

FULLER & THALER
ASSET MANAGEMENT, INC.

Unified Financial Securities, Inc.
Financial Disclosure

For

Traditional Individual Retirement Account
Simplified Employee Pension IRA
Simple Individual Retirement Account
Coverdell Education Savings Account
Roth Individual Retirement Account

Investment Responsibilities

These accounts are termed self-directed accounts. You direct the investment of your funds within this account. The Custodian will not exercise any investment discretion regarding your account, as this is solely your responsibility. Because this is a self-directed account, no projection of growth of your account can be shown. The value of your retirement account will be solely dependent upon the performance of any investment chosen by you to fund your account.

Investment Options

You choose the investments which will fund your account. Your investment choices are outlined in the prospectus that accompanies this disclosure. Earnings are determined by the amount of dividends, if any, paid on such shares. Gross income is reduced by management fees and other expenses that are detailed in the prospectus. You may also receive distributions in the form of net realized capital gains.

Fees

In addition to expenses paid for by the Fund in which you invest, your account may be subject to the following fees:

- Annual Custodial Maintenance Fee - \$15
- Wire/Overnight Mailing Fee For Withdrawals - \$15

The custodian reserves the right to change these fees and to charge any additional fees after a 30 day written notice to you.

If you have any questions regarding your account, please contact Shareholder Services at 1-888-912-4562.