

# Service Options: Understand Your Services



## Ways to Manage Your Account

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You can do business with us in the way that's most convenient for you. By establishing your account, you acknowledge that you've read this information and accept the terms of the services.

## Services Available to You

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You will automatically receive the services below for all your accounts with the same Social Security/Tax Identification number. Our package of services allows you to transact by telephone, fax, in writing or online.

### Transactions online

You can manage your account at [americancentury.com](http://americancentury.com) with the following services.

- Buy, sell or exchange shares.\*
- Set up automatic investments.
- Update your address, phone number and bank information.
- Check balances, review statements and previous transactions.\*
- Manage your documents by enrolling for electronic delivery.
- Update beneficiaries for retirement accounts.

\*Services also available from your smartphone.

### Transactions by telephone

You may invest or exchange by telephone or in writing. We will use the bank account or financial institution on file with us.

### Redemptions

You may request redemptions by telephone or in writing.

### Wire and electronic services

Invest or set up automatic investments from your bank account (\$50 minimum per month). Send redemption proceeds to your bank by wire or automated clearing house (ACH). A hold time may apply. Please review your fund's prospectus for details. Your bank usually receives wired funds on the next business day after transmission; you can expect funds sent by ACH in two to five business days. There is a \$10 fee for each domestic wire. Your bank also may charge a fee to accept wired funds.

### Automated telephone line

Get account information, invest and transact with our automated telephone line. Contact us to get a Personal Access Code.

### Account Maintenance Fee

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We may charge you a \$12.50 semiannual account maintenance fee if the value of your shares is less than \$10,000.

- We will calculate your total eligible investments twice per year, generally the last Friday in April and October. If your investments' value is less than \$10,000 at that time, we will redeem shares from one of your accounts to pay the fee.
- In determining your total eligible investments, we will include all **personal accounts** (including American Century Investments® brokerage accounts<sup>1</sup>) registered under your Social Security number. If you are a joint owner or custodian of an account listed under someone else's Social Security number, we will calculate those assets as part of that person's eligible investments, and not yours.
- **Personal accounts** include individual, joint, UGMA/UTMA, personal trusts, Coverdell Education Savings Accounts and IRAs (including Traditional, Roth, Rollover, SEP, SARSEP and SIMPLE IRAs), but no other retirement accounts. If you have only business, employer-sponsored retirement or brokerage accounts, you currently are not subject to this fee, but you may be subject to other fees.

<sup>1</sup> For American Century Brokerage, only assets from American Century Investments funds are considered in your eligible investment amount.

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## CheckWriting Services

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(Not available for IRAs or Coverdell Education Savings Accounts)

CheckWriting is available to investors who meet the fund's minimum and are invested in eligible CheckWriting funds. You must indicate on the account application if you would like us to send you checks. You may write checks for \$100 to \$1,000,000. We require only one signature on checks unless you specify additional signatures.

We may require additional information to establish checking on corporate, bank, trust company, trust, unincorporated association, limited liability company and partnership accounts.

### CheckWriting terms and conditions

You appoint the check-collecting bank (the Bank) as agent. The Bank shall present checks drawn by you to the funds listed in this form (the Funds) as authority to redeem a sufficient number of shares in your account to cover the amount of the check.

The Funds will redeem a sufficient number of shares, unless such shares are certificated or pledged on the Funds' records, and forward the redemption proceeds to the Bank.

American Century Investments may return checks to you and automatically deduct \$10 from your account for:

- Checks written for less than \$100
- Checks drawn on insufficient funds

- Stop payments
- Checks drawn on shares that posted to the account within the last seven days
- Checks with any irregularities, such as a questionable signature

You agree that neither the Bank nor the Funds are liable for any loss, expense or cost arising from the failure to honor a check or the check redemption procedure. You further agree that the Funds will not be liable for and will not credit the account for the amount of any unauthorized debit or check with an unauthorized or forged signature or material alteration unless reported to the Funds within 15 days of receipt of the first account statement listing such debit or check. The Bank and the Funds reserve the right to modify or terminate checking services at any time.

American Century Investments reserves the right to forgo sight-reviewing signatures on checks. You agree that American Century Investments does not fail to exercise ordinary care in paying a check solely because it does not sight-review or only sight-reviews checks above a certain threshold level, or on a sample basis, at its discretion.

You also agree that if you purchase goods or services from a third party and give information about the account, such as the routing number or account number, to that third party without giving them a physical check, any and all debits to the account initiated by the third party are considered authorized by you, regardless of the amount.