

IRA New Account Application



Complete this application to establish your mutual fund Traditional or Roth Individual Retirement Account (IRA). *If you are a beneficiary of an IRA for which the shareowner is now deceased, please complete the Decedent IRA New Account Application.*

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. Universal Individual Retirement Account Information Kit available at 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

<input type="text"/>		<input type="text"/>		<input type="text"/>	
Full Legal Name (First, MI, Last, Suffix)		Social Security or Tax ID Number		Date of Birth	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street Address	City	State	Zip Code		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address (if different)	City	State	Zip Code		
<input type="text"/>	<input type="text"/>	<input type="text"/>			
Daytime Phone Number	Evening Phone Number	Email Address			

If you are a Federated Hermes employee, please provide your employee ID number. (Dealer #91602/000)

Note: If opening an IRA for a minor with earned income (based on IRS requirements), attach a separate sheet that includes all information requested above for the custodian, and sign as custodian in Section 11.

2. Financial Intermediary Information (i.e., Broker, Planner, or Advisor)

Selection of the appropriate box is REQUIRED.

- I do not want to add a Financial Intermediary to the new account.
- I would like to add the following Financial Intermediary to the new 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 new account.

<input type="text"/>		<input type="text"/>	
Firm or Institution Name		Dealer Number/Branch or Group Number/Branch	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Branch Address	City	State	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Intermediary Name	Intermediary Number	Intermediary Phone Number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
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

Check only one box for each section (3a and 3b) below.

3a. New IRA Type

- Traditional IRA
- Roth IRA
- Rollover

If this is a **Spousal IRA**, in which your spouse is contributing funds into this IRA on your behalf, also check this box.

3. Account Information (continued)

3b. Investment Type

- Contribution
- Direct Rollover from a qualified plan, 403(b) plan or government-sponsored 457 plan. (Complete and attach an IRA Request for Transfer/Direct Rollover Form.)

Note: Only one rollover to any IRA is permitted in any 12-month period per IRS rules. Questions should be directed to your tax advisor.

- Transfer of assets from another financial institution. (Complete and attach an IRA Request for Transfer/Direct Rollover Form.)

4. Fund Selection and Initial Investment

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

Note: Contribution and rollover checks should be made payable to **The Federated Hermes Funds**.

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

5. Escheatment

5a. 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.

5b. 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.

6. Spousal Consent

The following states may require spousal consent to designate a non-spouse beneficiary for married residents to satisfy community/marital property laws: AZ, CA, ID, LA, NM, NV, TX, WA and WI.

It is your responsibility to determine if spousal consent requirements apply to your beneficiary selection. The spousal consent below is provided as an accommodation; the Fund is not responsible for determining its necessity or validity.

I hereby give the owner of this IRA any interest I have in the funds in this account. I consent to the beneficiary designation in Section 7 and assume full responsibility for any adverse consequences that may result. No tax or legal advice was given to me by the Fund.

<input type="text"/>	<input type="text"/>
Signature of Spouse	Date
<input type="text"/>	<input type="text"/>
Signature of Witness	Date

7. Beneficiary Information

Upon receipt of proper instructions, your IRA assets will be distributed based on the beneficiary designation in this section. If the primary beneficiary does not survive you, your assets will be distributed to the secondary beneficiary, if designated. The percentages must total 100% for each class (primary or secondary). All surviving beneficiaries within each class will share equally if you do not indicate percentages. In the event all beneficiaries are deceased, distribution is made to your estate.

Important Notes:

A primary beneficiary is required; secondary beneficiaries are optional.

To minimize the possibility of future account escheatment to the state, please be sure that you notify your beneficiaries of their designation.

To name a Trust as your beneficiary, enter the name, date, and Tax Identification Number of the Trust.

If the beneficiary is a minor at the time of distribution, a Custodian/Guardian must be named.

You may change your beneficiaries at any time by completing the IRA Beneficiary Form, located at FederatedInvestors.com.

A.
Name of Beneficiary: Primary Secondary Percentage

Social Security or Tax ID Number Date of Birth or Date of Trust Agreement Beneficiary's Relationship to Owner

Name of Custodian/Guardian if Beneficiary is Minor

Street Address City State Zip Code

B.
Name of Beneficiary: Primary Secondary Percentage

Social Security or Tax ID Number Date of Birth or Date of Trust Agreement Beneficiary's Relationship to Owner

Name of Custodian/Guardian if Beneficiary is Minor

Street Address City State Zip Code

C.
Name of Beneficiary: Primary Secondary Percentage

Social Security or Tax ID Number Date of Birth or Date of Trust Agreement Beneficiary's Relationship to Owner

Name of Custodian/Guardian if Beneficiary is Minor

Street Address City State Zip Code

D.
Name of Beneficiary: Primary Secondary Percentage

Social Security or Tax ID Number Date of Birth or Date of Trust Agreement Beneficiary's Relationship to Owner

Name of Custodian/Guardian if Beneficiary is Minor

Street Address City State Zip Code

To name additional beneficiaries, attach a separate sheet that includes all information requested above; sign and date the sheet.

8. Account Service Options (continued)

8b. SIP Information

Fund 1	
Fund Name	
Amount (\$)	Date
Frequency: <input type="checkbox"/> All Months <input type="checkbox"/> Other (Check months below)	
<input type="checkbox"/> January	<input type="checkbox"/> February
<input type="checkbox"/> March	<input type="checkbox"/> April
<input type="checkbox"/> May	<input type="checkbox"/> June
<input type="checkbox"/> July	<input type="checkbox"/> August
<input type="checkbox"/> September	<input type="checkbox"/> October
<input type="checkbox"/> November	<input type="checkbox"/> December

Fund 2	
Fund Name	
Amount (\$)	Date
Frequency: <input type="checkbox"/> All Months <input type="checkbox"/> Other (Check months below)	
<input type="checkbox"/> January	<input type="checkbox"/> February
<input type="checkbox"/> March	<input type="checkbox"/> April
<input type="checkbox"/> May	<input type="checkbox"/> June
<input type="checkbox"/> July	<input type="checkbox"/> August
<input type="checkbox"/> September	<input type="checkbox"/> October
<input type="checkbox"/> November	<input type="checkbox"/> December

9. Related Accounts - Concurrent and Accumulated Purchases

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

9a. Existing Accounts

Fund Name and Share Class	Fund Number	Full Account Number
Fund Name and Share Class	Fund Number	Full Account Number
Fund Name and Share Class	Fund Number	Full Account Number

9b. Additional Related Accounts

Spouse Full Legal Name (First, MI, Last, Suffix)	Social Security or Tax ID Number	
Fund Name and Share Class	Fund Number	Full Account Number
Fund Name and Share Class	Fund Number	Full Account Number
Fund Name and Share Class	Fund Number	Full Account Number

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

Child Full Legal Name (First, MI, Last, Suffix)	Social Security or Tax ID Number	
Fund Name and Share Class	Fund Number	Full Account Number
Fund Name and Share Class	Fund Number	Full Account Number
Fund Name and Share Class	Fund Number	Full Account Number

* To be an eligible related account, children must be under age 21.

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

10. Fund Document Delivery and Account Access

10a. 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.

10b. 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 MyFederatedAccount.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.
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:

Email Address

11. Acknowledgments and Signature Certification

By signing below, you:

- Acknowledge that you have received, read, accepted and specifically incorporated the UMB Bank, n.a. Universal Individual Retirement 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 your IRA.
- 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 authentic for any service authorized on this form. Provided reasonable procedures to confirm telephone instructions are genuine and employed, 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 (including through a fund reorganization) until or unless 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.
- 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.

Privacy Policy and Notice

Federated Hermes is committed to maintaining the confidentiality, security and integrity of client and shareholder information. We want you to understand how Federated Hermes obtains information, how that information is used and how it is kept secure.

Personal Information Federated Hermes Collects

Federated Hermes may collect nonpublic personal information about you from the following sources:

- We may collect 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 customer information or disclose any personal information about you. 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, 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 nonpublic personal information about you with financial or non-financial companies or other entities, including companies affiliated with Federated Hermes, and other, nonaffiliated third parties, to the following:

- Information that is necessary and required to process a transaction or to service a customer relationship. For example, with a company that provides account record keeping services or proxy services to shareholders.
- 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.
- We may disclose 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.

Notwithstanding any other provision of this policy, 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 nonpublic personal information under state and federal privacy rules are not superseded by the federal whistleblower rules. As a result, the release of nonpublic 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 nonpublic personal information to support a claim made by the whistleblower.

Information Security

Federated Hermes maintains physical, electronic, and procedural safeguards to protect your nonpublic 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.

When Federated Hermes shares nonpublic personal information, the information is made available for limited purposes and under controlled circumstances. We require third parties to comply with our standards for security and confidentiality. 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 Information

All Federated Hermes employees must adhere to Federated Hermes' privacy and confidentiality policies. Employee access to nonpublic personal information is authorized for business purposes only and is based on an employee's need for the information to service a customer's account 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 and shareholders.
- Information or data entered into a website will be retained.
- "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 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' 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, our policy requires 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 customer information in an effort to forecast future business needs. We then generate reports that are used for Federated Hermes' planning, analytical and other corporate purposes.

Changes to Our Privacy Statement

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

We Welcome Your Comments

Federated Hermes welcomes your questions and comments about our Privacy Policy. 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 disclosure applies to: Federated Hermes, Inc. and each of its wholly owned broker-dealer, investment advisor and other subsidiaries.

February 3, 2020