privacy Policy and Notice

Last Updated: January 1, 2023

Federated Hermes, Inc. ("Federated Hermes," "we," "our," or "us") is committed to maintaining the confidentiality, security, and integrity of customer, client, and shareholder information. In this Privacy Notice, we describe how Federated Hermes obtains your nonpublic personal information ("Personal Information"), how it is used, and how it is kept secure.

California Residents: If you are a resident of California, you may have additional rights regarding your personal information. Please review our California Consumer Privacy Act ("CCPA") Notice regarding your rights under the CCPA. The applicable notice may be found here: <https://www.federatedinvestors.com/policies/california-consumer-privacy-act-notice.do>.

## Personal Information Federated Hermes Collects

Federated Hermes may collect Personal Information about you from the following sources:

- We may collect Personal Information from you or your financial representative on account applications, other forms or electronically, such as your name, address, Social Security number, assets, and income.
- We may collect information from you or your financial representative through transactions, correspondence, and other communications, such as specific investments and account balances.
- We may obtain other Personal Information in connection with providing you a financial product or service, such as depository or debit account numbers.

## Information Sharing Policy

Except as described below, Federated Hermes does not share or disclose client, customer, or shareholder Personal Information. If you decide to close your account(s) or become an inactive customer, we will continue to follow these privacy policies and practices.

Federated Hermes will not disclose Personal Information, including account numbers, access numbers, or access codes for deposit or transaction accounts to any nonaffiliated third party for use in telemarketing, direct mail, or other marketing purposes.

Federated Hermes limits the sharing of Personal Information about you with financial and non-financial companies or other entities, including companies affiliated with Federated Hermes, and other, nonaffiliated third parties, to the following:

- Personal Information that is necessary and required to process a transaction or to service a client, customer, or shareholder relationship. For example, sharing Personal Information with a company that provides account record keeping services or proxy services to shareholders.
- Personal Information that is required or permitted by law. For example, to protect you against fraud or with someone who has a legal or beneficial interest, such as your power of attorney, or in response to a subpoena.
- Some or all of the information described above with companies that perform joint marketing or other services on our behalf. For example, with the financial intermediary (bank, investment advisor, or broker-dealer) through whom you purchased Federated Hermes products or services, or with providers of joint marketing, legal, accounting or other professional services.
- Personal Information (which may include anonymized Personal Information) with third-party vendors that offer Federated Hermes sales data and analytics services, which vendors are subject to confidentiality obligations. These services may include operational assistance, transaction processing, and assisting with sales and marketing efforts.

Notwithstanding any other provision of this Privacy Notice, for the avoidance of doubt, nothing herein prevents reporting possible violations of federal law or regulation to any governmental agency or entity or making other disclosures protected under the whistleblower provisions of federal law or regulation. However, the protections provided for Personal Information under state and federal privacy law is not superseded by the federal whistleblower rules. As a result, the release of Personal Information, even to a government agency or entity, remains protected under state and federal privacy rules, and could be considered a violation of federal privacy rules, until the SEC or other government entity specifically request the Personal Information to support a claim made by the whistleblower.

## Information Security

Federated Hermes uses federal guidance and standards to develop and implement its reasonable security safeguards to prevent unauthorized access to and otherwise protect your Personal Information. Specifically, Federated Hermes maintains physical, electronic, and procedural safeguards to protect your Personal Information, and has procedures in place for its appropriate disposal and protection against its unauthorized access or use when we are no longer required to maintain the information. Please refer to our Security Policy for further information regarding how Federated Hermes makes doing business with us online more secure and convenient here: <https://www.federatedinvestors.com/policies/security-policy.do>.

If Federated Hermes shares Personal Information, it is made available for limited purposes and under controlled circumstances. We require third parties to comply with our standards for security, confidentiality, and integrity. These requirements are included in written agreements between Federated Hermes and such third-party service providers.

Each of the following sections explains an aspect of Federated Hermes' commitment to protecting your Personal Information and respecting your privacy.

### Employee Access to Personal Information

Federated Hermes employees must adhere to Federated Hermes' security, privacy, and confidentiality policies. Employee access to Personal Information is authorized for business purposes only and is based on an employee's need for the information to service client, customer, and shareholder accounts or comply with legal requirements.

### Visiting a Federated Hermes Website

- Federated Hermes' website maintains statistics about the number of visitors and the information viewed most frequently. These statistics are used to improve the content and level of service we provide to our clients, customers, and shareholders.
- Information or data entered into a website will be retained. The information we collect depends on how you use our website (see our Cookie Notice at: <https://www.federatedinvestors.com/policies/cookie-notice.do>).
- "Cookies" are used to improve your online experience. A cookie is a small file stored on your computer that recognizes whether you have visited our site before and identifies you each time you visit.
- We may also obtain Internet Protocol ("IP") addresses to monitor the number of visitors to the site.

### Restricted Access Website

Federated Hermes provides restricted sections of its websites for investment professionals and certain customers, clients, or shareholders. Information entered in these sites is only accessible by those individual clients or shareholders, persons with whom they share access information, a limited number of Federated Hermes employees, and Federated Hermes' authorized service providers who maintain website functionality. Federated Hermes does not permit the use of that information for any purpose, or the renting, selling, trading, or otherwise releasing or disclosing of information to any other party.

### Email

If you have opted to receive marketing information from Federated Hermes by email, we require that all messages include instructions for canceling subsequent email programs. Some products or services from Federated Hermes are intended to be delivered and serviced electronically. Email communication may be utilized in such cases. Please do not provide any account or Personal Information such as Social Security numbers, account numbers, or account balances within your email correspondence to us. We will not use unsecured email to execute transaction instructions, provide personal account information, or change account registration.

### Surveys / Aggregate Data

Periodically, Federated Hermes may conduct surveys about financial products and services or review elements of information in an effort to forecast future business needs. We then generate reports that are used for Federated Hermes' own planning, analytical, and other related purposes.

### Changes to Our Privacy Notice

Federated Hermes reserves the right to modify this Privacy Notice at any time. We will notify you of any changes that may affect your rights under this Privacy Notice.

### We Welcome Your Comments

Federated Hermes welcomes your questions and comments about this Privacy Notice. Client Service Representatives are available at 1-800-341-7400, Option 4, Monday through Friday from 8:00 a.m. to 6:00 p.m. ET.

This Privacy Notice applies to Federated Hermes, Inc. and each of its wholly owned broker-dealer, investment advisor and other subsidiaries.