

**COVERDELL EDUCATION SAVINGS ACCOUNT (ESA) APPLICATION & ADOPTION AGREEMENT FORM**

DOMINI IMPACT INVESTMENTS, P.O. Box 9785

Providence, RI 02940-9785

If you have questions in completing this

form please call 1-800-582-6757, Monday through Friday, 9 am to 6 pm, Eastern Time. Please consult a professional advisor for tax, legal, and investment advice.



**RESPONSIBLE INDIVIDUAL** (The parent or guardian of the Designated Beneficiary) (Only one Responsible Individual is allowed on this account at any point.)

Name: \_\_\_\_\_

Street Address\*: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Mailing Address (If different from street address): \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

E-mail Address\*\*: \_\_\_\_\_

\*You must have a valid United States address.

\*\*Domini charges a \$15 annual account service fee for each account with a balance of less than \$10,000, subject to modification or waiver at Domini Impact Investments' discretion. This fee does not apply if you sign up for online account access at [www.domini.com](http://www.domini.com) and choose electronic delivery of account statements, fund reports, and prospectuses. To sign up for account access, once your account has been established, please visit [www.domini.com](http://www.domini.com), and click on "Account Access." With e-delivery, you will help to reduce costs, save paper and energy, and cut waste. As the documents become available, you will be notified by e-mail and receive a link to view or download the document, through your online account access. Please notify Domini promptly if your email address changes. There is a \$10 annual IRA account maintenance fee. Please see Terms and Conditions below.

**DESIGNATED BENEFICIARY-** (Must be under age 18, unless a special needs Designated Beneficiary)

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

**CONTRIBUTOR-** (The individual establishing the account if different than the Responsible Individual.)

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

\*\*Under the terms of the Coverdell ESA Custodial Agreement, the Responsible Individual remains the Responsible Individual when the Designated Beneficiary attains the age of majority (see Article V of the Coverdell ESA Custodial Agreement), and the Responsible Individual may designate an eligible Family Member of the original Designated Beneficiary as the new Designated Beneficiary (see Article VI and Article X, Section L. of the Coverdell ESA Custodial Agreement).

**INVESTMENT OPTIONS-** Please check the type of contribution and indicate how to invest. All dividends and capital gains will be reinvested. Please use a personal check, payable to Domini Funds. Not acceptable are: cashier's checks, money orders, checks payable to third parties, starter checks, traveler's checks or checks drawn on a non-U.S. bank.

CONTRIBUTION FOR TAX YEAR: \_\_\_\_\_ (The contribution must be for a Designated Beneficiary who is under age 18, or for a special needs Designated Beneficiary regardless of age.)  
or

ROLLOVER - This contribution is a rollover from another Coverdell ESA. This rollover has been completed within 60 days of the receipt of funds from the other Coverdell ESA. These funds are from a Coverdell ESA established for the benefit of either the Designated Beneficiary named above, or a Family Member of the Designated Beneficiary, as described in Internal Revenue Code Section 529(e)(2), who is under age 30. A Completed "Certification of Rollover Assets" form must be attached.  
or

TRANSFER OF ASSETS - The initial contribution to this account is a Transfer of Assets from a Coverdell ESA established for the benefit of the Designated Beneficiary named above, or a family member of the Designated Beneficiary for which you are listed as the Responsible individual authorized to act on the Coverdell ESA account. A completed "Transfer of Assets" form providing your investment allocations must be attached.

**INVESTMENT OPTIONS CONTINUED**

FUND NAME	FUND NUMBER	TICKER	AMOUNT	PERCENTAGE	MINIMUM
Domini Sustainable Solutions Fund Investor Share Class	450	CAREX	\$ _____	or _____ %	\$1,500
Domini Impact Equity Fund Investor Share Class	473	DSEFX	\$ _____	or _____ %	\$1,500
Domini Impact International Equity Fund Investor Share Class	430	DOMIX	\$ _____	or _____ %	\$1,500
Domini Impact Bond Fund Investor Share Class	501	DSBFX	\$ _____	or _____ %	\$1,500
Domini Deposit Account at PNC Bank*	675	-----	\$ _____	or _____ %	

Must total to 100%

Dividends, interest and capital gains, if any, will be reinvested into additional shares.

\*Domini generally will assess a \$3.00 monthly service charge for all accounts invested within the Domini Deposit Account at PNC Bank, account positions, subject to modification or waiver at Domini's discretion. This charge will be automatically withdrawn from your account on or about the 15th of each month (or the next applicable business day).

**TELEPHONE REDEMPTION PRIVILEGES-** If your selected Investment permits telephone redemptions, and if you elect the ability to redeem Investments by telephone, you may do so subject to other restrictions.

I do not want the ability to redeem Investments by telephone on this Coverdell ESA Account.

I want the ability to redeem Investments by telephone on this Coverdell ESA Account.

**DESIGNATED DEATH BENEFICIARY**

I, the Contributor, designate the following family member of the Designated Beneficiary (must be under age 30 upon the day the Designated Beneficiary dies) to receive any benefits to which the Designated Death Beneficiary may be entitled in the event of the death of the Designated Beneficiary. If the Designated Death Beneficiary predeceases the Designated Beneficiary or the Designated Death Beneficiary attains age 30 before the Designated Beneficiary's death, all assets will be paid to the estate of the Designated Beneficiary.

Name: \_\_\_\_\_ Relationship to Designated Beneficiary: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip code: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

**How did you hear about us?**

- Twitter
- Facebook
- Morningstar
- News story in: \_\_\_\_\_
- Friend/Relative
- Lipper
- Financial Advisor/Broker
- Internet search: \_\_\_\_\_
- Conference
- Print ad in: \_\_\_\_\_
- Other: \_\_\_\_\_

**ADDITIONAL TERMS AND CONDITIONS**

I hereby establish this Coverdell Education Savings Account for the benefit of the named Designated Beneficiary under the terms and conditions contained in this Application and Adoption Agreement, and the Coverdell ESA Custodial Agreement, which constitutes a binding agreement. I agree that the Coverdell Account becomes effective only upon written acceptance by the Custodian and that such written acceptance will consist of a confirmation of transaction statement.

I agree that the Custodian may amend (add to, delete from or revise) any term of the Coverdell ESA Custodial Agreement at any time by notice to me and that my sole remedy if I disagree with the amendment is to transfer funds in the Coverdell ESA Account to another custodian.

Each contribution to the Coverdell ESA Account will be invested in accordance with the written or other instructions provided with respect to that contribution. In the event that this is a rollover contribution, the undersigned hereby irrevocably elects to treat the contribution as a rollover contribution.

I acknowledge receiving and reading the following: (i) the Coverdell ESA Adoption Agreement; (ii) the Coverdell ESA Custodial Agreement; (iii) the Coverdell ESA Summary Disclosure; (iv) the Privacy Policy of the Custodian and of Domini; and (v) the BCP of Domini. I also acknowledge receiving and reading the current prospectus for each Mutual Fund that is an Eligible Investment that I have designated for investment.

**Custodial Fees:** \$10 annual maintenance fee per account. This fee may be paid by the Contributor or Responsible Individual at account opening or subsequently with respect to any calendar year. If the fee is not paid at account opening or if it is not paid by the date in a given calendar year that the Custodian sets for collection of the fee ("Fee Collection Date"), the Custodian is authorized to deduct the fee from the Custodial Account at the Fee Collection Date, or, if earlier in a given calendar year, the date the Custodial Account is closed. The Custodian reserves the right to change this fee, but will give at least 30 days written notice to the Responsible Individual. The Custodian will keep records, identify and file returns and provide other information concerning the Custodial Account as required of custodians by any applicable provisions of the Code and IRS regulations.

**Telephone Redemptions:** If I elected to have the ability to redeem Investments via telephone, I understand that the telephone redemption privilege will apply to my Custodial ESA Account. If I have telephone redemption privileges, I agree that neither the Custodian, the Sponsor, nor their transfer agent, their agents, officers, trustees, directors or employees will be liable for any loss, liability or expense for acting, or refusing to act on instructions given under the telephone redemption privileges that are reasonably believed to be genuine and I accept the risk of loss.

**Provision Regarding Involuntary Liquidations and Distributions:** I have read Article X, Section J of the Custodial Coverdell ESA Agreement. I acknowledge that certain circumstances beyond the control of the Custodian may occur, which result in a liquidation of Mutual Funds in which the Custodial Account is invested or which result in the liquidation of holdings of the Custodial Account. I acknowledge that at Article X, Section J of the Custodial Agreement, I have authorized the Custodian, following such occurrences, to act in its discretion with regard to the disposition of the liquidation proceeds if it does not receive clear instructions regarding the placement of the liquidation proceeds that it can practicably carry out, including distributing the liquidation proceeds to the Designated Beneficiary.

**Certification If Designated Death Beneficiary Has Been Named:** If I have named a Designated Death Beneficiary, the information I furnished in connection with that designation, including in particular but without limitation the Social Security Number, the date of birth and the relationship of the individual to the Designated Beneficiary, is true, correct and complete.

**TIN Certification By Contributor and Responsible Individual:** I certify under penalties of perjury that the Designated Beneficiary is a U.S. person (including a U.S. resident alien) and that the Social Security Numbers filled in on this Application Form and Adoption Agreement for myself, the Responsible Individual and the Designated Beneficiary are true, correct and complete and that these numbers are the Taxpayer Identification Numbers of the respective individuals. (Foreign persons must use the appropriate Form W-8.)

**Custodian's Customer Identification Program Statement:** To help the U.S. government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions (such as the Custodian) to obtain, verify, and record information that identifies persons opening accounts. To comply, the Custodian requires the name, address, date of birth and government-issued identification number (generally, a Social Security Number) of the Contributor and the Responsible Individual (if the Responsible Individual is different from the Contributor) and other information that may help the Custodian to identify the Contributor and Responsible Individual. The Custodian may ask for copies of related documentation and the Custodian may consult third-party databases to help verify the identity of the Contributor and the Responsible Individual.

#### **STATE UNCLAIMED PROPERTY LAW DISCLOSURE**

The assets in your account are subject to state unclaimed property laws that provide that if no activity occurs in your account for the time period specified by the particular state law, and/or we have not had your current address on file, your assets may be transferred to the appropriate state. We are required by law to advise you that your assets may be transferred to an appropriate state in compliance with these state laws.

**Contributor's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Responsible Individual's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

Custodian: BNY Mellon Investment Servicing Trust Company, 4400 Computer Drive, Westborough MA 01581.

**FACTS****WHAT DOES DOMINI DO WITH YOUR PERSONAL INFORMATION?**

Why?	<p>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.</p> <p>Please read this notice carefully to understand what we do.</p>
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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>• Name, address, email address, and phone number</li> <li>• Account balances</li> <li>• Transaction history</li> <li>• Account transactions</li> <li>• Assets</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>
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How?	<p>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 Domini chooses to share; and whether you can limit this sharing.</p>
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Reasons we can share your personal information	Does <b>Domini</b> 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 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 1-800-498-1351 or go to <a href="http://www.domini.com">www.domini.com</a>
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## Who we are

Who is providing this notice?	Domini Impact Investments LLC (“DSIL”); DSIL Investments Services LLC; and all the Funds advised by DSIL (collectively referred to as “Domini”). A complete list of Funds is included under Affiliates below.
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## What we do

How does <b>Domini</b> 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. Our internal data security policies restrict access of nonpublic personal information to authorized employees. We maintain physical, electronic and procedural safeguards to guard our customers' nonpublic personal information. Employees who violate our data security policies are subject to disciplinary action, up to and including termination.
How does <b>Domini</b> collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or invest funds</li> <li>• Make deposits or withdrawals from your account</li> <li>• Provide account information</li> <li>• Give us your contact information</li> <li>• Show your government-issued ID</li> </ul> <p>We also collect your personal information from affiliates or other companies.</p>
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.</p>

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Our affiliates include DSIL; DSIL Investment Services LLC; Domini Holdings LLC; and the registered investment companies advised by DSIL including the Domini Investment Trust and its series, the Domini Impact Equity Fund, the Domini Impact International Equity Fund, and the Domini Impact Bond Fund.</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b>Domini</b> does not share information with nonaffiliates so they can market to you.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <b>Domini</b> does not jointly market.</li> </ul>

## **Business Continuity Plan Disclosure Statement – Domini Funds**

Domini Impact Investments LLC and its affiliated distributor, DSIL Investment Services LLC, maintain a Business Continuity Plan (BCP) that has been developed with the goal of protecting the health and safety of our employees and maintaining continuity of service for our Domini Funds shareholders. Our plan is designed to ensure that we are prepared to operate through significant business disruptions, so that our shareholders can access their funds without significant interruption under most circumstances.

Key elements of our BCP include the following:

- Critical data from our computer systems is backed up daily to geographically remote, secure facilities.
- All Domini employees can access Domini’s computer data remotely via a secure connection. In the event that Domini’s primary network is not accessible, Domini maintains replicas of all files and database servers in a geographically remote disaster-recovery network available to all employees over a secure connection.
- We maintain an office evacuation plan and emergency procedures in the event of a disaster affecting our primary office facilities or surrounding area.
- We maintain an emergency contact list and procedures updated and distributed on a regular basis.

Our mission critical functions, including shareholder transaction processing, custody and fund accounting, and investment submanagement, are accomplished through our key service providers. We require these key service providers to maintain business continuity plans that Domini reviews at least annually. The BCP is designed to address significant business disruptions of varying scope, including a firm-only disruption, single-building disruption, city-wide business disruption, or a regional disruption. In the event of a significant business disruption, our employees are to communicate from alternate locations and access Domini’s computer data remotely. Key service providers would be contacted, and would, if possible, continue to provide critical shareholder transaction processing, custody, fund accounting, and investment submanagement services. Our key service providers maintain offices outside New York City, and would not be affected by a city-wide business disruption. Even in the event of a regional disruption of significant scope, we require our key service providers to maintain alternate business locations that permit them to resume critical functions in a reasonable period of time.

If you need to contact us after a significant business disruption, please call our shareholder servicing telephone number at 1-800-582-6757, our main office telephone number at 212-217-1100, or visit our website at [www.domini.com](http://www.domini.com) and go to the “Contact Us” link. If you cannot contact us by calling our shareholder servicing phone number, our main office phone number, or our website, please contact our transfer agent, BNY Mellon Asset Servicing, at 610-382-7826 or through its website at <http://www.bnymellon.com/assetservicing/index.html>.

It is impossible for us to anticipate every potential problem that may occur, but we believe our BCP will enable us to continue to conduct business in the event of a variety of possible business disruptions. We believe that our BCP is reasonably designed to help us limit the recovery time necessary to resume operations.

We review and test our BCP at least annually. The BCP is subject to modification based on changing circumstances and assessment of need.