

**INVESTMENT OFFERING**



**FIFTH THIRD BANK**

2925 Scottsville Road  
Bowling Green, KY 42104



REPRESENTATIVE PHOTO

# TABLE OF CONTENTS



<b>Financial Overview</b>	<b>3</b>
<b>Tenant Overview</b>	<b>4</b>
<b>Executive Summary</b>	<b>5</b>
<b>Photos</b>	<b>6-10</b>
<b>Maps</b>	<b>11-12</b>
<b>Market Overview</b>	<b>13</b>
<b>Demographic Report</b>	<b>14</b>

# DISCLAIMER

This Marketing Package was prepared by Wertz Real Estate Investment Services and David B Zacharia ("Broker") solely for the use of prospective buyer considering the purchase of the Property within (the "Property") and is not to be used for any other purpose. Neither the Broker nor the Owner of the Property make any representation or warranty, expressed or implied, as to the completeness or accuracy of the material contained in the Marketing Package.

Prospective purchasers of the Property are advised that changes may have occurred in the physical or financial condition of the Property since the time this Marketing Package or the financial statements herein were prepared. Prospective purchasers acknowledge that this Marketing Package and the financial statements herein were prepared by Broker, and not by Owner, and are based upon assumptions or events beyond the control of both Broker and Owner, and therefore may be subject to variation. Other than current and historical revenue and operating expense figures for the Property, Owner has not, and will not, provide Broker or any prospective purchaser with any projections regarding the Property. Prospective purchasers of the Property are advised and encouraged to conduct their own comprehensive review and analysis of the Property.

The Marketing Package is a solicitation of interest only and is not an offer to sell the Property. The Owner and Broker expressly reserve the right, at their sole discretion, to reject any or all expression of interest or offers to purchase the Property and expressly reserve the right, at their sole discretion, to terminate discussions with any entity at any time with or without notice.

The Owner shall have no legal commitments or obligations to any entity reviewing the Marketing Package or making an offer to purchase the Property unless and until such offer is approved by Owner pursuant to its Governing Authorities and the signature of the Owner or Owner's representative is affixed to a Real Estate Purchase Agreement prepared by Owner.

This Marketing Package is confidential. By accepting the Marketing Package, you agree (i) that you will hold and treat the Marketing Package and its contents in the strictest confidence, (ii) that you will not photocopy or duplicate any part of the Marketing Package, (iii) that you will not disclose the Marketing Package or any of its contents to any entity without the prior authorization of the Owner, and (iv) that you will not use the Marketing Package in any fashion or manner detrimental to the Owner or Broker.

Broker has obtained the information contained in this Marketing Package from sources we believe to be reliable. However, we have not verified its accuracy and make no guarantee, warranty or representation about it. It is submitted subject to the possibility of errors, omissions, changes of price, rental or other conditions, prior sale, lease or financing, or withdrawal without notice. We include projections, opinions, assumptions, or estimates for example only, and they may not represent current or future performance of the Property. You and your tax and legal advisors should conduct your own investigations of the physical condition of the Property and of the financial performance of its future Ownerships.

ALL PROPERTY SHOWINGS ARE BY APPOINTMENT ONLY. PLEASE CONSULT BROKER FOR MORE DETAILS.

For more information contact:

John R. Wertz  
Managing Principal  
(619) 218-6427  
jwertz@wertzrealestate.com  
CA Lic No. 01448585

Listed with KY broker  
David B Zacharia  
Lic. No. 74801  
(702) 304-9900  
david@dznetlease.com

**WERTZ**  
REAL ESTATE INVESTMENT SERVICES

# FINANCIAL OVERVIEW

## OFFERING SUMMARY

PRICE	\$4,300,000
DOWN PAYMENT	100% / \$4,300,000
RENTABLE SQUARE FEET	2,400 SF
CAP RATE	5.00%
YEAR BUILT	2026
LOT SIZE	0.79 +/- Acres
TYPE OF OWNERSHIP	Ground Lease



## TENANT SUMMARY

TENANT TRADE NAME	Fifth Third Bank
OWNERSHIP	Public
LEASE GUARANTOR	Corporate
LEASE TYPE	Absolute NNN Ground Lease
LANDLORD RESPONSIBILITY	None
ORIGINAL LEASE TERM	Twenty (20) Years
RENT COMMENCEMENT DATE	04/15/2026
LEASE EXPIRATION DATE	04/14/2046
INCREASES	10% Every 5 Years
OPTIONS TO RENEW	(4) 5-Year Options
RIGHT OF FIRST REFUSAL	No

## ANNUALIZED OPERATING DATA

RENT INCREASES	ANNUAL RENT	MONTHLY RENT
Years 1-5	\$215,000.00	\$17,916.67
Years 6-10	\$236,500.00	\$19,708.33
Years 11-15	\$260,150.00	\$21,679.17
Years 16-20	\$286,165.00	\$23,847.08
Years 21-25 (Option 1)	\$314,781.50	\$26,231.79
Years 26-30 (Option 2)	\$346,259.65	\$28,854.97
Years 31-35 (Option 3)	\$380,885.62	\$31,740.47
Years 36-40 (Option 4)	\$418,974.18	\$34,914.51
<b>BASE RENT</b>		\$215,000.00
<b>NET OPERATING INCOME</b>		\$215,000.00
<b>TOTAL RETURN YR-1</b>	5.00%	\$215,000.00

# TENANT OVERVIEW



## FIFTH THIRD BANK

Fifth Third Bank (NASDAQ: FITB) is a commercial bank headquartered in Cincinnati, Ohio. It is one of the largest consumer banks in the United States, offering a range of financial services, including personal and commercial banking, investment management, and mortgage lending.

As of 2025, Fifth Third Bank operates over 1,100+ branches and approximately 2,400 ATMs across 11 states, primarily in the Midwest and Southeastern U.S. The bank serves individuals, small businesses, and corporate clients with products such as checking and savings accounts, credit cards, auto loans, and wealth management solutions.

Fifth Third Bank traces its origins to 1858 and is recognized for its strong regional presence and commitment to digital banking innovations. The company has consistently invested in fintech and customer-focused technologies, offering mobile banking, online account management, and AI-driven financial tools.

<b>PROPERTY NAME</b>	Fifth Third Bank
<b>PROPERTY ADDRESS</b>	2925 Scottsville Road Bowling Green, KY 42104
<b>PROPERTY TYPE</b>	Bank
<b>OWNERSHIP</b>	Public
<b>LEASE GUARANTOR</b>	Corporate
<b>STOCK SYMBOL</b>	FITB
<b>BOARD</b>	NASDAQ
<b>OPTIONS TO RENEW</b>	(4) 5-Year Options
<b>INCREASES</b>	10% Every 5 Years
<b>YEAR 1 NET OPERATING INCOME</b>	\$215,000.00
<b>NO. OF LOCATIONS</b>	1,100+
<b>HEADQUARTERED</b>	Cincinnati, Ohio
<b>WEBSITE</b>	www.53.com
<b>YEARS IN THE BUSINESS</b>	Since 1858

REPRESENTATIVE PHOTO

# EXECUTIVE SUMMARY

## INVESTMENT OVERVIEW

The subject property is a brand-new freestanding Fifth Third Bank located in Bowling Green, Kentucky. The brand new 20-year absolute NNN ground lease is corporately guaranteed by Fifth Third Bank (NASDAQ: FITB) and includes 10% rental increases every 5-years in the primary term and in the (4) five-year option periods, providing investors with long-term, passive income backed by an investment-grade national financial institution.

Strategically positioned along Scottsville Road, the dominant retail and commercial corridor in Bowling Green, the property commands high-volume exposure with 33,000 vehicles per day passing directly in front on Scottsville Road, complemented by an additional 15,000 vehicles per day on the adjacent Cave Mill Road. Fifth Third Bank occupies a newly constructed 2,400-square-foot building on-site, offering strong frontage and convenient access. Surrounded by dense commercial development and sustained residential growth, the property is perfectly positioned to benefit from increasing daily consumer traffic.

The property is an outparcel to a Kroger-anchored shopping center and is adjacent to a brand-new First Watch restaurant, placing it within a highly active retail destination that consistently draws strong daily traffic from the surrounding community. Bowling Green is experiencing significant population growth, with projections showing over 10% growth over the next five years within the 1, 3, and 5 mile radius, supporting long-term retail demand and reinforcing the strength of the surrounding trade area. The asset also benefits from its close proximity to Western Kentucky University, located approximately 2 miles from the site, with an enrollment of more than 16,700 students, providing a stable base of students, faculty, and staff that contribute to consistent daily traffic and economic activity throughout the area.

The trade area is supported by a strong concentration of national and regional retailers including Kroger, Starbucks, Walgreens, Hobby Lobby, Big Lots, Chick-fil-A, LongHorn Steakhouse, Mission BBQ, Blaze Pizza, Qdoba, Freddy's Frozen Custard & Steakburgers, Arby's, Wendy's, Taco Bell, KFC, Smoothie King, Subway, Captain D's, Bruster's Real Ice Cream, The Vitamin Shoppe, Cricket Wireless, Spectrum, Workout Anytime, Great Clips, Once Upon A Child, and Shoe Station, among others. This diverse retail mix generates consistent consumer traffic and reinforces Scottsville Road as one of Bowling Green's most established and heavily trafficked commercial corridors.



## INVESTMENT HIGHLIGHTS

- Brand New 2026 High-Quality Construction
- 20-Year Absolute NNN Ground Lease Corporately Guaranteed by Fifth Third Bank (NASDAQ: FITB)
- 10% Rental Increases Every Five Years, Including (4) 5-Year Renewal Options
- Prime High-Visibility Location — a Major Commercial Corridor with 33,000 Vehicles Per Day on Scottsville Road
- Outparcel to Kroger-Anchored Shopping Center and Adjacent to Brand New First Watch Restaurant, Creating a Strong Daily Traffic Draw
- Located Approximately 2 Miles from Western Kentucky University (16,700+ Students), Providing a Large and Stable Consumer Base
- Rapidly Growing Market with Population Projected to Increase Over 10% in the Next 5 Years within the 5-Mile Radius, Supporting Long Term Retail Demand



REPRESENTATIVE PHOTO





# SUBJECT PROPERTY



**FIFTH THIRD**  
(Under Construction)

**Kroger**  
Fuel

**FIRST WATCH**

**tropical CAFE**  
SMOOTHIE  
**QDOBA**  
MEXICAN EATS

**FAZOLI'S**

**WORKOUT ANYTIME**

Beijing Tokyo

**Kroger**

**HOBBY LOBBY**

Thornton FURNITURE

tru Hilton

LOS MARIACHIS

Great Clips  
IT'S GONNA BE GREAT  
EAGLE LEAD COMPANY

PLATO'S CLOSET

RAC

Once upon a child

**G**  
GIORGIO'S MENSWEAR

Cave Mill Rd

Scottsville Rd 33,000 VPD

The information contained herein has been obtained from the owners or from other sources deemed reliable. We have no reason to doubt its accuracy but regret we cannot guarantee it. References to square footage or age are approximate. Buyer must verify the information and bears all risk for any inaccuracies. All properties subject to change or withdrawal without notice. Wertz Real Estate Investment Services, Inc.

# SUBJECT PROPERTY



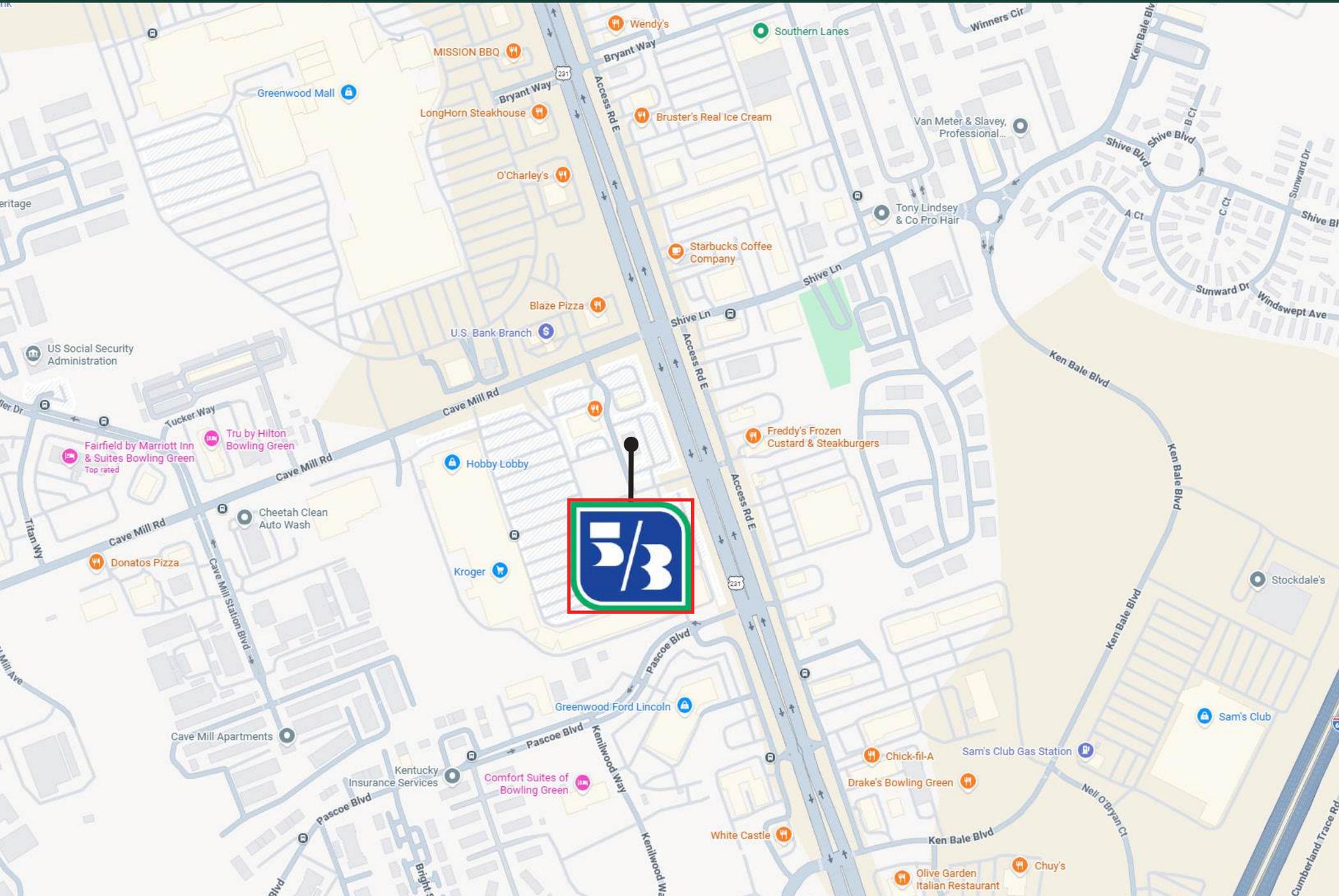
The information contained herein has been obtained from the owners or from other sources deemed reliable. We have no reason to doubt its accuracy but regret we cannot guarantee it. References to square footage or age are approximate. Buyer must verify the information and bears all risk for any inaccuracies. All properties subject to change or withdrawal without notice. Wertz Real Estate Investment Services, Inc.

# SUBJECT PROPERTY



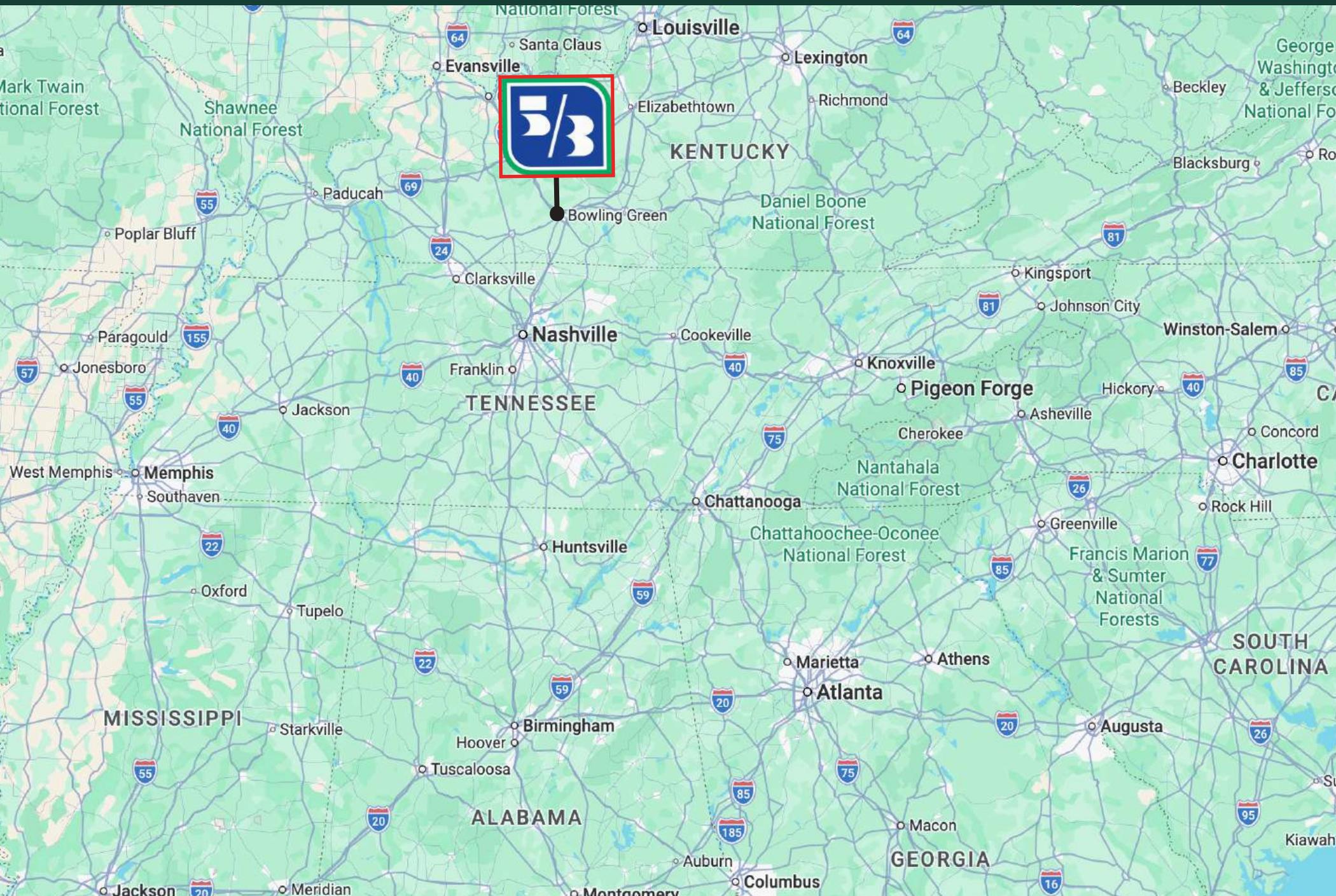
The information contained herein has been obtained from the owners or from other sources deemed reliable. We have no reason to doubt its accuracy but regret we cannot guarantee it. References to square footage or age are approximate. Buyer must verify the information and bears all risk for any inaccuracies. All properties subject to change or withdrawal without notice. Wertz Real Estate Investment Services, Inc.

# LOCATION MAP



The information contained herein has been obtained from the owners or from other sources deemed reliable. We have no reason to doubt its accuracy but regret we cannot guarantee it. References to square footage or age are approximate. Buyer must verify the information and bears all risk for any inaccuracies. All properties subject to change or withdrawal without notice. Wertz Real Estate Investment Services, Inc.

# AREA MAP



The information contained herein has been obtained from the owners or from other sources deemed reliable. We have no reason to doubt its accuracy but regret we cannot guarantee it. References to square footage or age are approximate. Buyer must verify the information and bears all risk for any inaccuracies. All properties subject to change or withdrawal without notice. Wertz Real Estate Investment Services, Inc.

# MARKET OVERVIEW

## BOWLING GREEN, KENTUCKY

Bowling Green, located approximately 60 miles north of Nashville and 110 miles south of Louisville, is one of the most dynamic regional markets in Kentucky and serves as the county seat of Warren County—a hub for economic activity, manufacturing, and education. The city benefits from strong regional connectivity via Interstate 65, providing direct access to Nashville, Louisville, and surrounding suburban and rural markets. Its strategic location supports ongoing business growth, corporate investment, and regional development.

Over the past decade, Bowling Green has evolved from a traditional college town into a thriving regional center supported by manufacturing, education, healthcare, and logistics industries. The city is home to Western Kentucky University (WKU), the largest university in the region, and major employers such as General Motors Corvette Assembly Plant, Fruit of the Loom headquarters, and regional healthcare systems, providing a stable economic foundation and continuous job growth.

The immediate trade area includes approximately 97,860 residents within a five-mile radius, with population growth projected to reach 107,776 by 2029, reflecting a 10.1% increase. The household base of 37,829 households highlights strong residential stability and a diverse consumer base, reinforcing Bowling Green's position as one of south-central Kentucky's most desirable suburban markets.

Retail and commercial expansion has followed the city's economic growth, with national retailers such as Target, The Home Depot, Kroger, and Walmart anchoring key shopping centers throughout Bowling Green. Major corridors such as Scottsville Road and Campbell Lane have become focal points for new development, featuring restaurants, offices, and hospitality projects that serve the region's workforce and consumer base. Downtown Bowling Green has also experienced revitalization efforts, blending historic charm with modern dining, boutique retail, and entertainment options.

The local housing and multifamily markets remain active, driven by demand from the city's diverse employment base. Residential development continues along major growth corridors, while multifamily occupancy rates remain high, reflecting strong rental demand. Commercial and mixed-use projects are following the same trend, supporting both new residents and businesses seeking regional accessibility.

The broader regional economy, supported by sectors including advanced manufacturing, higher education, healthcare, and logistics, remains resilient. Bowling Green's accessibility to these economic drivers—combined with its strategic location, diversified employment base, and ongoing commercial development—positions the city as one of the most desirable and investable suburban communities in south-central Kentucky.



### *Strategically Located Regional Hub*

Providing Direct Access to Nashville, Louisville, and Major Transportation Corridors



### *Diversified and Resilient Economy*

Anchored by Advanced Manufacturing, Healthcare, Education, and Logistics Industries



### *Vibrant Cultural Destination*

Home to the Corvette and year-round events, festivals, and performances.



The information contained herein has been obtained from the owners or from other sources deemed reliable. We have no reason to doubt its accuracy but regret we cannot guarantee it. References to square footage or age are approximate. Buyer must verify the information and bears all risk for any inaccuracies. All properties subject to change or withdrawal without notice. Wertz Real Estate Investment Services, Inc.

# DEMOGRAPHIC REPORT

REPRESENTATIVE PHOTO



POPULATION	1 MILE	3 MILES	5 MILES
2029 Projection	12,917	49,819	107,776
2025 Population	11,620	45,106	97,860
2020 Census	10,444	42,291	92,381
Percent Change 2020-2025	11.3%	6.7%	5.9%
Percent Change 2025-2029	11.2%	10.4%	10.1%
Median Age	33.9	35.6	32.5

HOUSEHOLDS	1 MILE	3 MILES	5 MILES
2025 Est. Avg. HH Income	\$66,064	\$79,252	\$74,638
2029 Projection	5,639	21,049	41,920
2025 Est. Households	5,051	18,983	37,829
2020 Census	4,507	17,719	35,470
Percent Change 2020-2025	12.1%	7.1%	6.7%
Percent Change 2025-2029	11.6%	10.9%	10.8%

The information contained herein has been obtained from the owners or from other sources deemed reliable. We have no reason to doubt its accuracy but regret we cannot guarantee it. References to square footage or age are approximate. Buyer must verify the information and bears all risk for any inaccuracies. All properties subject to change or withdrawal without notice. Wertz Real Estate Investment Services, Inc.

# WERTZ

REAL ESTATE INVESTMENT SERVICES

Wertz Real Estate Investment Services  
3138 Roosevelt Street, Suite L  
Carlsbad, CA 92008  
Tel: (619) 218-6427  
[www.wertzrealestate.com](http://www.wertzrealestate.com)

Listed with KY broker  
David B Zacharia  
Lic. No. 74801  
(702) 304-9900  
[david@dznetlease.com](mailto:david@dznetlease.com)



## KENTUCKY REAL ESTATE COMMISSION

Public Protection Cabinet  
Mayo-Underwood Building  
500 Mero Street 2NE09  
Frankfort, Kentucky 40601  
(502) 564-7760



### The Kentucky Real Estate Commission's A GUIDE TO AGENCY RELATIONSHIPS

**THIS IS NOT A CONTRACT. This is The Kentucky Real Estate Commission's A Guide To Agency Relationships ("Guide"). This brokerage company is required by law to ask you to sign this Guide as a way to acknowledge that you have received it. Your signature below will not obligate you to work with this brokerage company.**

Whether you are selling, buying, or leasing real estate in the Commonwealth of Kentucky, this Guide will help you understand the various agency relationships available to you. This brokerage company is providing you this Guide as an introduction to their professional real estate agency relationship options. Depending on your specific needs, this brokerage company will offer you valuable assistance to achieve your goals.

This is a brief overview of real estate brokerage in the Commonwealth of Kentucky. To practice real estate brokerage for compensation, a person must be appropriately licensed, which requires extensive education and testing. There are two types of licenses, broker and sales associate. A principal broker is the person responsible for the operation of the real estate brokerage company. Licensed brokers and sales associates affiliate with a principal broker to engage in real estate brokerage. David B Zacharia  
(INSERT NAME OF PRINCIPAL BROKER) is the principal broker of David B Zacharia  
(INSERT NAME OF BROKERAGE COMPANY), and can be reached at 702.304.9900 (INSERT BROKERAGE COMPANY PHONE NUMBER).

To provide real estate brokerage services, a principal broker enters into an agency relationship with a client to act as an agent to represent the client's interests and provide necessary guidance to complete real estate transactions. A licensee affiliated with the principal broker may be your direct contact during a transaction and, depending on the type of agency, may also be your exclusive agent. These agency relationships are explained in more detail below. Each relationship imposes fiduciary duties owed by the agent to a client. A principal broker may also provide services to a party who is not a client and owe limited, or no, fiduciary obligations to that party, or, by written agreement, provide other than the minimum services proscribed by law. To learn more, reference Kentucky Revised Statutes, Chapter 324 and Kentucky Administrative Regulations, Title 201, Chapter 11.

**This is not a contract or agreement for services.** Your signature on this Guide is simply to acknowledge receipt and by law the real estate licensee presenting you this Guide must ask for your signature. Prior to the exchange of confidential information that could be interpreted as an agency relationship, you will be asked to consent in writing to a specific agency relationship for a contemplated transaction.

Carefully read about the available agency relationships below and ask the licensee providing you this Guide, David B Zacharia (**INSERT NAME OF LICENSEE**), any questions you may have to better understand agency. The duties and responsibilities of the principal broker, affiliated licensees, and the real estate brokerage company in a real estate transaction do not relieve the seller, buyer, lessor, or lessee from the duty and responsibility to protect their own interests. You are advised to carefully read all agreements to assure that they adequately express your understanding of the transaction. The principal broker and affiliated licensees are qualified to advise on real estate brokerage and transaction matters only. IF YOU NEED LEGAL OR TAX ADVICE, YOU SHOULD CONSULT THE APPROPRIATE PROFESSIONAL.

**Single Agency:** In a Single Agency relationship, the principal broker of a brokerage company, and all affiliated licensees, act as an agent for a client who is a seller or buyer, or a lessor or lessee, on one side of a transaction. If a party on the other side of the transaction is represented by an agent, that agent will be affiliated with another principal broker at another brokerage.

**Dual Agency:** In a Dual Agency relationship, the principal broker of a brokerage company, and all affiliated licensees, simultaneously act, in a limited fiduciary capacity, as agents for different clients who are either seller and buyer, or lessor and lessee, in the same transaction. Dual Agency relationships frequently occur when a listing agent simultaneously represents both seller and buyer clients in the same transaction and must take care to adequately represent the interests of both clients.

**Designated Agent:** In a Designated Agent relationship, one or more affiliated licensees are designated by their principal broker to act as an agent for a client who is a buyer or seller, or a lessor or lessee, to the exclusion of all other licensees affiliated with that principal broker. The principal broker shall not designate himself or herself as a designated agent. None of the other licensees affiliated with the principal broker represent the client in the transaction. Reference KRS 324.121(1).

**Designated Agency:** In a Designated Agency relationship, two or more Designated Agents within one brokerage act as agents for their respective clients on different sides of a transaction, while their principal broker and any designated manager simultaneously act in a limited fiduciary capacity as a dual agent for all clients on both sides of the transaction. This type of agency relationship allows Designated Agents affiliated with same principal broker to offer each client exclusive representation with full fiduciary obligations, not limited as they would be in a Dual Agency relationship, while still safeguarding clients' confidential information. Reference KRS 324.121(2).

**Transactional Brokerage:** In a Transactional Brokerage relationship, the principal broker of a brokerage company, and an affiliated licensee(s), if so designated by the principal broker, provide real estate brokerage services to either, or both, party(ies) to a transaction. They owe the party(ies) only the duties of good faith and fair dealing, and do not relay confidential information between the parties, unless so directed by the sending party. A party to Transactional Brokerage is not a client or prospective client.

**Unrepresented Party:** From time to time in a real estate transaction, a party will not be represented by an agent, but will otherwise interact with a licensee. This party is known as an Unrepresented Party and a licensee owes an Unrepresented Party the duties of good faith and fair dealing. An Unrepresented Party is not a client or prospective client. If you elect to be an Unrepresented Party to a transaction, take the steps necessary to protect your best interests. If the other party is represented by an agent, you may be at a disadvantage in the transaction due to the skill and experience of that agent.

**Real Estate Teams:** In the course of your real estate transaction, you may engage with a real estate team. Teams are defined as a group of more than one licensee working together who are affiliated with the same principal broker, led by a team leader, and representing themselves to the public utilizing the same authorized alternate or assumed name to brand, advertise, and broker real estate. Teams form for a variety of reasons, including sharing branding and expenses, to broker real estate under the supervision of the principal broker. A team does not operate independently of the principal broker or agency law and must not represent themselves as a separate brokerage company providing real estate brokerage services. Make sure you understand who specifically is representing you as an agent if you choose to work with a team.

**Confidential Information:** If you are a client or prospective client as defined by law, you are owed the fiduciary obligation of confidentiality, which means that the licensee must protect information provided by you that would materially compromise your negotiating position in a transaction if disclosed to the other party, unless disclosure is required by law. You may also designate in writing other information you wish to maintain confidential. If you have any questions or concerns about confidentiality, seek a satisfactory answer prior to providing the information you wish to maintain confidential. During the course of a transaction, including when sending offers, information delivered to the other party will not be confidential unless a previous agreement is in place to maintain confidentiality.

**Cooperation:** This brokerage company may, during the course of a transaction, share fees or compensation with another brokerage company. This typically occurs when a listing brokerage company shares compensation with another brokerage company representing a buyer for a specific listed property. The fact that brokerage companies may share compensation during the course of a transaction does not mean that you are in an agency relationship with any brokerage company. If you are concerned about compensation and how it may be shared, seek a satisfactory answer prior engaging in a transaction.

**Fair Housing Statement:** It is illegal, pursuant to the Kentucky Fair Housing Law and Federal Fair Housing Law, to refuse to sell, transfer, assign, rent, lease, sublease, or finance housing accommodations, or refuse to negotiate for the sale or rental of housing accommodations, or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status, disability, national origin, sexual orientation (in some counties) or gender identity (in some counties) or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the providing of real estate brokerage services. It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes.

We hope you find this information helpful as you begin your real estate transaction. When you are ready to enter into a transaction, you will be asked to sign an Agency Consent Agreement that specifically identifies the agency relationship between you, the principal broker of this brokerage company, and any affiliated licensees. Please ask questions if there is anything you do not understand.

Your signature below will not obligate you to work with this brokerage company if you do not choose to do so. A copy of this signed Guide will be provided to you and a record of it maintained by the brokerage company. Please add this Guide to your records for reference even if you refuse to sign.

Signature	Date/Time
Signature	Date/Time