

**NORTHERN TRUST PASSPORT®
TRANSACTION PROCESSING TERMS AND CONDITIONS**

These terms and conditions (these “Terms”) govern the processing by **The Northern Trust Company** and its affiliates (collectively, “Northern”) for its trust, custody and agency account customers (each herein called the “Client” and each agreement governing such relationship with the Client a “Master Agreement”) of directions received electronically using any Northern Trust Passport® application for transaction services (each herein called an “Application”). (For the avoidance of doubt, Master Agreement as used herein includes the Firefighters’ Pension Investment Fund Master Custody Agreement effective as of October 1, 2021.) As of June 2020, such Applications include: Global Cash Movement; and, Trade Order Entry. Northern may make available in the future additional Applications that are subject to these Terms. These Terms supplement and do not replace the Northern Trust Passport® Online Services Terms and Conditions, which govern the use of Northern’s web site and the information made available by Northern thereon. In the case of a conflict, these Terms will prevail over any contrary provision in the Northern Trust Passport® Online Services Terms and Conditions. These Terms constitute an agreement between the Client and Northern.

These Terms are effective with respect to each of the Client’s Applications on the date of commencement by the Client of each Application. **USE OF AN APPLICATION WILL CONSTITUTE THE CLIENT’S ACCEPTANCE OF THESE TERMS.** These Terms do not replace but are in addition to all other agreements between the Client and Northern that may now or hereafter apply to the Applications or to the Client’s accounts with Northern (each herein called an “Account”). These Terms may be amended or supplemented from time to time by Northern, upon giving notice of the amendment or supplement to the Client electronically or on paper at least 30 days in advance.

Procedures (including but not limited to procedures regarding entry and processing of transactions) will be reflected in one or more procedural guides, which may take the form of written documents (including job aids or user guides), splash screens and help screens that are accessible electronically (collectively, the “Procedures”). The Procedures will be prepared by Northern and may be changed by Northern from time to time upon reasonable notice to the Client. The Client agrees to follow the Procedures when using the Applications.

1. Set-Up Forms. Northern will provide the Client with various forms necessary to identify authorized individuals, including the scope of each individual’s authority, (“Set-Up Forms”). The Set-Up Forms shall be prepared by the Client or prepared by Northern and approved by the Client.

2. Authorizations. The Client is responsible for and authorizes Northern to honor, comply with, rely on and charge the Client for instructions and information communicated by any person designated by the Client as an authorized person or communicated using the Client’s passwords or other security information, whether or not authorized. Notwithstanding the foregoing, the Client shall not be responsible for instructions or information communicated by an unauthorized person who obtained such password or other security information as a result of Northern’s failure to maintain reasonable measures to protect the confidentiality of such passwords or other security information. The Client will remain responsible for instructions and information communicated by previously authorized persons or using

previously authorized security information or security tokens until the Client has instructed Northern to delete or change such persons, security information or security tokens in accordance with the Procedures and Northern has had a reasonable time to act on such instruction.

3. Security Procedure. The Client and Northern each acknowledges that it has chosen to use the security procedures associated with the various Applications utilized and that each such security procedure is commercially reasonable in the Client's circumstances. The Client will safeguard the physical and digital security of all applicable security tokens and any devices used to access such tokens or Northern systems. The Client and Northern each will keep the security procedures and all passwords and other security information confidential. The Client will notify Northern immediately if the security of any token or device is compromised or any person designated by the Client as an authorized person ceases to be an authorized person. Except to the extent specifically otherwise agreed, the security procedures are for the purpose of verifying the authenticity of communications, and Northern has no obligation to detect errors in the Client's communications.

4. Duties of Northern. Except as otherwise provided in these Terms, Northern agrees to process instructions given by the Client in accordance with these Terms. Northern shall have the duty to maintain commercially reasonable security to prevent access to Client passwords and the Applications by unauthorized third parties. Notwithstanding the foregoing, Northern is entitled to rely on any information or instruction for which the Client is responsible under Section 2 or any other provision of these Terms. Northern has no duty to follow any instruction that does not comply with the Procedures or to process all transactions in the order received. Northern may (but will not be required to) attempt to process instructions received after the applicable deadlines contained in the Procedures and may (but will not be required to) attempt to remind the Client to comply with applicable deadlines or other Procedures; such actions by Northern, no matter how often repeated, will not signify a change in deadlines or other Procedures or give rise to any duty to give reminders or other duties on Northern's part.

5. Reliance on Account Number. Northern or another financial institution may rely on an identifying number or account number even if it identifies a person different from a named beneficiary or financial institution or other named person.

6. Funds-Transfer System Rules. With respect to any incoming or outgoing funds transfer, the rules of the funds-transfer system utilized in the funds transfer (which could be the automated clearing house, or ACH, system) apply to the Client. For example, ACH rules provide that: (a) credit to a receiver is provisional until the receiver's financial institution receives final settlement; (b) a receiver's financial institution that does not receive final settlement would be entitled to a refund from the receiver, in which case the originator would not be considered to have paid the receiver; (c) the Client's rights and obligations regarding an ACH transfer are governed by New York law, except as between the Client and Northern where there is an agreement otherwise (e.g., Illinois law is agreed on in these Terms); (d) unless specifically agreed, the receiver's financial institution is not required to provide the receiver with notice of receipt; and (e) ACH entries that violate the laws of the United States may not be initiated.

7. Implied Asset Sales. Each instruction that involves the payment of cash from an Account implies the liquidation of sufficient units of the predesignated short-term investment vehicle

associated with that Account. No other asset sales are contemplated or allowed by cash movement instructions.

8. Cash in Account. The Client will cause sufficient amounts of cash denominated in the currency of the transaction to be available in the applicable Account to settle all transactions that involve cash movement. Although Northern need not execute an instruction if the cash in the Account is insufficient, if Northern does so, the Client will be subject to Northern's customary overdraft charges and procedures, and Northern will have all protections referred to in the applicable Master Agreement.

9. Deletion, Cancellation, Reversal or Amendment of Instruction. Northern may, without incurring any liability, disregard any communication by the Client seeking or purporting to delete, cancel, reverse or amend an instruction that was submitted via an Application, unless the relevant Application has Procedures for requesting such action and the Client's request is submitted in compliance with such Procedures, including but not limited to deadlines. Any amendment (or amendment request) will be deemed to be a cancellation of the original instruction and issuance of a new instruction in amended form (or request therefor). No communication by the Client purporting to delete, cancel, reverse or amend an instruction will be effective as a deletion, cancellation, reversal or amendment unless (1) the communication is submitted in accordance with the Procedures for the relevant Application prior to the deadline stated in the Procedures, or Northern agrees to the deletion, cancellation, reversal or amendment, and (2) Northern successfully and effectively cancels all relevant portions of any applicable transaction and recovers any assets transferred. If Northern receives a communication from the Client seeking or purporting to delete, cancel, reverse or amend an instruction received by Northern from the Client, seeking to recover all or any part of the assets transferred pursuant to an instruction received by Northern from the Client, or to the effect that an instruction received by Northern from the Client was erroneous or unauthorized, Northern will be authorized (but not required) to do any one or more of the following: (a) to agree to the deletion, cancellation, reversal or amendment of the instruction, including but not limited to agreeing only to the cancellation of an instruction sought to be amended; (b) to attempt to achieve a deletion, cancellation, reversal or amendment of any relevant instruction issued by Northern to another person; (c) to attempt to recover from any other person any assets transferred pursuant to the instruction or the value thereof; (d) to attempt to delete, cancel, reverse or amend any foreign currency arrangements entered into by Northern and/or other parties in connection with the transaction; (e) to cause any recovered funds to be converted to United States dollars; (f) to charge the Client's Account for expenses reasonably incurred as a result of such deletion, cancellation, reversal, amendment or recovery or attempted deletion, cancellation, reversal, amendment or recovery (including but not limited to reasonable attorneys' fees and foreign exchange losses) or to deduct such expenses from any amount recredited to the Client's Account; and (g) to delay recrediting the Client's Account for such reasonable period as Northern determines to be appropriate for Northern's protection. In the records and reports prepared by Northern relating to the relevant Account, if a transaction or potential transaction is the subject of a deleted, canceled, reversed or amended instruction, it may be omitted or may be included but identified as subject to deletion, cancellation, reversal or amendment, or such transaction or potential transaction and the deletion, cancellation, reversal or amendment may be included and treated as separate transactions.

10. Data Reporting. The Client acknowledges that in the reporting services available with the Applications the data are unaudited. Northern assumes no duty with respect to the accuracy or completeness of any such data.

11. Addresses. Communications and materials given by Northern to the Client regarding Applications will be transmitted to an address, electronic routing designation or telephone number contained in the Set-Up Forms for the relevant Application, or otherwise to the address of the Client shown in the records of Northern, or will be displayed to users of the relevant Application, or will be made available for electronic access by the Client in a manner described in the Procedures (for example, by posting to a server that is accessible via the Internet). Communications and materials given by the Client to Northern regarding Applications will be addressed to the appropriate employee or unit of Northern and transmitted to an address, Internet site (or other routing designation) or telephone number contained in the Set-Up Forms for the relevant Application.

12. Fees. The Client shall not pay any additional fee for use of the Applications except as otherwise agreed by the Client and Northern.

13. Warranty. Each communication for which the Client is responsible will constitute a warranty by the Client to Northern that the transactions contemplated thereby comply with the requirements of the Master Agreement and with the requirements of all applicable law. The Client will hold Northern harmless from and, at Northern's option, defend Northern against all liabilities, claims, losses and expenses (excluding routine operating expenses), including reasonable attorneys' fees (collectively "Losses"), incurred by Client or Northern as a result of Northern's reliance upon or compliance with any information or instruction for which the Client is responsible, including but not limited to (i) those incurred in taking the actions described in Section 9 and (ii) penalties incurred by reason of foreign asset control regulations, currency exchange control regulations or other restrictions affecting a transaction. The Client will be solely responsible for payment of any Losses incurred by the Client or third parties (including but not limited to each Participating Local Pension System or Participating Pension Fund) as a result of any of the following: (i) Client's or such third parties' failure to comply with, or breach of, the Procedures, or the terms and conditions as applicable to each Application or as set forth in this agreement; and (ii) Northern's reliance upon or compliance with any information or instruction for which Client or such third parties is responsible. This Section 13 will survive the termination of the applicable Application and the applicable trust, custody or agency agreement.

14. Liability of Northern.

14.1 Client's Losses Caused by Northern. Except as otherwise provided in Section 14.2, Northern shall be liable for any loss directly resulting from Northern's willful misconduct or gross negligence in the performance of any of its duties under this agreement.

14.2 Limitation of Liability. In processing directions hereunder, Northern will have all protections referred to in the applicable Master Agreement with respect to written instructions given under the Master Agreement. In addition, in no event will Northern be liable:

- (a) As a result of duplicate processing, if the Client submits the same instruction more

than once, including but not limited to submission of the same instruction by another means in addition to an Application.

(b) As a result of any failure or interruption of equipment or of communication or computer facilities or systems (unless such failure is the direct result of Northern's negligent failure to maintain its own equipment, communication or computer facilities or systems in operating condition), power failure or fluctuation, strike or lock-out, fire or other casualty, war, armed conflict, terrorism, riot or civil commotion, windstorm, earthquake, flood or other Act of God, delay in transportation, governmental regulation or interference, or any circumstances beyond the control of Northern.

15. Data Communication and Reproduction. The Client assumes the risk of failure of the telephone carrier, the Internet or other third party communications facility to transmit information accurately, timely, confidentially or at all between the Client or its designees and Northern. Any signed document or other written information relating to the Applications that has been transmitted or reproduced electronically or photographically, including but not limited to a fax transmission, photocopy or digitized image printout, will be admissible as an original as evidence in any judicial or administrative proceeding.

16. Nonwaiver. Any failure to exercise or any delay in exercising any right, power or privilege of Northern or the Client will not be deemed to be a waiver thereof and will not preclude any other or further exercise thereof or the exercise of any other right, power or privilege.

17. Termination of Application. Northern may limit, suspend or terminate services it provides in connection with an Application at any time with notice to the Client. Such notice shall be provided within a reasonable time prior to taking any such action, unless advance notice is not practicable under the circumstances. The Client may cease use of any Application at any time with notice to Northern. Termination will be effective when such notice is received by the other party. The Client will promptly return to Northern all security tokens relevant to the Application.

18. Governing Law. THESE TERMS, AND THE RIGHTS AND OBLIGATIONS BETWEEN THE CLIENT AND NORTHERN WITH RESPECT TO ACCOUNTS AND APPLICATIONS, WILL BE GOVERNED BY THE LAWS OF THE SAME STATE WHOSE LAWS GOVERN FOR PURPOSES OF THE MASTER AGREEMENT. If any provision of these Terms conflicts with any present or future provision of applicable law which by law may not be varied by agreement, then such provision of these Terms will be deemed to be modified to the minimum extent necessary to comply with such provision of applicable law.

IN WITNESS WHEREOF, the Board of Trustees of the Firefighters' Pension Investment Fund and Northern have each executed this agreement by their respective duly authorized officers or persons, effective as of October 1, 2021.

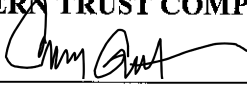
**THE BOARD OF TRUSTEES OF THE
FIREFIGHTERS' PENSION INVESTMENT FUND**

Signature: _____

Name (printed): _____

Title: _____

THE NORTHERN TRUST COMPANY

Signature:  _____

Name (printed): Gary Guibert

Title: Sr. Vice President

November 9, 2021