

**Participant Enrollment  
401(k) Plan**

**L.J. Gonzer Retirement Savings Plan**

**91493-01**

**Participant Information**

Last Name			First Name			MI			Social Security Number								
Address - Number & Street												E-Mail Address					
City				State		Zip Code		Mo		Day		Year		<input type="checkbox"/> Female		<input type="checkbox"/> Male	
Date of Birth				<input type="checkbox"/> Married		<input type="checkbox"/> Unmarried		Annual Income									
( ) Home Phone				( ) Work Phone													

**Payroll Information**

I elect to contribute \_\_\_\_\_% or \$ \_\_\_\_\_ (per pay period) of my compensation as before-tax contributions to the 401(k) Plan until such time as I revoke or amend my election.

Note: The total of your before-tax deferrals cannot exceed \$15,500.00. If I am 50 years of age or older and I am eligible for a catch-up contribution, I understand I may exceed this total.

I decline to make contributions to the Plan at this time.

Payroll Effective Date: \_\_\_\_\_  
Mo Day Year

Date of Hire: \_\_\_\_\_  
Mo Day Year

**Managed Accounts Service Information**

The Managed Accounts Service provided by Advised Assets Group, LLC ("AAG") will automatically direct your investment election for future contributions and will rebalance your account quarterly, if necessary. This election will be effective the day of receipt if received in good order by Service Provider prior to New York Stock Exchange market close. Any request received after New York Stock Exchange market close will be considered received the next business day. By electing the Managed Accounts Service, I agree to the fees associated with this service and understand the fee will be deducted from my account on a quarterly basis in accordance with the attached Managed Accounts Agreement. If you prefer to make your own investment decisions and not participate in this service, simply select the Select My Own Investment Options box and enter your investment instructions in the Investment Option Information section.

**Managed Accounts Service:**

By checking this box, I elect to have my account professionally managed by Advised Assets Group, LLC ("AAG") until such time as I revoke or amend my election.

**- OR -**

**Select My Own Investment Options:**

I elect to direct my own investments. By declining the Managed Accounts Service, I agree to, understand and acknowledge the following:

1. I had the opportunity to have an investment expert, Advised Assets Group, LLC ("AAG"), make investment decisions on my behalf and I chose not to accept this option.
2. I am required to direct all the investments of my accounts (current balance, future contributions and rollover monies) in this Plan by completing the investment election in the Investment Option Information section.
3. I take full responsibility for my own investment elections.
4. I have received and reviewed the information in my enrollment kit about my investment choices and have had an opportunity to freely choose how my accounts are invested. I further understand and agree that my employer and other Plan fiduciaries will not be liable for the results of my personal investment decisions.

Make your investment election for future deposits in the Investment Option Information section.



Last Name

First Name

MI

Social Security Number

Plan Number

**Do not complete this section if you are electing to enroll in the Managed Accounts Service.**

**Investment Option Information (applies to all contributions)** - Please refer to your enrollment packet for investment descriptions.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

**See below for Participation Agreement and Required Signatures**

<u>Investment Option Name</u>	<u>Investment Option Code</u> (Internal Use Only)	<u>Investment Option Name</u>	<u>Investment Option Code</u> (Internal Use Only)
Maxim Aggressive Profile II .....	G19055	Maxim T. Rowe Price Equity Income .....	G80055
Maxim Moderate Profile II .....	G21055	Maxim S & P 500 Index .....	G94055
Maxim Conservative Profile II .....	G23055	Marsico Focus.....	G25055
Oakmark International II .....	G65055	Oppenheimer Capital Appreciation A .....	G64055
American Funds EuroPacific Growth R3 .....	G92055	American Funds Growth Fund of Amer R3 .....	G95055
Oppenheimer Global A.....	G86055	RiverSource Diversified Equity Income R3 .....	GRD055
Maxim Index 600.....	G93055	Davis NY Venture R.....	GNV055
STI Classic Small Cap Growth Fund I .....	GSS055	Van Kampen Comstock - R.....	GVS055
MainStay Small Cap Opportunity A.....	GMS055	Maxim Bond Index .....	GBB055
First American Small Cap Select A.....	GFA055	Maxim Loomis Sayles Bond Portfolio .....	GBC055
Lord Abbett Mid-Cap Value A.....	G88055	Maxim US Government Securities Fund.....	GBA055
Maxim Ariel Small-Cap Value.....	GGD055	PIMCO Total Return Admin .....	G82055
Fidelity Advisor Mid Cap T .....	G74055	Guaranteed Portfolio Fund .....	PORTII
Fidelity Advisor Leveraged Co Stk - T .....	GFL055	<b>MUST INDICATE WHOLE PERCENTAGES</b>	<b>= 100%</b>

**Participation Agreement**

**Withdrawal Restrictions** - I understand that the Internal Revenue Code (the "Code") and/or my employer's Plan Document may impose restrictions on transfers and/or distributions. I understand that I must contact the Plan Administrator to determine when and/or under what circumstances I am eligible to receive distributions or make transfers.

**Investment Options** - If I elect to direct my own investments, I understand that by signing and submitting this Participant Enrollment form for processing, I am requesting to have investment options established under the Plan as specified in the Investment Option Information section. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing.

I understand if I elect to have my account managed by Advised Assets Group, LLC ("AAG"), that my entire account, including any transfers or rollovers, will be professionally managed and I have not completed the Investment Option Information section. In the event investment option information is completed, my election to have my account professionally managed will override my investment options elections. Dollar cost averaging and asset allocation are not available if my account is professionally managed. I understand that the applicable fees will be deducted from my account. In order to enroll in the Managed Accounts Service, I understand that I must provide my Social Security number, date of birth, gender, marital status and annual income. If any of this information is not provided, I understand that I will not be enrolled in the Managed Accounts Service.

**Compliance With Plan Document and/or the Code** - I agree that my employer or Plan Administrator may take any action that may be necessary to ensure that my participation in the Plan is in compliance with any applicable requirement of the Plan Document and/or the Code. I understand that the maximum annual limit on contributions is determined under the Plan Document and/or the Code. I understand that it is my responsibility to monitor my total annual contributions to ensure that I do not exceed the amount permitted. If I exceed the contribution limit, I assume sole liability for any tax, penalty, or costs that may be incurred.

**Incomplete Forms** - I understand that in the event my Participant Enrollment form is incomplete or is not received by Service Provider at the address below prior to the receipt of any deposits, I specifically consent to Service Provider retaining all monies received and allocating them to the default investment option selected by the Plan. If no default investment option is selected, funds will be returned to the payor as required by law. Once my account has been established, I understand that I must call 1-800-338-4015 or access the Web site in order to transfer monies from the default investment option. Also, I understand all contributions received after my account is established will be applied to the investment options I have most recently selected.

**Account Corrections** - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Provider of an error after this 90 days, the correction will be only processed from the date of notification forward and not on a retroactive basis.

**Managed Accounts Service Fee** - If you elect the Managed Accounts Service, a quarterly fee will be assessed. If you wish to opt-out in the future please call an Advised Assets Group, LLC ("AAG") Representative at your Plan's KeyTalk® number.

Last Name

First Name

MI

Social Security Number

**Required Signatures** - I have completed, understand and agree to all pages of this Participant Enrollment form including the terms of the Managed Accounts Agreement. I verify that this enrollment was unsolicited. I did not meet with a representative on a one-on-one basis regarding investment options.

Participant Signature

Date

Participant forward to Plan Administrator/Trustee

Plan Administrator forward to Service Provider at:

Great-West Retirement Services®

PO Box 173764

Denver, CO 80217-3764

Express Address:

8515 E. Orchard Road, Greenwood Village, CO 80111

Phone#: 1-800-338-4015

Fax#: 1-303-737-3414

Authorized Plan Administrator/Trustee

Date

Great-West Retirement Services® refers to products and services provided by Great-West Life & Annuity Insurance Company, FAScore, LLC, First Great-West Life & Annuity Insurance Company, White Plains, New York and their subsidiaries and affiliates. Great-West Life & Annuity Insurance Company is not licensed to conduct business in New York. Insurance products and related services are sold in New York by its subsidiary, First Great-West Life & Annuity Insurance Company. Other products and services may be sold in New York by FAScore, LLC.

## **ADVISED ASSETS GROUP, LLC MANAGED ACCOUNTS AGREEMENT**

Please read the following terms and conditions carefully before using or enrolling in the service described below. Your use of the service will signify your consent to be bound by the terms and conditions set forth in this Agreement. If you elect to participate in Managed Accounts by selecting the Managed Accounts Service option on your Participant Enrollment form, your signature on your Participant Enrollment form indicates your acceptance of the terms and conditions of the Managed Accounts Service set forth herein.

### **DISCLAIMERS**

Advised Assets Group, LLC ("AAG") uses reasonable care, consistent with industry practice, in providing services to you. We do not guarantee the future performance of your account or that the investments we recommend will be profitable. Investment return and principal value will fluctuate with market conditions, and you may lose money. The investments we may recommend, or purchase for your account, if applicable, are subject to various risks, including without limitation, business, market, currency, economic, and political risks. AAG does not provide advice for, recommend allocations of, or manage individual stocks (including employer stock), self-directed brokerage accounts, guaranteed certificate funds, or employer-directed monies, even if they are available for investment in your Plan. We do not select the investment options available for investment in your Plan. By recommending allocations among the available investment options, we are not endorsing the selection of particular investments options available in your Plan.

AAG will not be liable to you for any loss caused by (1) our prudent, good faith decisions or actions, (2) following your instructions, or (3) any person other than AAG or its affiliates who provides services for your account. AAG will not be liable to you for any losses resulting from your disclosure of your personal information or your PIN number to third parties even if the purpose of your disclosure is to enable such person to enroll you in, or cancel your enrollment in, the Managed Accounts Service. AAG is not responsible for voting proxies for the securities in your account. We do not guarantee that the services or any content will be delivered to you uninterrupted, timely, secure, or error-free.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, AAG DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESSED OR IMPLIED, WITH RESPECT TO THE SERVICES AND THE SERVICE CONTENT, AND ALL INFORMATION DERIVED FROM THEM, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, QUALITY, ACCURACY, TITLE, NON-INFRINGEMENT, AND IMPLIED WARRANTIES ARISING FROM COURSE OF PERFORMANCE OR COURSE OF DEALING. IN ADDITION, ALTHOUGH AAG INTENDS TO TAKE REASONABLE STEPS TO PREVENT THE INTRODUCTION OF VIRUSES OR OTHER DESTRUCTIVE MATERIALS TO THE SERVICE, AAG DOES NOT WARRANT THAT THE SERVICE OR CONTENT CONTAINED IN THEM WILL BE UNINTERRUPTED OR ERROR FREE, OR THAT ANY INFORMATION OR OTHER MATERIAL ACCESSIBLE THROUGH THE SERVICE IS FREE OF ERRORS, VIRUSES, WORMS, OR OTHER HARMFUL CONTENT.

### **LIMITATION OF LIABILITY**

YOU UNDERSTAND THAT IN NO EVENT WILL AAG OR ITS OFFICERS, DIRECTORS, SHAREHOLDERS, PARENTS, SUBSIDIARIES, AFFILIATES, EMPLOYEES, CONSULTANTS, AGENTS, LICENSORS OR ANY DATA PROVIDER BE LIABLE FOR ANY CONSEQUENTIAL, PUNITIVE, INCIDENTAL, SPECIAL OR INDIRECT DAMAGES, LOSS OF BUSINESS REVENUE OR LOST PROFITS, WHETHER IN AN ACTION UNDER CONTRACT, NEGLIGENCE OR ANY OTHER THEORY EVEN IF WE ARE ADVISED OF THE POSSIBILITY OF SUCH.

### **INDEMNIFICATION**

You agree to indemnify, defend and hold harmless AAG and its officers, directors, shareholders, parents, subsidiaries, affiliates, employees, consultants, agents and licensors from and against any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorneys' fees) arising from your failure to comply with this Agreement, the information you provide us, your infringement of any intellectual property or other right of a third party, or from your violation of applicable law.

### **DESCRIPTION OF SERVICES AND FEES**

Your employer or Plan Administrator has agreed to make the below service offered by Advised Assets Group, LLC ("AAG") available to you.

**Managed Accounts:** Managed Accounts is a tool for participants who wish to have a qualified financial expert select among the available investment options and manage their retirement plan accounts for them. You will receive a personalized investment portfolio that reflects your Plan investment options and your retirement timeframe, life stages and overall financial picture, including assets held outside the Plan (if you elect to provide this information), which may be taken into consideration when determining the allocation of assets in your Plan account (AAG will not provide advice for, recommend allocations of, or manage your outside or non-Plan assets). Under the Managed Accounts Service, AAG has discretionary authority over allocating your assets among the Plan's core investment options, without your prior approval of each transaction. AAG is not responsible for either the selection or maintenance of the investment options available within your Plan. AAG does not provide advice for, or recommend allocations of, individual stocks, self-directed brokerage accounts, or any funds with a liquidity restriction. Your balances in individual stock (including employer stock), or employer-directed monies may be liquidated, subject to your Plan's and/or investment provider's restrictions. You may be required to liquidate your self-directed brokerage account fund prior to, or as a condition of, enrolling in Managed Accounts, subject to Plan and/or investment provider restrictions.

Managed Accounts assets in the Plan's core investment options will be automatically monitored, and may be rebalanced and reallocated every quarter by AAG, based on data resulting from the methodologies and software employed by the independent financial expert ("Independent Financial Expert"), to respond to market performance and to ensure optimal account performance over time. You will receive an account update and forecast statement annually and can update your personal information at any time by calling AAG at your Plan's existing toll-free customer service number or by visiting your Plan's website.

The tiered pricing described in the table below applies to Managed Accounts. It demonstrates annual fees for the Managed Accounts Service, which are collected quarterly at the end of each quarter. You will be charged a quarterly fee based on your account balance that AAG manages on the day the fee is debited. The fee for that quarter will generally be debited from your account within the last five (5) to seven (7) business days of each quarter; however, if you cancel your participation in Managed Accounts, the fee for that quarter will be based on your account balance on the date of cancellation and will be debited from your account within five (5) to seven (7) business days prior to the end of each quarter. If your Plan terminates its agreement with AAG, the fee for that quarter, based on your account balance on the date of termination, will be debited on the termination date.

Participant Account Balance	Annual Managed Account Fee
<\$100,000.01	0.65%
Next \$150,000	0.55%
Next \$150,000	0.45%
>\$400,000	0.35%

For example, if your account balance subject to Managed Accounts is \$50,000, the maximum annual fee is 0.65% of the account balance. If your account balance subject to Managed Accounts is \$500,000, the first \$100,000 will be subject to a maximum annual fee of 0.65%, the next \$150,000 will be subject to a maximum annual fee of 0.55%, the next \$150,000 will be subject to a maximum annual fee of 0.45%, and any amounts over \$400,000 will be subject to a maximum annual fee of 0.35%.

Your acceptance of the terms and conditions of this Agreement constitutes your authorization for AAG to deduct the annual fee on a quarterly basis. The fees are subject to change. AAG reserves the right to offer certain plans discounted fees or other promotional pricing.

Certain investment options in your Plan may charge a redemption fee. Redemption fees vary in amount and application from investment option to investment option. It is possible that transactions initiated by AAG under Managed Accounts may result in the imposition of a redemption fee on one or more investment options available in your Plan. Any redemption fees will be deducted from your account balance.

If you participate in Managed Accounts, you must allocate all of your participant-directed account balance to the Managed Accounts Service. You may not invest in other core investment options while also participating in Managed Accounts. Once enrolled in Managed Accounts, you will no longer be able to make investment allocation changes to your account online, via paper, or through your Plan's existing toll-free customer service number. This includes functionality for fund-to-fund transfers, change fund allocations, or utilization of dollar cost averaging and/or rebalancer. Once enrolled, you retain full inquiry access to your account and, if eligible, you may still request and be approved for loans and take a distribution. The aforementioned functionality will be restored to your account the next business day markets are open after you cancel participation in Managed Accounts.

You may cancel participation in Managed Accounts at any time by completing the cancellation form available online or by calling AAG at your Plan's existing toll-free customer service number.

### GENERAL PROVISIONS

AAG acknowledges that it is a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA") with respect to investment management (Managed Accounts), as applicable. You may not assign this Agreement. We may not assign this Agreement (within the meaning of the Investment Advisors Act of 1940 ("Advisors Act")) without your consent. This Agreement is entered into in Denver, Colorado and governed by and construed in accordance with the laws of the State of Colorado, without regard to its conflict of law provisions. You agree that proper forum for any claims under this Agreement shall be in the courts of the State of Colorado for Arapahoe County or the United States District Court, District of Colorado. The prevailing party shall be entitled to recovery of expenses, including reasonable attorneys' fees. This agreement constitutes the entire Agreement between you and AAG with respect to the subject matter herein. If for any reason a provision or portion of this Agreement is found to be unenforceable, that provision of the Agreement will be enforced to the maximum extent permissible so as to affect the intent of the parties, and the remainder of this Agreement will continue in full force and effect. No failure or delay on the part of AAG in exercising any right or remedy with respect to a breach of this Agreement by you shall operate as a waiver thereof or of any prior or subsequent breach of this Agreement by you, nor shall the exercise of any such right or remedy preclude any other or future exercise thereof or exercise of any other right or remedy in connection with this Agreement. Any waiver must be in writing and signed by AAG. All terms and provisions of this Agreement, including without limitation, "Disclaimers," "Limitation of Liability," "Indemnification," "Intellectual Property," and "Privacy Policy," which should by their nature survive the termination of this Agreement, shall so survive. This Agreement will automatically terminate upon termination of your Plan's agreement with AAG, or upon termination of your Plan's service agreement with Service Provider. Nothing in this Agreement shall be construed to waive compliance with the Advisors Act, ERISA, as applicable, or any applicable rule or order of the Department of Labor under ERISA. AAG shall not be liable for any delay or failure to perform its obligations hereunder if such delay or failure is caused by an unforeseeable event beyond its reasonable control, including without limitation, act of God; fire; flood; earthquake; labor strike; sabotage; fiber cut; embargoes; power failure; lightning; suppliers' failures; act or omissions of telecommunications common carriers; material shortages or unavailability or other delay in delivery; government codes, ordinances, laws, rules, regulations or restrictions; war or civil disorder, or acts of terrorism. AAG reserves the right to modify this Agreement at any time. You will receive advance written notice of any such modifications. Your continued participation in Managed Accounts shall be deemed to be your acceptance of the modified terms of this Agreement. This Agreement shall inure to the benefit of AAG's successor and assigns.

### INTELLECTUAL PROPERTY

All content provided as part of Managed Accounts, including without limitation names, logos, methodologies, and news or information provided by third parties, is protected by copyrights, trademarks, service marks, patents, or other intellectual property and proprietary rights and laws ("Intellectual Property") and may constitute trade secrets, as defined by applicable law. All such Intellectual Property is the property of their respective owners and no rights or licenses are granted to you as a result of your participation in Managed Accounts.

### PRIVACY POLICY

AAG protects your privacy. We have strict policies in place to keep your personal information private. A summary of AAG policies and procedures to protect the privacy and security of your personal information is set forth below.

**Types of Information We Collect.** AAG collects personal information about you from your Plan Administrator or employer, from applications or other forms that you complete, and from your Plan or Service Provider. Such information includes without limitation, your name, address, age, salary, number of dependents, plan account balances and contributions. You may provide us with additional personal information about your investments and preferences at any time. We also keep records of all transactions in your account and any communications about your account.

**Security of Your Information.** We have strict procedures to protect your privacy. They include physical, administrative, and technical safeguards.

**Access to Information.** The only employees who have access to your personal information are those who need it to service your account, or to provide you with products or services.

**Our Information-Sharing Practices.** AAG will not disclose, sell, share, or reveal your personal information except in the following circumstances:

- We have your authorization to share your personal information with third parties;
- We need to share your personal information with our affiliates who provide a product or service you have requested or to maintain, service or administer your account (for example, our affiliated broker-dealer that executes transactions in your account; such affiliates do not have the right to use your personal information other than in the performance of services necessary to assist us);
- We need to share your personal information with your employer, Plan Administrator and/or Plan provider in order to provide the services described in our contract with your employer, Plan Administrator and/or Plan provider; or
- We are required by law to disclose your personal information (for example, in response to a subpoena, governmental or regulatory request, or to protect against fraud or other illegal activity).

**Analysis.** We may perform analyses based on data about our customers. Such data will not contain personally identifiable information.

**Our Treatment of Information About Former Customers.** Protecting your privacy goes beyond our relationship with you as a participant in Managed Accounts. If this relationship ends, we will not share your personal information with third parties, except as law permits.

**Customer Right to Change Information.** To correct, amend or supplement your personal information, you may contact us at your Plan's existing toll-free customer service number.

### **ABOUT ADVISED ASSETS GROUP, LLC**

AAG, a wholly owned subsidiary of Great-West Life & Annuity Insurance Company ("Great-West"), and First Great-West Life & Annuity Insurance Company ("First Great-West"), White Plains, New York, is a registered investment advisor with the Securities and Exchange Commission. AAG provides guidance, advisory and management solutions to defined contribution and deferred compensation plans and participants.

Since its inception, AAG has focused on establishing, refining and continually improving the process of investment planning for plan sponsors and participants. By blending best practices investment approaches with personalized plan data and leading industry knowledge and expertise, AAG aspires to create effectively-built, diversified retirement solutions that maximize outcomes for plan participants while minimizing fiduciary risk to plan sponsors.

Trades are executed through GWFS Equities, Inc., a registered broker-dealer and wholly owned subsidiary of Great-West and affiliate of AAG, FASCore, LLC and First Great-West.

Additional information about the services provided by AAG may be found in AAG's Form ADV Part II, which is available free of charge online at [www.advisedassetsgroup.com](http://www.advisedassetsgroup.com), upon request by calling AAG at your Plan's existing toll-free customer service number or writing AAG at: 8515 East Orchard Road, 10T2, Greenwood Village, Colorado 80111.

**Interest in Participant Transactions.** AAG, its officers and employees may purchase securities for their own accounts and these securities may be the same as those recommended to, or invested for, you (e.g., shares of the same mutual fund).

### **ABOUT IBBOTSON ASSOCIATES**

AAG has teamed with Ibbotson Associates, a recognized industry leader in asset allocation and investment analytics tools, to provide the underlying investment advice and portfolio management methodology that will power Managed Accounts.

Ibbotson Associates, founded by Professor Roger Ibbotson in 1977, is a leading authority on asset allocation, providing products and services to help investment professionals obtain, manage and retain assets. The company's business lines include investment consulting and research, planning and analysis software, wealth forecasting, educational services and a widely used line of NASD-reviewed presentation materials.

With offices in Chicago, New York and Tokyo, Ibbotson Associates markets its integrated product line to institutional money managers, insurance companies, plan sponsors and consultants, financial planners, brokers, mutual fund firms, hedge funds, banks and small money managers.

AAG reserves the right to replace the Independent Financial Expert in its sole discretion and without your approval. AAG will notify you of any fee changes resulting from the Independent Financial Expert being replaced. In the event AAG terminates its relationship with the current Independent Financial Expert and is unable to contract with a suitable replacement Independent Financial Expert, this Agreement shall automatically terminate upon written notice from AAG.

### **ACCEPTANCE OF TERMS AND CONDITIONS OF MANAGED ACCOUNTS AGREEMENT**

If you agree to the terms and conditions set forth herein, select the Managed Accounts Service option on your Participant Enrollment form, or complete the Managed Accounts Election form, and sign your name. Your acceptance of the terms and conditions shall signify your consent to be bound by the applicable provisions of this Agreement. Please note that upon enrollment in Managed Accounts, any currently initiated transfers or transactions will be cancelled, unless the market has already closed for the day.