

If you have any questions completing this application, please call Neuberger Berman Shareholder Services at 800-877-9700, Monday-Friday 9AM to 6PM.

Please return your check and this Application to:

**Regular Mail**  
Neuberger Berman Funds  
PO Box 219189  
Kansas City, MO 64121-9189

**Overnight Mail**  
Neuberger Berman Funds  
430 West 7th Street, Suite 219189  
Kansas City, MO 64105-1407

**Email**  
nbfundsCS@sscinc.com

All checks should be payable to "Neuberger Berman Funds"

## 1 STUDENT INFORMATION

Print Full Name of Student		
Street or P.O. Box	Suite/Apt. Number	
If the above address is a P.O. Box you must also provide a street address.*		
City	State	Zip
Student's Social Security Number		
Student's Daytime Telephone Number		
Student's Birth Date		

Student is a Special Needs Student (If selected, complete Certification of Special Needs Student Form)

Student is a citizen of    U.S.    Other (Please Specify)\*\*

Foreign Identification Number
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Required Documents for non-U.S. citizens: For identification information, foreign customers must provide a copy of a government-issued document that includes a government-issued identification number and the country of issuance, such as a passport, an alien identification card, or other government-issued photo identification.

\* We are required by various federal rules to obtain your street address.

\*\* Please call 800.877.9700 or 212.476.8800 to request a W-8BEN form.

## 2 PARENT/GUARDIAN INFORMATION

Print Full Name of Parent or Guardian (only one Parent should be listed)		
Street or P.O. Box	Suite/Apt. Number	
If the above address is a P.O. Box you must also provide a street address.†		
City	State	Zip
Mother	Father	Guardian* (must submit proof of guardianship)

† We are required by various federal rules to obtain your street address.

## 2 PARENT/GUARDIAN INFORMATION (CONTINUED)

Parent/Guardian's Social Security Number

Parent/Guardian's Birth Date

Parent/Guardian's Daytime Telephone Number

E-mail (optional)

### Elections (This provision is effective only if checked)

The Responsible Individual shall continue to serve as the Responsible Individual for the custodial account after the Designated Beneficiary attains the age of majority under state law and until such time as all assets have been distributed from the Custodial Account and the Custodial Account terminates.

If the Responsible Individual becomes incapacitated or dies after the Designated Beneficiary reaches the age of majority under state law, the Responsible Individual shall be the Designated Beneficiary.

**Note:** The "Parent/Guardian" is the same individual described as the "Responsible Individual" in Articles I – X of the Custodial Account Agreement.

## 3 DONOR INFORMATION

Print Full Name of Donor

Street or P.O. Box

Suite/Apt. Number

City

State

Zip

Donor's Social Security Number

Name of Corporate Entity Contact (if applicable)

Donor's Daytime Telephone Number

## 4 TYPE OF EDUCATION SAVINGS ACCOUNT

### A. ANNUAL CONTRIBUTION

Check enclosed for \$ \_\_\_\_\_ (\$2,000 is the maximum contribution) For any check sent between January and April 15, indicate whether it is for current or preceding calendar year.

### B. ROLLOVER OR TRANSFER OF EXISTING EDUCATION SAVINGS ACCOUNT

Transfer of existing Education Savings Account. Complete the separate Transfer of Education Savings Account Assets Form and return it with this form.

Rollover of distribution from existing Education Savings Account to me within 60 days after distribution. The requirements for a valid rollover are complex. See the Education Savings Account Disclosure Statement for additional information and consult your tax advisor for help if needed.

Check enclosed for \$ \_\_\_\_\_

If you are transferring or rolling over an existing Education Savings Account, check the appropriate box below to indicate the relationship of the Student in Item 1 above to the person who is the student for the **existing** Education Savings Account.

same person

other (indicate relationship to student)\*:

\*"Family Member" defined in the Custodial Account Agreement.

## 5 INVESTMENT SELECTION

Please make a contribution to my Account in the following Neuberger Berman Funds:

**Please read the prospectus for information on funds that are closed to investors. Please read the prospectus for information on funds that are subject to a redemption fee on the sale or exchange of shares.**

Fund	\$	or	%
Fund	\$	or	%
Fund	\$	or	%

## 6 TELEPHONE TRANSFER AUTHORIZATION

Telephone Exchange lets you redeem shares by telephone and apply the proceeds to purchase shares in another **identically registered** Neuberger Berman Fund account. The minimum exchange amount is \$1,000. Please refer to the prospectus for additional details and conditions. You will automatically have this service.

**If you do not want the Telephone Exchange service, please check below:**

I do not want the Telephone Exchange service. I agree to notify Neuberger Berman BD LLC. in writing if I want to exchange shares.

## 7 DESIGNATION OF BENEFICIARY

See the Instructions for important information about designating a beneficiary.

### PRIMARY BENEFICIARY

Name
Relationship to Student
Birth Date
Social Security Number

### CONTINGENT BENEFICIARY

Name
Relationship to Student
Birth Date
Social Security Number

### Elections (This provision is effective only if checked)

May the responsible individual change the beneficiary designated under this agreement to another member of the designated beneficiary's family described in Code section 529(e)(2) in accordance with the custodian's procedures.

See section 10.06 of the Custodial Agreement for more information

## 8 INFORMATION AND CERTIFICATIONS CONCERNING TAX WITHHOLDING

By signing this form, the undersigned certifies that the Student is a U.S. Person (a U.S. citizen or a resident alien) or a Foreign Person (a nonresident alien), as indicated by checking the appropriate box below, and submits the related certifications.

The Student is (check one)

A U.S. Person. The undersigned certifies that the number shown in Part 1 of this application is the Student's correct Social Security number (or the Student is waiting to be issued a Social Security number); **and**

The Student is not subject to backup withholding because: **(a)** the Student is exempt from backup withholding, or **(b)** the Student has not been notified by the Internal Revenue Service (IRS) that the Student is subject to backup withholding as a result of failure to report all interest or dividends, or **(c)** the IRS has notified the Student that the Student is no longer subject to backup withholding. **(NOTE:** Cross out item (c) of the preceding sentence if the Student has been notified by the IRS that the Student is currently subject to backup withholding because of failure to report all interest and dividends on the Student's tax return.)

A Foreign Person. The undersigned acknowledges that the IRS does not require consent to any provisions of this document other than the Form W-8BEN certification required to avoid backup withholding and qualify for a tax treaty rate of withholding (see IRS Publication 515).

## 9 CERTIFICATIONS AND SIGNATURES

The undersigned acknowledges having received and read the prospectus(es), the Coverdell Education Savings Account Disclosure Statement relating to this Account (including the Custodian's fee schedule), the Coverdell Education Savings Custodial Account Agreement, and the "Instructions" pertaining to this Application. I have considered my decision for at least seven days and I agree to be bound by the terms of these documents.

If this is a contribution from a corporate entity, the undersigned represents that he/she has the requisite authority to sign this Application on behalf of such entity and that the establishment of the Account and contribution thereto have been duly approved by all requisite corporate actions.

The undersigned acknowledges that adverse income tax consequences (including possible penalties) may apply for providing false or incorrect information and certifies that the information provided above is accurate and correct.

The undersigned, by signing this Application, hereby establishes a Coverdell Education Savings Account (the "Account") for the benefit of the Student with UMB Bank N.A. as Custodian. The terms of the Account are contained in the document entitled Neuberger Berman Coverdell Education Savings Custodial Account Agreement (which is incorporated by reference) and this Application. The Account will be effective upon acceptance by UMB Bank, N.A.

I agree that Neuberger Berman may send only one copy of prospectuses and financial reports for all account holders that share the address above. This will save the funds mailing costs, which benefits all shareholders. I understand that I can begin receiving my own copies of these documents within 30 days by calling or writing Neuberger Berman, or immediately by checking the box below. Please note that this policy applies only to regulatory documents and not to account statements.

**I do not** want my prospectuses and financial reports to be householded.

### IMPORTANT INFORMATION ABOUT NEW ACCOUNTS:

To help the U.S. government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

When you open an account, we will require your name, address, date of birth, and Social Security Number or other identifying number. We may also require other identifying documents. If we cannot verify the information you supply to us or if it is incomplete, we may be required to return your funds or redeem your account.

### Under penalty of perjury, I also certify that:

The number shown on this Application is the correct Social Security Number.

Signature of Student	Date
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(Or Parent, if Student has not attained the age of majority in his/her state of residence.)

Signature of Donor (If applicable, Representative of Corporate Entity)	Date
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**FACTS**

**WHAT DOES NEUBERGER BERMAN DO WITH YOUR PERSONAL INFORMATION?**

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security numbers, dates of birth and other numerical identifiers
- Names and addresses
- Driver’s licenses, passports and other identification documents
- Usernames and passwords
- Internet protocol addresses and other network activity information
- Income, credit history, credit scores, assets, transaction history and other financial information

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Neuberger Berman chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Neuberger Berman share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don’t share
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share

**Questions?**

Call 646.497.4003 or 866.483.1046 (toll-free)  
 Email NBPrivacyOfficer@nb.com

## Who we are

### Who is providing this notice?

Entities within the Neuberger Berman family of companies, mutual funds, and private investment funds.

## What we do

### How does Neuberger Berman protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include physical, electronic and procedural safeguards, including secured files and buildings.

We restrict access to customer information to those employees who need to know such information in order to perform their job responsibilities.

### How does Neuberger Berman collect my personal information?

We collect your personal information directly from you or your representatives, for example, when you

- seek advice about your investments
- give us your contact or income information
- provide account information or open an account
- direct us to buy or sell securities, or complete other transactions
- visit one of our websites, portals or other online locations

We may also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Neuberger Berman name; financial companies, such as investment advisers or broker dealers; mutual funds, and private investment funds.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include companies that perform administrative services on our behalf (such as vendors that provide data processing, transaction processing, and printing services) or other companies such as brokers, dealers, or counterparties in connection with servicing your account.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Neuberger Berman doesn't jointly market.*



## FACTS

### WHAT DOES UMB BANK, N.A. ("UMB") DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number</li> <li>▪ Account balances and account transactions</li> <li>▪ Payment history and transaction history</li> <li>▪ Retirement assets</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons UMB chooses to share and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does UMB share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
Questions?	Call toll-free <b>800.441.9535</b> (or if in Kansas City, call <b>816.860.5780</b> ).	

## Who we are

Who is providing this notice?	UMB Bank, n.a.
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## What we do

How does UMB protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does UMB collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Open an account or provide account information</li> <li>▪ Make deposits or take withdrawals from your account</li> <li>▪ Tell us about your investment or retirement portfolio</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>UMB does not share with affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>UMB does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>UMB doesn't jointly market.</i></li> </ul>

## Other Important Information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you. *For California residents:* We will not share information we collect about you with nonaffiliates, except as permitted by California law, including, for example to process your transactions or to maintain your account. *For Vermont residents:* We will not share information we collect about you with nonaffiliates, except as permitted by Vermont law, including, for example to process your transactions or to maintain your account.