

June 1, 2022 to June 30, 2022

Account Statement

IndyGo ARP Investment Management Account

BMO Harris Bank N.A.

Cesar E Bermudez
 1501 W. Washington Street
 Indianapolis, IN 46222

Statement Prepared by

Private Wealth Advisor

Portfolio Manager

Account Administrator

Erica Williams 317 269 1271

Daniel Isenberg 317-269-1617

Christine Husson 561 366 4219

It is important for you to review the data reported in this statement. If you have any questions, please contact a member of your Client Strategy Team.

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• *Change in the Value of Your Account*

	Jun 01, 2022 to Jun 30, 2022	Jan 01, 2022 to Jun 30, 2022
Beginning Market Value	\$25,897,562.22	\$0.00
Deposits		
Cash	0.00	26,000,000.00
Bank Fees	-4,867.77	-12,305.82
Change in Portfolio Value		
Income	63,181.73	92,461.16
Market Change	-164,577.50	-288,856.66
Ending Market Value	\$25,791,298.68	\$25,791,298.68

• *Realized Gain and Loss Summary*

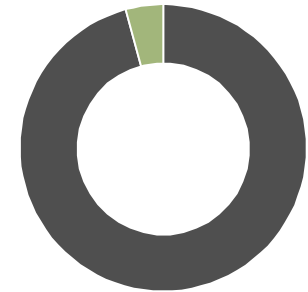
	Jun 01, 2022 to Jun 30, 2022	Jan 01, 2022 to Jun 30, 2022
Realized Capital Gain/Loss	\$0.00	\$0.00

• *Income Summary*

	Jun 01, 2022 to Jun 30, 2022	Jan 01, 2022 to Jun 30, 2022
Dividends	3,181.73	4,679.91
Interest	60,000.00	87,781.25
Total Income	\$63,181.73	\$92,461.16
Estimated Annual Income:	\$582,454.82	

• *Summary of Your Assets*

	Market Value on Jun 30, 2022	% of Your Account for Current Period
U.S. Government	24,698,571.50	95.76
Total Fixed Income	\$24,698,571.50	95.76 %
Cash Equivalents	1,092,727.18	4.24
Total Cash	\$1,092,727.18	4.24 %
Your Total Assets	\$25,791,298.68	100.00 %

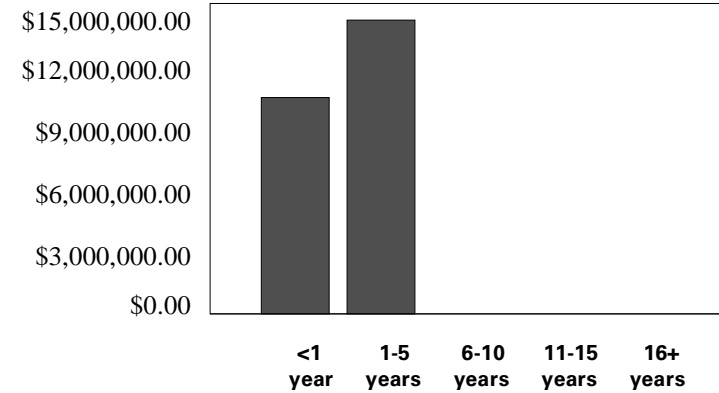


■ Total Fixed Income
■ Total Cash

* may not add to 100% due to rounding

• *Your Bond Maturity Schedule*

Maturity Date	Market Value
<u>Less than 1 year</u>	
1 to 12 months	10,472,852.50
<u>1 to 5 years</u>	
13 to 24 months	10,677,688.00
25 to 36 months	3,405,891.00
37 to 48 months	142,140.00
Total Bonds	\$24,698,571.50



• *Details of Assets in Your Account*

Description Of Asset	Cusip Ticker	Quantity	X	Current Unit Value	= Current Total Market Value	- Federal Tax Cost	= Unrealized Gain/Loss	Estimated Annual Income	Yield
Fixed Income									
U.S. Government Bonds									
Federal Farm Credit Banks Funding Corp 1.6% 27 Jan 2026 Standard & Poor's:AA+	3133ENMH0	150,000.00		94.76	142,140.00	150,000.00	-7,860.00	2,400.00	1.69%
Federal Home Loan Bank 2.75% 25 Jul 2024 Standard & Poor's:AA+	3130ARLV1	200,000.00		99.36	198,718.00	200,000.00	-1,282.00	5,500.00	2.77%
Federal Home Loan Banks 1.2% 28 Nov 2023 Standard & Poor's:AA+	3130AQTM5	150,000.00		97.62	146,436.00	150,000.00	-3,564.00	1,800.00	1.23%
Federal Home Loan Banks 1.5% 18 Feb 2025 Standard & Poor's:AA+	3130AQPF4	150,000.00		95.82	143,722.50	150,000.00	-6,277.50	2,250.00	1.57%
Federal Home Loan Banks 2.125% 09 Jun 2023 Standard & Poor's:AA+	3133834G3	1,000,000.00		99.17	991,690.00	999,700.00	-8,010.00	21,250.00	2.14%
Federal Home Loan Banks 2.125% 09 May 2023 Standard & Poor's:N/A	3130AS2E8	1,000,000.00		99.35	993,470.00	1,000,340.00	-6,870.00	21,250.00	2.14%
Federal Home Loan Banks 2.3% 12 Apr 2024 Standard & Poor's:AA+	3130ARGK1	200,000.00		98.92	197,832.00	199,500.00	-1,668.00	4,600.00	2.33%
Federal Home Loan Banks 2.375% 18 Apr 2024 Standard & Poor's:AA+	3130ARHP9	200,000.00		99.04	198,076.00	199,400.00	-1,324.00	4,750.00	2.40%
Federal Home Loan Banks 2.5% 08 Dec 2023 Standard & Poor's:AA+	3130AAHE1	1,000,000.00		99.23	992,300.00	1,000,190.48	-7,890.48	25,000.00	2.52%
Federal Home Loan Banks 2.5% 11 Oct 2024 Standard & Poor's:AA+	3130ARGP0	200,000.00		98.85	197,702.00	199,400.00	-1,698.00	5,000.00	2.53%
Federal Home Loan Banks 2.5% 24 Nov 2023 Standard & Poor's:AA+	3130AS5G0	750,000.00		99.31	744,825.00	750,000.00	-5,175.00	18,750.00	2.52%
Federal Home Loan Banks 2.625% 26 Feb 2024 Standard & Poor's:AA+	3130AS3H0	750,000.00		99.18	743,842.50	750,000.00	-6,157.50	19,687.50	2.65%

• *Details of Assets in Your Account (Continued)*

Description Of Asset	Cusip Ticker	Quantity	X	Current Unit Value	= Current Total Market Value	- Federal Tax Cost	= Unrealized Gain/Loss	Estimated Annual Income	Yield
Federal Home Loan Banks 3.125% 26 Nov 2024 Standard & Poor's:AA+	3130ARX55	500,000.00		99.60	498,020.00	500,000.00	-1,980.00	15,625.00	3.14%
Federal Home Loan Banks 3.25% 08 Mar 2024 Standard & Poor's:AA+	3130A0XE5	500,000.00		100.43	502,165.00	506,340.00	-4,175.00	16,250.00	3.24%
Federal Home Loan Banks 3% 30 May 2024 Standard & Poor's:AA+	3130ARYC9	750,000.00		99.57	746,752.50	750,000.00	-3,247.50	22,500.00	3.01%
Federal Home Loan Banks .8% 28 Dec 2023 Standard & Poor's:AA+	3130AQAD5	250,000.00		96.87	242,185.00	248,310.00	-6,125.00	2,000.00	0.83%
Federal Home Loan Mortgage Corp 2.5% 08 Oct 2024 Standard & Poor's:AA+	3134GXQE7	200,000.00		98.63	197,262.00	199,700.00	-2,438.00	5,000.00	2.53%
Federal Home Loan Mortgage Corp 3.55% 23 May 2025 Standard & Poor's:AA+	3134GXTK0	750,000.00		99.69	747,660.00	750,000.00	-2,340.00	26,625.00	3.56%
United States Treasury Note/Bond .125% 31 Jul 2022 Standard & Poor's:N/A	91282CAC5	750,000.00		99.92	749,377.50	748,583.98	793.52	937.50	0.13%
United States Treasury Note/Bond 1.5% 15 Jan 2023 Standard & Poor's:N/A	912828Z29	750,000.00		99.38	745,312.50	748,857.42	-3,544.92	11,250.00	1.51%
United States Treasury Note/Bond 1.875% 30 Sep 2022 Standard & Poor's:N/A	9128282W9	750,000.00		100.02	750,112.50	752,186.89	-2,074.39	14,062.50	1.87%
United States Treasury Note/Bond 1.875% 31 Aug 2022 Standard & Poor's:N/A	912828L24	750,000.00		100.05	750,367.50	751,923.83	-1,556.33	14,062.50	1.87%
United States Treasury Note/Bond 2.125% 29 Feb 2024 Standard & Poor's:N/A	912828W48	750,000.00		98.64	739,807.50	744,167.97	-4,360.47	15,937.50	2.15%
United States Treasury Note/Bond 2.125% 30 Sep 2024 Standard & Poor's:N/A	9128282Y5	700,000.00		98.14	686,959.00	696,504.07	-9,545.07	14,875.00	2.17%

• *Details of Assets in Your Account (Continued)*

Description Of Asset	Cusip Ticker	Quantity	X	Current Unit Value	= Current Total Market Value	- Federal Tax Cost	= Unrealized Gain/Loss	Estimated Annual Income	Yield
United States Treasury Note/Bond 2.125% 31 Dec 2022 Standard & Poor's:N/A	912828N30	750,000.00		99.79	748,417.50	751,667.15	-3,249.65	15,937.50	2.13%
United States Treasury Note/Bond 2.25% 31 Dec 2023 Standard & Poor's:N/A	912828V23	750,000.00		98.93	741,975.00	749,014.55	-7,039.55	16,875.00	2.27%
United States Treasury Note/Bond 2.25% 31 Mar 2024 Standard & Poor's:N/A	91282CEG2	500,000.00		98.74	493,710.00	496,953.13	-3,243.13	11,250.00	2.28%
United States Treasury Note/Bond 2% 30 Jun 2024 Standard & Poor's:N/A	912828XX3	750,000.00		98.11	735,847.50	740,009.77	-4,162.27	15,000.00	2.04%
United States Treasury Note/Bond 2% 30 Nov 2022 Standard & Poor's:N/A	912828M80	750,000.00		99.84	748,830.00	751,754.71	-2,924.71	15,000.00	2.00%
United States Treasury Note/Bond 2% 31 Oct 2022 Standard & Poor's:N/A	9128283C2	500,000.00		99.96	499,780.00	501,655.21	-1,875.21	10,000.00	2.00%
United States Treasury Note/Bond 2.375% 31 Jan 2023 Standard & Poor's:N/A	9128283U2	750,000.00		99.88	749,062.50	753,638.67	-4,576.17	17,812.50	2.38%
United States Treasury Note/Bond 2.5% 31 Jan 2024 Standard & Poor's:N/A	9128285Z9	750,000.00		99.25	744,375.00	748,978.52	-4,603.52	18,750.00	2.52%
United States Treasury Note/Bond 2.5% 31 Mar 2023 Standard & Poor's:N/A	9128284D9	750,000.00		99.77	748,297.50	753,601.57	-5,304.07	18,750.00	2.51%
United States Treasury Note/Bond 2.625% 28 Feb 2023 Standard & Poor's:N/A	9128284A5	750,000.00		99.95	749,587.50	754,277.35	-4,689.85	19,687.50	2.63%
United States Treasury Note/Bond 2.625% 30 Jun 2023 Standard & Poor's:N/A	9128284U1	750,000.00		99.73	748,005.00	753,227.53	-5,222.53	19,687.50	2.63%
United States Treasury Note/Bond 2.75% 30 Apr 2023 Standard & Poor's:N/A	9128284L1	750,000.00		99.90	749,212.50	756,330.38	-7,117.88	20,625.00	2.75%

• *Details of Assets in Your Account (Continued)*

Description Of Asset	Cusip Ticker	Quantity	X	Current Unit Value	= Current Total Market Value	- Federal Tax Cost	= Unrealized Gain/Loss	Estimated Annual Income	Yield
United States Treasury Note/Bond 2.75% 31 Aug 2023 Standard & Poor's:N/A	9128284X5	750,000.00		99.75	748,095.00	753,017.58	-4,922.58	20,625.00	2.76%
United States Treasury Note/Bond 2.75% 31 Jul 2023 Standard & Poor's:N/A	912828Y61	500,000.00		99.76	498,810.00	503,035.15	-4,225.15	13,750.00	2.76%
United States Treasury Note/Bond 2.75% 31 May 2023 Standard & Poor's:N/A	9128284S6	500,000.00		99.87	499,335.00	503,525.78	-4,190.78	13,750.00	2.75%
United States Treasury Note/Bond 2.875% 30 Sep 2023 Standard & Poor's:N/A	9128285D8	700,000.00		99.90	699,314.00	706,058.43	-6,744.43	20,125.00	2.88%
United States Treasury Note/Bond 2.875% 31 Oct 2023 Standard & Poor's:N/A	9128285K2	750,000.00		99.89	749,182.50	754,453.13	-5,270.63	21,562.50	2.88%
Sub Total U.S. Government Bonds					\$24,698,571.50	\$24,876,303.25	-\$177,731.75	\$580,550.00	2.35%
Total Fixed Income					\$24,698,571.50	\$24,876,303.25	-\$177,731.75	\$580,550.00	2.35%
Cash									
Cash Equivalents									
Goldman Sachs Financial Square Government Fund	FGTXX	298,374.18		1.00	298,374.18	298,374.18	0.00	1,904.82	0.64%
United States Treasury Bill Zero 21 Jul 2022		150,000.00		99.94	149,916.00	149,744.13	171.87	0.00	0.00%
United States Treasury Bill Zero 26 Jan 2023		250,000.00		98.59	246,465.00	248,111.50	-1,646.50	0.00	0.00%
United States Treasury Bill Zero 28 Jul 2022		250,000.00		99.92	249,797.50	249,438.89	358.61	0.00	0.00%
United States Treasury Bill Zero 29 Dec 2022		150,000.00		98.78	148,174.50	149,256.90	-1,082.40	0.00	0.00%
Sub Total Cash Equivalents					\$1,092,727.18	\$1,094,925.60	-\$2,198.42	\$1,904.82	0.17%
Total Cash					\$1,092,727.18	\$1,094,925.60	-\$2,198.42	\$1,904.82	0.17%
Total Assets In Your Account					\$25,791,298.68	\$25,971,228.85	-\$179,930.17	\$582,454.82	2.26%

• *Your Account Activity*

Date	Description	Income	Principal	Realized Gain/Loss
Beginning Cash Balance		-\$80,802.91	\$80,802.91	
Deposits - Cash Transfer				
06/08/22	Cash Transfer - Cash Transfer due to Scientific Amortization and Accretion From 000001470825, 1045035	0.00	9.52	0.00
06/30/22	Cash Transfer - Cash Transfer due to Scientific Amortization and Accretion From 000001470825, 1064749	0.00	442.23	0.00
06/30/22	Cash Transfer - Cash Transfer due to Scientific Amortization and Accretion From 000001470825, 1064738	0.00	797.95	0.00
06/30/22	Cash Transfer - Cash Transfer due to Scientific Amortization and Accretion From 000001470825, 1064759	0.00	610.36	0.00
06/30/22	Cash Transfer - Cash Transfer due to Scientific Amortization and Accretion From 000001470825, 1064850	0.00	703.13	0.00
Total Deposits - Cash Transfer		0.00	2,563.19	\$0.00
Distributions - Cash Transfer				
06/08/22	Cash Transfer - Cash Transfer due to Scientific Amortization and Accretion To 000001470825, 1045035	-9.52	0.00	0.00
06/30/22	Cash Transfer - Cash Transfer due to Scientific Amortization and Accretion To 000001470825, 1064749	-442.23	0.00	0.00
06/30/22	Cash Transfer - Cash Transfer due to Scientific Amortization and Accretion To 000001470825, 1064738	-797.95	0.00	0.00
06/30/22	Cash Transfer - Cash Transfer due to Scientific Amortization and Accretion To 000001470825, 1064759	-610.36	0.00	0.00
06/30/22	Cash Transfer - Cash Transfer due to Scientific Amortization and Accretion To 000001470825, 1064850	-703.13	0.00	0.00
Total Distributions - Cash Transfer		-2,563.19	0.00	\$0.00

• *Your Account Activity (Continued)*

Date	Description	Income	Principal	Realized Gain/Loss
Bank Fees				
	Fee collected in the period 06/01/22 - 06/30/22	-2,433.89	-2,433.88	
Total Bank Fees		-2,433.89	-2,433.88	\$0.00
Dividend				
06/01/22	Daily Rate Income on Goldman Sachs Financial Square Government Fund For Period of 05/01/22 to 05/31/22 Due on 06/01/22	3,181.73	0.00	0.00
Total Dividend		3,181.73	0.00	\$0.00
Interest				
06/08/22	Interest Payment 0.025 USD Federal Home Loan Banks 2.5% 08 Dec 2023 For 1,000,000.00 Par Value Due on 06/08/22 With Ex Date 06/08/22	12,500.00	0.00	0.00
06/09/22	Interest Payment 0.02125 USD Federal Home Loan Banks 2.125% 09 Jun 2023 For 1,000,000.00 Par Value Due on 06/09/22 With Ex Date 06/09/22	10,625.00	0.00	0.00
06/28/22	Interest Payment 0.008 USD Federal Home Loan Banks .8% 28 Dec 2023 For 250,000.00 Par Value Due on 06/28/22 With Ex Date 06/28/22	1,000.00	0.00	0.00
06/30/22	Interest Payment 0.02 USD United States Treasury Note/Bond 2% 30 Jun 2024 For 750,000.00 Par Value Due on 06/30/22 With Ex Date 06/30/22	7,500.00	0.00	0.00
06/30/22	Interest Payment 0.02125 USD United States Treasury Note/Bond 2.125% 30 Jun 2022 For 200,000.00 Par Value Due on 06/30/22 With Ex Date 06/30/22	2,125.00	0.00	0.00
06/30/22	Interest Payment 0.02125 USD United States Treasury Note/Bond 2.125% 31 Dec 2022 For 750,000.00 Par Value Due on 06/30/22 With Ex Date 06/30/22	7,968.75	0.00	0.00
06/30/22	Interest Payment 0.0225 USD United States Treasury Note/Bond 2.25% 31 Dec 2023 For 750,000.00 Par Value Due on 06/30/22 With Ex Date 06/30/22	8,437.50	0.00	0.00
06/30/22	Interest Payment 0.02625 USD United States Treasury Note/Bond 2.625% 30 Jun 2023 For 750,000.00 Par Value Due on 06/30/22 With Ex Date 06/30/22	9,843.75	0.00	0.00
Total Interest		60,000.00	0.00	\$0.00

• *Your Account Activity (Continued)*

Date	Description	Income	Principal	Realized Gain/Loss
Capital Changes/Maturities				
06/30/22	Final Maturity 1 USD United States Treasury Note/Bond 2.125% 30 Jun 2022 For 200,000.00 Par Value Due on 06/30/22 With Ex Date 06/30/22	0.00	200,000.00	0.00
06/30/22	Final Maturity 100:100 Debit 200,000.00 United States Treasury Note/Bond 2.125% 30 Jun 2022 For 200,000.00 Par Value of United States Treasury Note/Bond 2.125% 30 Jun 2022 Due on 06/30/22 With Ex Date 06/30/22	0.00	0.00	0.00
Total Capital Changes/Maturities		0.00	200,000.00	\$0.00
Other Activity				
06/08/22	Adjustment - Amortized Premium Current Year of Federal Home Loan Banks 2.5% 08 Dec 2023 - Adjustment Amount of \$9.52, Federal Cost \$9.52, State Cost \$9.52	0.00	0.00	0.00
06/30/22	Adjustment - Amortized Premium Current Year of United States Treasury Note/Bond 2.125% 30 Jun 2022 - Adjustment Amount of \$703.13, Federal Cost \$703.13, State Cost \$703.13	0.00	0.00	0.00
06/30/22	Adjustment - Amortized Premium Current Year of United States Treasury Note/Bond 2.125% 31 Dec 2022 - Adjustment Amount of \$442.23, Federal Cost \$442.23, State Cost \$442.23	0.00	0.00	0.00
06/30/22	Adjustment - Amortized Premium Current Year of United States Treasury Note/Bond 2.25% 31 Dec 2023 - Adjustment Amount of \$797.95, Federal Cost \$797.95, State Cost \$797.95	0.00	0.00	0.00
06/30/22	Adjustment - Amortized Premium Current Year of United States Treasury Note/Bond 2.625% 30 Jun 2023 - Adjustment Amount of \$610.36, Federal Cost \$610.36, State Cost \$610.36	0.00	0.00	0.00
Total Other Activity		0.00	0.00	\$0.00
ACM Activity				
06/01/22	Sweep sales totaling -4,867.77 units of Goldman Sachs Financial Square Government Fund for FIMT-CUSTOM (Capital) (1 Transactions)	0.00	4,867.77	0.00
06/30/22	Sweep purchases totaling 263,181.73 units of Goldman Sachs Financial Square Government Fund for FIMT-CUSTOM (Capital) (6 Transactions)	0.00	-263,181.73	0.00
Total ACM Activity		0.00	-258,313.96	\$0.00
Ending Cash Balance		-\$22,618.26	\$22,618.26	\$0.00

• Customer Notes

1. Prices, most of which are provided by national pricing services, are not guaranteed for accuracy or realizable value. Generally, the price shown for market-traded securities is the closing price as of the statement date. If a price is not received for that date, then the price will be the last price received. Non-market traded security prices are based on the most recent values provided or obtained. Securities traded in a foreign market show a local market price. A currency exchange rate has been applied so the Market Value is in U.S. dollars.
2. **For holders of the Infinity Q Diversified Alpha fund ("IQ Fund"):** The current price listed on your statement may not be representative of the final liquidation value. Most of the remaining cash in the IQ Fund has been moved to a Special Reserve that is reflected on your statement as a miscellaneous asset titled **Infinity Q Diversified Alpha Special Reserve**. This asset represents an assessment of the most recent Special Reserve per share value based on data available at <https://www.infinityqfundliquidation.com/>. Please note this position is for recordkeeping purposes only and will not be available to be transferred, gifted, and/or liquidated. The ultimate distribution to IQ Fund shareholders may be more or less than this assessment based on (a) fluctuations in the Special Reserve, (b) the possibility that former shareholders will be entitled to receive proceeds from the Special Reserve, and (c) current shareholders that previously redeemed shares may receive more limited payouts. The Special Reserve may decrease over time as costs and liabilities are accrued in ongoing litigation. To support the Special Reserve, the IQ Fund Board has also created a Special Litigation Committee ("SLC") to pursue claims against various third parties, including service providers. The Special Reserve may increase due to the recovery efforts of the SLC.
3. Percentage columns may not total 100.0 due to rounding.
4. For Individual Retirement Trust (IRT) accounts, you have the right to modify the withholding instructions you have on file with us at any time. If you wish to do so, please contact your account administrator.
5. Estimated annual income is based on current assets and returns. It is a snapshot of your account as of the statement date. Variations in the asset composition and returns of the account will change these estimates. Please keep in mind that these are estimates only and not a guarantee of income.
6. Income and gain/loss information are based on the best information we have at the time of the transaction, some of which may have been provided by third parties. Subsequent tax classification changes can occur during the year. Also, in some instances, such as complex corporate mergers or tenders, the taxability of the transaction cannot adequately be reflected on your statement. Therefore, you should only use the official tax information letter, which is sent to you after the year-end, in preparation of your tax return.
7. You will receive an official tax information letter after the end of the tax year which advises you regarding the amounts you should include in your tax return. Do not rely on the income reported on this statement to prepare your taxes.
8. Trust accounting income is reflected in the section entitled "Your Account Activity". If your account is a Trust or an Estate, and BMO Harris or an affiliate is Trustee/ Co-Trustee or Executor/ Co-Executor, we will first apply the provisions specified in the governing document(s) or, in the absence of such provisions, the appropriate state law that applies for the allocation of income and principal as it relates to receipts and disbursements. Thus, the allocation may vary from state to state and account to account.
9. Receipt of this account statement will serve to confirm that the individual(s) with investment authority (i) directed or approved all account transactions listed on the account statement and (ii) ratifies all trades disclosed on the account statement. Please contact your portfolio manager or trust administrator with any questions.
10. For trust accounts governed by Arizona, Arkansas, Colorado, Kansas, Kentucky, Maine, Michigan, Missouri, Nebraska, New Hampshire, New Mexico, North Dakota, Virginia, West Virginia, Wisconsin, or the District of Columbia law, a beneficiary may not commence a proceeding against a trustee for breach of trust more than one year after the date the beneficiary or a representative of the beneficiary was sent a report that adequately disclosed the existence of a potential claim for breach of trust.
11. For trust accounts governed by Delaware law, a person may not initiate a proceeding against a trustee for breach of trust (i) more than one year after the date such person was sent a report that adequately disclosed the facts constituting the potential claim for breach of trust, (ii) more than 120 days after the trustee has ceased to serve and such person was sent a report that adequately disclosed the facts constituting the potential claim for breach of trust, or (iii) if earlier, after the date the proceeding was otherwise precluded by adjudication, release, consent or limitation.
12. For trust accounts governed by Florida law, a beneficiary may not commence a proceeding against a trustee for breach of trust with respect to a matter that was adequately

• **Customer Notes (continued)**

- disclosed in a trust disclosure document unless a proceeding to assert the claim is commenced within six months after receipt of the trust disclosure document.
13. For trust accounts governed by New Jersey law, a beneficiary may not commence a proceeding against a trustee for breach of trust with respect to a matter that was adequately disclosed in a trust disclosure document unless a proceeding to assert the claim is commenced within six months after receipt of the trust disclosure document.
 14. For trust accounts governed by Ohio law, a beneficiary may not commence a proceeding against a trustee for breach of trust more than two years after the date the beneficiary, a representative of the beneficiary, or a beneficiary surrogate is sent a report that adequately discloses the existence of a potential claim for breach of trust.
 15. For trust accounts governed by Oklahoma law, a beneficiary may not commence a proceeding against a trustee for breach of trust unless a proceeding to assert the claim is commenced within two years after receipt of the report or other statement that adequately discloses the existence of the claim for breach of trust.
 16. For trust accounts governed by Utah law, a beneficiary may not commence a proceeding against a trustee for breach of trust more than six months after the date the beneficiary or a person who may represent and bind the beneficiary was sent a report that adequately disclosed the existence of a potential claim for breach of trust.
 17. For trust accounts governed by Wyoming law, a beneficiary may not commence a proceeding against a fiduciary for breach of trust more than two years after the date the beneficiary or a representative of the beneficiary received a report that adequately disclosed the existence of a potential claim for breach of trust.
 18. For trust accounts governed by Oregon law, per Oregon Statute §130.820: (1) Notwithstanding ORS chapter 12 or any other provision of law, but subject to subsection (2) of this section, a civil action against a trustee based on any act or omission of the trustee, whether based in tort, contract or other theory of recovery, must be commenced within six years after the date the act or omission is discovered, or six years after the date the act or omission should have been discovered, whichever is earlier. (2) A beneficiary may not commence a proceeding against a trustee more than one year after the date the beneficiary or a representative of the beneficiary is sent a report by certified or regular mail that adequately discloses the existence of a potential claim and that informs the beneficiary of the time allowed for commencing a proceeding. A copy of this section must be attached to the report. The report must provide sufficient information so that the beneficiary or representative knows of the potential claim or should have inquired into its existence. (3) If subsections (1) and (2) of this section do not apply, a judicial proceeding against a trustee must be commenced within 10 years from the date of the act or omission complained of, or two years from the termination of any fiduciary account established under the trust, whichever is later.
 19. For accounts governed by Pennsylvania law, a beneficiary is barred from challenging a transaction or asserting a claim against a trustee for breach of trust if the trustee provided the beneficiary with a written financial report that disclosed the transaction or such report provided sufficient information so that the beneficiary knew or should have known of the potential claim or should have inquired into its existence and in the 30 months after a report was sent by the trustee to the beneficiary, the beneficiary did not notify the trustee in writing that the beneficiary challenges the transaction or asserts a claim and provides in writing the basis for that challenge or assertion.
 20. For accounts governed by South Dakota law, if no objection has been made by a distribution beneficiary of a trust within one hundred and eighty days after a copy of the trustee's accounting has been mailed to the distribution beneficiary, the distribution beneficiary is deemed to have approved such accounting of the trustee, and the trustee, absent fraud, intentional misrepresentation, or material omission, shall be released and discharged from any and all liability to all beneficiaries of the trust as to all matters set forth in such accounting.
 21. For trust accounts governed by Washington State law, a beneficiary may not commence a proceeding against a trustee for breach of trust more than three years after the date the beneficiary or a representative of the beneficiary was sent a report that adequately disclosed the existence of a potential claim for breach of trust. A beneficiary may petition the Superior Court of Washington pursuant to chapter 11.106 RCW to obtain review of the statement and of acts of the trustee disclosed in the statement.
 22. If your account is a Trust or an Estate account, the statement reflects the total assets held in that Trust or Estate account and is not necessarily reflective of your rights and interests to the income or assets of the Trust or Estate. Your rights and interests with respect to income or assets detailed on this account statement are determined by the instrument or will governing the Trust or Estate and applicable law.
 23. Taxable Bond Election. The IRS requires taxpayers to amortize the premium on all bonds over the life of the bond or until the bond is sold or redeemed. The annual amount of amortized premium will reduce the cost basis of the bond and may provide an offset to the income earned on the bond during the year. If the bond is a taxable bond, the taxpayer may elect out of the amortization rule; there is no opt out for tax-exempt bonds. BMO Harris will amortize premiums paid for all bonds in Client's account, including taxable bonds unless Client instructs otherwise in writing.

• **Customer Notes (continued)**

- 24. **Notice Regarding Our Relationship with Ameriprise Financial, Inc. (“Ameriprise”).** In November 2021, Bank of Montreal (“BMO”), the parent company of BMO Harris, entered into a relationship agreement with Ameriprise and its affiliates setting forth a framework of mutual cooperation between the parties. As a result, BMO Harris has agreed to consider and retain Ameriprise as an approved manager for certain new sub-advisory mandates where their offering is suitable for the mandate under consideration. BMO Harris addresses the conflict of interest by requiring Ameriprise to present a reasonable and competitive proposal in which their relevant performance exceeds the benchmark median in comparison to rolling 1, 3 and 5 year time periods.
- 25. BMO Harris' annual Privacy Policy is available for your review. For more information, please visit www.BMOHarrisBank.com/Privacy.
- 26. BMO Harris' Terms and Conditions Disclosure, as part of your account agreement, is available for your review. To access the appropriate disclosure for your account, please visit www.bmo.com/privatebank/us/about/disclosure.

For accounts where BMO Harris provides investment management services, this disclosure provides information on matters such as but not limited to: brokerage discretion (BMO Harris' ability to engage an authorized broker-dealer to buy and sell securities without the client's consent), soft dollars (commission arrangements in which BMO Harris pays brokerage firms for their services and receives products and services which assist in our investment decision making process for the benefit of all managed accounts) and statements.

For custody accounts, this disclosure provides information on matters such as but not limited to: safekeeping (BMO Harris will hold assets as the custodian of the account), pledging (use of assets as collateral for a loan) and statements.

Notification Regarding Proprietary Products and Fees: If permitted, your account will likely contain BMO Harris Proprietary Products. Proprietary Products are investment products or services that are offered, sponsored, or advised by BMO Harris or its affiliates, or for which BMO Harris or its affiliates receive compensation. Proprietary Products may include certificates of deposit; mutual funds; unregistered private funds; structured products; equity, commodity, financial or other derivatives; or other securities. BMO Harris or its affiliates receives compensation directly or indirectly from the Proprietary Products. This compensation may be in addition to any advisory or subadvisory fee or investment management fee for your Account.

Details regarding Proprietary Products and fees can be found in the BMO Harris information and disclosure for the particular product, as updated from time to time (“Disclosure”). For the current copy of the Disclosure, please contact your account representative or go to www.bmoprivatebank.com/us/disclosures.

“BMO Harris” as used in these Customer Notes means BMO Harris Bank N.A.

INVESTMENT PRODUCTS:	ARE NOT FDIC INSURED	MAY LOSE VALUE	CARRY NO BANK GUARANTEE
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