# **New Account Agreement Instructions**

For your account to be opened promptly and accurately, please provide the information requested on the form as outlined in the instructions below.

### Step 1. Account Registration (check one)

Additional documentation may be required to open certain account types. Use the supplemental form to identify all participants and their respective roles in the account. Contact your investment professional for more information.

# Steps 2-3. Institutional/Non-Institutional Account and USA Patriot Act Information

These sections MUST be completed in order to establish the account.

# Steps 4-5. Account Holder Information and Secondary Account Holder Information

The legal address MUST be a street address. A post office box is not acceptable for a legal address. A legal address is the account holder's permanent residence address or, in the case of an entity, the place where it maintains a physical presence. For those accounts opened for nonresident aliens and foreign entities, the legal address must be the same as the permanent residence address listed on IRS Form W-8BEN, W-8BENE or W-8IMY. You must provide annual income and net worth in the same manner. For instance, if the account is a joint account, and you are providing a combined annual income, you must also provide a combined net worth.

**NOTE:** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial organizations to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask you to provide a copy of your driver's license or other identifying documents. The information you provide in this form may be used to perform a credit check and verify your identity by using internal sources and third-party vendors. If additional space is needed, attach a separate sheet.

#### **Step 6. Interested Parties**

If you would like to add an interested party to your account, provide the interested party's contact information in this section. Indicate if you would like the interested party to receive copies of your statements, confirmations, and proxies.

#### Step 7. Cash Management

Check the appropriate box to tell us how your proceeds should be handled. If you elect to sweep proceeds, enter the product name or acronym to designate your sweep instruction.

#### **Step 8. User ID and E-Delivery Preferences**

Use this section to create a User ID and temporary password for online access, and to provide instructions to establish electronic delivery (e-delivery) of certain brokerage account communications.

#### Step 9. Objective and Investment Details

Use this section to provide details about your account objectives and investments. Account investment objectives are defined as follows:

**Income -** An investment approach by which an investor generally seeks current income over time.

**Long-Term Growth** - An investment approach by which an investor generally seeks capital appreciation through buying and holding securities over an extended period of time.

**Short-Term Growth** - An investment approach by which an investor generally seeks short-term capital gains through buying and selling securities over a short period of time.

#### Step 10. Tax Lot Disposition Methods

**First In, First Out** (the tax lot(s) with the earliest trade date(s) will be disposed, sold, transferred or exchanged first based on the order of their acquisition).

**Last In, First Out** (the tax lot(s) with the latest trade date(s) will be disposed, sold, transferred or exchanged first based on the order of their acquisition).

Average Cost Using First In, First Out (this option is available ONLY for mutual fund shares and covered stocks in Pershing's dividend reinvestment plans, and it reflects the average cost per share, considering all tax lots of a security, even those no longer held by the investor. Upon disposition of mutual fund shares, the average cost per share is used to calculate gain or loss and although the calculation of gain or loss is based on an average cost, the tax lots are disposed of on a FIFO basis).

**High Cost** (the tax lot(s) with the highest unit cost are disposed of first, whether the tax lot(s) are short-term or long-term for capital gain tax purposes).

**High Cost Long-Term** (the tax lot(s) that have the highest unit cost, and produce a long-term capital gain or loss, are disposed of first—If no long-term shares are identified, or if an inadequate number of long-term shares are identified, then the short-term shares with the highest unit cost will be disposed of ).

**High Cost Short-Term** (the tax lot(s) that have the highest unit cost, and produce a short-term capital gain or loss, are disposed of first—If no short-term shares are identified, or if an inadequate number of short-term shares are identified, then the long-term shares with the highest unit cost will be disposed of).

**Low Cost** (the tax lots with the lowest unit cost are disposed of first, whether the tax lots are short-term or long-term for capital gain tax purposes).

**Low Cost Long-Term** (the tax lots with the lowest unit cost, and produce a long-term gain or loss, are disposed of first — If no long-term shares are identified, or if an inadequate number of long-term shares are identified, then the short-term shares with the lowest unit cost will be disposed of).

**Low Cost Short-Term** (the tax lot(s) with the lowest unit cost, and produce a short-term capital gain or loss, are disposed of first—If no short-term shares are identified, or if an inadequate number of short-term shares are identified, then the long-term shares with the lowest unit cost will be disposed of).

**Minimize Short Term Gains** (take losses first and gains last. The tax lots are disposed in the following order: Short term lots sold at a loss, from highest cost to lowest cost; long term lots sold at a loss, from highest cost to lowest cost; short term lots sold at no gain or loss; long term lots sold at no gain or loss; long term loss sold at a gain, from highest to lowest cost; short term lots sold at a gain, from highest cost to lowest cost).

Please consult a tax advisor before selecting a tax lot disposition method. Pershing LLC may not provide tax advice, and accordingly, you are solely responsible for the tax effect of any selected method (or your use of your introducing brokerage firm's default method), and change from or to a new method, for federal, state, local and foreign tax purposes. Please contact your introducing brokerage firm to change a selection. Pershing LLC reserves the right to introduce new tax lot disposition methods at any time or to make any change in the offered tax lot disposition methods that is required by applicable law or regulations, without prior notice.

Pershing's application of the tax lot disposition methods to all account trades and transactions shall control in all instances.

### **New Account Agreement Instructions**

**NOTE:** Data provided by outside vendors may not be the actual data that is reported to the IRS, Pershing LLC will be reporting the data that is maintained at Pershing LLC.

#### **Step 11. Bond Elections**

Bonds contain provisions that allow investors to elect to amortize the premium or accrete the discount when calculating and reporting cost basis for federal income tax purposes.

#### Step 12. Additional Information

Use this section to provide additional information about your account.

#### Step 13. Standing/Periodic Instructions

Check the appropriate boxes to tell us how your income and periodic principal distributions should be handled.

#### **Step 14. U.S. Taxpayer Number Certification**

U.S. persons must sign the U.S. taxpayer certification built into the New Account Form. If the account is a JOINT account, you must provide the Social Security Number or the Taxpayer Identification Number of the

individual whose name appears first. For custodial accounts, use the Social Security Number of the minor. If you are a nonresident alien or foreign entity, you should not sign the taxpayer certification included in this form, and instead submit an IRS Form W-8BEN, W-8IMY or other appropriate W8 series forms with this application. Nonresident alien joint accounts require IRS Form W-8BEN for each account holder. The account holder's country of permanent residence is the country where the account holder claims to be a resident for purposes of that country's income tax. If a reduced rate of withholding is being claimed under an income tax treaty, residency must be determined in the manner required by the treaty. If the account holder does not have a tax residence in any country, the permanent residence is where the account holder normally resides (or maintains an office for accounts not owned by individuals). The primary account owner whose Social Security Number or Taxpayer Identification Number is used should sign the Taxpayer Certification on page 12.

#### Step 15. Signatures

Sign and date the form. The primary and secondary owners of a joint account must sign the form on page 12. Additional owners must sign the additional participant form. For a custodial account, only the custodian needs to sign.

#### **Participant Information Supplement**

Use one of the codes below to designate the participant role for the additional participant on an account.

ADMN-Administrator GPMM-General Partner/Managing Member PREP-Personal Representative AGNT-Agent **GRNT-Grantor** PLAD-Plan Administrator BENF-Beneficiary GRDN-Guardian PATN-Power of Attorney **BEOW-Beneficial Owner IPTY-Interested Party** PRM-Primary Account Holder RIND-Responsible Individual **BORW-Borrower IMGR-Investment Manager** CONS-Conservator LHLD-Lien Holder SEC-Secondary Account Holder **CPER-Controlling Person** LPAR-Limited Partner STLR-Settlor **CUST-Custodian** MNGR-Manager SHLR-Shareholder **DECD-Deceased** MMBR-Member SPSR-Sponsor **DPTR-Depositor** MINR-Minor SUSO-Substantial Owner OFCR-Officer **TCON-Trusted Contact DRTR-Director EXEC-Executor** PTNR-Partner TSTE-Trustee

#### For Broker-Dealer Use Only

Provide investment professional and principal approvals.

#### **Account Category Codes (for office use only)**

BKCL-Bank Collateral Account
BOLI-Bank Owned Life Insurance
BTRS-Bank Owned Life Insurance Trust
CLUB-Investment Club
COD-Receive/Deliver Versus Payment
COLI-Corporate Owned Life Insurance
CONS-Conservatorship
CORN-Noncorporate Account
CORP-Corporation
CPPS-Corporate Pension or Profit Sharing Plan
CTRS-Corporate Owned Life Insurance Trust

CUST-Custodian
DLJC-Pershing LLC SIMPLE Individual Retirement

Account (IRA)
DLJI-Pershing LLC IRA

DLJP-Pershing LLC SARSEP and Prototype SEP DLJQ-Pershing LLC Qualified Retirement Plan

(QRP)

DLJS-Pershing LLC SEP IRA

ESTT-Estate

EXMP-Exempt Organization FINL-Financial Organization GOVT-Government Entity/Agency GRDN-Guardian IACP-Investment Advisor/Corporation IACU-Investment Advisor/Custodian IAES-Investment Advisor/Estate IAGU-Investment Advisor/Guardian

IAGV-Investment Advisor/ Government Agency

IAIN-Investment Advisor/Individual IAJT-Investment Advisor/Joint

IANP-Investment Advisor/Nonprofit Organization

IAPA-Investment Advisor/Partnership IAPP-Investment Advisor/Corporate Pension/

**Profit Sharing** 

IAPW-Investment Advisor/Power of Attorney IART-Investment Advisor/Retirement Account IASP-Investment Advisor/Sole Proprietor IATI-Investment Advisor/Transfer on Death

Individual

IATJ-Investment Advisor/Transfer on Death Joint

IATR-Investment Advisor/Trust

INDV-Individual

INVA-Investment Advisor/Managed Account

JNTN-Joint

LLCP-Limited Liability Corporation

LPAR-Limited Partnership

NPLC-Nonpurpose Loan Corporate NPLI-Nonpurpose Loan Individual NPLJ-Nonpurpose Loan Joint NPLP-Nonpurpose Loan Partnership NPLT-Nonpurpose Loan Trust

NPRO-Nonprofit Organization N401-Prototype Individual 401(k)

N457-Nonqualified Deferred Compensation Plan

N529-State Sponsored Higher Education Plan

PART-Partnership PRME-Prime Broker PWRA-Power of Attorney

RETC-Third Party as Custodian SIMPLE IRA RETE-Third Party as Custodian ERISA Account

RETG-Third Party as Custodian IRA Guardian RETH-Third Party as Custodian 403(b)(7)

RETI-Third Party as Custodian IRA

RETN-Third Party as Custodian Roth IRA Guardian

RETP-Third Party as Custodian Prototype SEP

RETQ-Third Party as Custodian QRP RETR-Third Party as Custodian Roth IRA

RETS-Third Party as Custodian SARSEP and SEP RETV-Third Party as Custodian Education Savings

SOLE-Sole Proprietorship

TODI-Transfer on Death Individual TODJ-Transfer on Death Joint

TRST-Trust

OFFICE USE ONLY	Account Number		IP Number
STEP 1. ACCOUNT F	to Ston 2)	ONAL DOCUMENTATION MAY E	BE REQUIRED TO OPEN THESE ACCOUNT TYPES.
Retail (Select a type	pe of retail account below)		ENT PROFESSIONAL FOR MORE INFORMATION.
TYPE OF ACCOUNT	ADDITIONAL DESIGNATION	TYPE OF ACCOUNT	ADDITIONAL DESIGNATION
Individual		Trust	Establishment Date:
Corporation	C Corp		Trust Type:  Charitable Revocable  Living Irrevocable
Corporate Pension/ Profit Sharing	Plan Name:  Trustees:		☐ Irrevocable Living ☐ Testamentary ☐ Family
	Beneficiaries:		Trustees:
	Deficition less.		Beneficiaries:
Custodial	UGMA (Uniform Gift to Minors Act) UTMA (Uniform Transfer to Minors Act)		Can the trustees act independently?  Yes No
	Complete Custodial Accounts Section.	529 Plan	
Estate	Person or Entity Appointed to Act on Behalf of the Account:	Bank Collateral	
	Administrator Personal Representative	Conservatorship	
	Special Administrator Temporary Administrator	Coverdell Education Savings Account	
	Executor Executrix	Exempt Organization	
	Number Appointed to Account:	Financial Organization	
☐ Joint Tenant	Complete Joint Accounts Section.	Government Entity/ Agency	
Limited Liability Company	☐ C Corp ☐ S Corp	Guardianship	
	Partnership	☐ Investment Club	
	Disregarded Entity* (name of owner):	IRA or Retirement Third Party Custodian	
Power of Attorney	Power of Attorney Agent's Name:	Noncorporate	
Individual Single Member LLC		Nonprofit Organization	
Sole Propietorship		Nonpurpose Loan	
Transfer on Death:	Agreement Execution Date:	Partnership Other	Please Specify:
Transfer on Death:	Complete Joint Accounts Section. Agreement Execution Date:	out	



 $<sup>^{\</sup>star}$  If the owner is a U.S. person, complete Step 4 using the owner's information. If the owner is a non-U.S. person, the appropriate IRS form W-8 must be provided from the non-U.S. owner.

Are the account holders married to ea	ach other?	Tenancy State	Number of Tenants	
☐ Yes ☐ No				
Tenancy Clause Community Property Tenants by Entirety		perty with Rights of Survivorship th Rights of Survivorship	Tenants in Common Usufruct (LA Residents only)	
For Custodial Accounts Or	nly			
State in Which Gift was Given	Date Gift Was Given	-		
Age Designated to Terminate	Minor's Date of Birth			
Manner in Which Gift was Given				
☐ Created by gift ☐ Trus	st 🔲 Exercise b	y appointment 🔲 Transfer b	y fiduciary or obligor   Will	
CTED 2 INCTITUTIONAL	I /NON INCTI	CUTIONAL ACCOUNT		
STEP 2. INSTITUTIONA	L/NON-INSTIT	UTIONAL ACCOUNT		
Institutional Account, as D	Defined in the FI	NRA Rule		
A bank, savings and loan a	association, insura	nce company or registered inve	estment company	
	s Act of 1940 or v	n the Securities and Exchange C vith a state securities commissi		
Other Entity (whether a na least \$50 million	atural person, corp	poration, partnership, trust, or o	therwise) with total assets of at	
None of the Above				
Institutional Account Suita		<b>n</b> us section, this section is not re	autica d	
	•	us section, this section is not re	equired	
Waived for all recommend				
Accepted for all recomme				
Please select those which	are applicable:	s involving the following asset o		
☐ Equities ☐ Options ☐ Exchanged Traded Fundament		e Mutual Funds Uni	t Investment Trusts	
Determined at the time of	each recommend	ation		
	III or partial waiver of th nt account is capable of	e servicing broker/dealer's suitability obl exercising independent judgment with r	igation, the servicing broker/dealer espect to security and investment strategy	
STEP 3. USA PATRIOT A	CT INFORMAT	ION		
	unds for this accor e origin of those in	unt? If you are transferring asse vestments.	ts from another financial	
mistitution, piease maicate the			☐ Gift	
Accounts Receivable	Accumulated S	Savings Alimony		
	Accumulated S Inheritance	Davings Alimony Insurance Procee		
Accounts Receivable		Insurance Procee	eds Investment Proceeds	
Accounts Receivable Income From Earnings	Inheritance	Insurance Procee	eds Investment Proceeds	

					CDECIAL NOTE FOR NON U.C.
Disclosures Required Under the	USA PATRIOT A	СТ			SPECIAL NOTE FOR NON-U.S. ACCOUNTS: WITH RESPECT
Is this account for a Foreign Financia of a U.S. bank; broker-dealer; futures mutual fund; money transmitter or c	merchant; commo	dities introducing br		Yes No	TO ASSETS CUSTODIED BY PERSHING ON YOUR BEHALF, YOU ACKNOWLEDGE THAT INCOME AND CAPITAL GAINS
Is this account a private banking acc	ount as defined und	ler the USA PATRIO	T Act?	Yes No	OR DISTRIBUTIONS TO YOU
Is this an account for a Foreign Bank	as defined under th	e USA PATRIOT Ac	t?	Yes No	FROM THIS ACCOUNT MAY BE TAXABLE IN YOUR HOME
• If yes, is the bank a Central Bank?				Yes No	JURISDICTION AND/OR YOUR JURISDICTION OF TAX
• If yes, is this a Foreign Bank operat	ing under an Offsho	ore Banking License	?	Yes No	RESIDENCE IF DIFFERENT FROM YOUR HOME JURISDICTION.
<ul> <li>If yes, is this a Foreign Bank operat Country or Territory?</li> </ul>	ing under a banking	g license issued by a	Non-Cooperative	Yes No	YOU ACKNOWLEDGE TO YOUR FINANCIAL ORGANIZATION AN
<ul> <li>If yes, is this a Foreign Bank operat subject to Section 311 measures?</li> </ul>	ing under a banking	g license issued by a	jurisdiction	Yes No	TO PERSHING THAT YOU HAVE TAKEN YOUR OWN TAX ADVIC IN THIS REGARD.
If the answer to any of the three questions about 10% or more of the Bank (if its shares are	ve is yes, how many peop not publicly traded?	ole or entities			IF NUMBER IS GREATER THAN ZERO, A FOREIGN
Are you, or anyone with an interest i military, governmental, or political or member of such an official?				Yes No	BANK BENEFICIAL OWNERSHIP FORM MUST ACCOMPANY THIS REQUEST.
If yes, identify the name of the official, office he	ld and country				7
STEP 4. PRIMARY ACCOUNT	HOLDER INFOR	MATION			
JILI 4.1 KIMAKI ACCOOKI	HOLDER HU OR				
Name					IF DISREGARDED ENTITY, ENTER
Social Security (SSN)		Em	ployee Identification Nu	mber (EIN)	INFORMATION FOR THE U.S. OWNER.
	Persor				
Email	Date of I	Birth		Specified Adult Yes No	"SPECIFIED ADULT" SHALL MEAN: (A) A NATURAL PERSON
Home Phone	Business Phone		Mobile Phone		AGE 65 AND OLDER; OR (B) A NATURAL
Legal Address (no P.O. box)					PERSON AGE 18 AND
					OLDER WHO THE MEMBER REASONABLY
City		State/Province	Zip/Postal Cod	e	BELIEVES HAS A MENTAL OR PHYSICAL
Country					IMPAIRMENT THAT
					RENDERS THE INDIVIDUAL UNABLE
Mailing Address (if different from legal address	SS)				TO PROTECT HIS OR HER OWN INTERESTS.
City		State/Province	Zip/Postal Cod	e	IF YOU WISH TO ADD A TRUSTED CONTACT,
Country			·		PLEASE COMPLETE THE TRUSTED CONTACT
Primary Citizenship(s)		Additional Citizenship	o(s)		FORM.
U.S. Resident Alien Yes No	Country of Birth	I			A COPY OF THE ID IS REQUIRED FOR EACH NON-U.S.
Gender M	arital Status				PERSON AND FOR U.S. CITIZENS LIVING
Male Female	Single Marrie	ed Divorced	☐ Domestic Parti	ner Widowed	ABROAD. PROOF OF
	<u> </u>				ADDRESS MAY ALSO BE REQUIRED.
Dependents					7
Number of Dependents					

Occupation			Years Employed	Type of Busi	ness
Employer Name					
Employer's Address					
City			State/Province	Zip/Postal (	Code
Country					
Country					
General Investment Kn Limited Moderate  Knowledge and Experie	e Extension	ve None tment Type			
INVESTMENT	INVESTMENT	KNOWLEDGE		_	INVESTMENT EXPERIENCE
Commodities, Futures	Limited	Moderate	Extensive	None	Since Year:
Equities	Limited	Moderate	Extensive	None	Since Year:
Exchange Traded Funds	Limited	Moderate	Extensive	None	Since Year:
Fixed Annuities	Limited	Moderate	Extensive	None	Since Year:
Fixed Income	Limited	☐ Moderate	Extensive	None	Since Year:
Insurance	Limited	☐ Moderate	Extensive	☐ None	Since Year:
Mutual Funds	Limited	☐ Moderate	Extensive	☐ None	Since Year:
Options	Limited	☐ Moderate	☐ Extensive	☐ None	Since Year:
Precious Metals	Limited	☐ Moderate	☐ Extensive	☐ None	Since Year:
Real Estate	Limited	☐ Moderate	Extensive	☐ None	Since Year:
Unit Investment Trusts	Limited	☐ Moderate	☐ Extensive	☐ None	Since Year:
Variable Annuities	Limited	☐ Moderate	☐ Extensive	None	Since Year:
Other:	Limited	☐ Moderate	☐ Extensive	☐ None	Since Year:
inancial Information  dentify Verification Me	thod Used				
Compliance Data Cent			Internal	Review (INF	RV)
Regulatory Data Corpo	ration (RDCR)		Other ID	Vendor (O	THR)
Annual Income from \$			То \$		
Net Worth (excluding home) from \$ iquid Net Worth			To \$		

GOVERNME	NT PHOTO ID #1		GOVERNMEN	NT PHOTO ID #	2		GOVERNMENT ISSUI UNEXPIRED PHOTO
Type of Unexpired Photo ID		Type of Une	expired Photo ID				IDENTIFICATION SHOULD BE PROVIDE
ID Number		ID Number					FOR ALL INDIVIDUAL THAT WERE NOT
Country of Issue		Country of	Issue				VERIFIED USING NON-DOCUMENTAR METHODS, AND
State/Province/Subdivision of ID		State/Provi	nce/Subdivision of ID				FOR NON-RESIDENT ALIENS, ALONG WIT
Date of Issue	Date of Expiration	Date of Issu	ıe	Date of Expiration	on		AN IRS FORM W-8BE
ID Verification Comments							
Corporate/Business Inf	ormation						
Corporate/Business ID Number		Formation [	Date of Corporation/B	usiness			IF APPLICABLE.
State/Province of Incorporation		Country of	Incorporation				
Legal Entity Identifier (LEI)							
Are you an employee of thi	s broker-dealer?				Yes	☐ No	
Are you related to an empl	oyee at this broker-dealer?				Yes	☐ No	
Employee Name			Relationship				
Are you an employee of an	other broker-dealer?				Yes	☐ No	
Broker-Dealer Name							
Are you related to an empl	oyee at another broker-deale	r?			Yes	☐ No	
Broker-Dealer Name		Employee N	lame	Relationship			
Are you maintaining any ot	her brokerage accounts?				Yes	☐ No	
With what firm(s) are you mainta	ining other brokerage accounts?		Years of Investment	Experience			
	your immediate family affilia ge or the Financial Industry R				Yes	☐ No	
Employer authorization is required	d. What is the affiliation?						
Are you a senior officer, dir	ector, or 10% or more shareh	nolder of a p	ublic company?		Yes	☐ No	
Company Name(s)							

Name								"SPECIFIED A
Social Security (SSN)	Person	Entity Emp	loyee Identif	ication Nur	nber (E	IN)		AGE 65 AND
mail	Date of Bi					fied Ad	dult No	OR (B) A NAT PERSON AGE OLDER WHO
Home Phone	Business Phone		Mobile Pho	one	!	ies [	140	MEMBER REAL BELIEVES HAS
egal Address (no P.O. box)								MENTAL OR P IMPAIRMENT RENDERS THE
Eity		State/Province	Zip/I	Postal Code	2			TO PROTECT I HER OWN INT
Country								IF YOU WISH
Mailing Address (if different from legal addre	ss)							PLEASE COMP
City		State/Province	Zip/I	Postal Code	2			FORM.
Country								A COPY OF TH IS REQUIRED I EACH NON-U.
Primary Citizenship(s)		Additional Citizenship	(s)					PERSON AND U.S. CITIZENS
J.S. Resident Alien Yes No	Country of Birth							ABROAD. PRO ADDRESS MA' BE REQUIRED.
Gender M Male Female	larital Status Single Married	d Divorced	Domes	stic Partr	ier [	W	'idowed	
Dependents								_
Number of Dependents								
mployment and Industry Affilianus Employed Self-Employed		employed 🗌 Hoi	memaker	Stu	dent			_
		T						٦
Occupation		Years Employed	Type of Bus	siness				

State/Province

Zip/Postal Code

Account Number

☐ Limited ☐ Moderate ☐ Extensive ☐ None

**General Investment Knowledge and Experience** 

Country

INVESTMENT	INVESTMENT	KNOWLEDGE			INVESTMENT EXPERIENCE	
Commodities, Futures	Limited	☐ Moderate	Extensive	☐ None	Since Year:	
Equities	Limited	Moderate	Extensive	☐ None	Since Year:	
Exchange Traded Funds	Limited	Moderate	Extensive	☐ None	Since Year:	
Fixed Annuities	Limited	Moderate	Extensive	☐ None	Since Year:	
Fixed Income	Limited	Moderate	Extensive	☐ None	Since Year:	
Insurance	Limited	Moderate	Extensive	None	Since Year:	
Mutual Funds	Limited	Moderate	Extensive	☐ None	Since Year:	
Options	Limited	☐ Moderate	☐ Extensive	☐ None	Since Year:	
Precious Metals	Limited	☐ Moderate	☐ Extensive	☐ None	Since Year:	
Real Estate	Limited	☐ Moderate	☐ Extensive	☐ None	Since Year:	
Unit Investment Trusts	Limited	☐ Moderate	☐ Extensive	☐ None	Since Year:	
Variable Annuities	Limited	Moderate	☐ Extensive	☐ None	Since Year:	
Other:	Limited	Moderate	☐ Extensive	None	Since Year:	
let Worth (eveluding home)						_
Net Worth (excluding home) From \$ Liquid Net Worth From \$  Fax Bracket: 0-15%	☐ 15.1%-32%	6 ☐ 32.1%-5	To \$  To \$  O% 50.1% +			
From \$ Liquid Net Worth From \$			To \$			
From \$ Liquid Net Worth From \$ Fax Bracket:  0-15%  Jnexpired Governmen  GOVERNM		on	To \$  O%	OVERNMEN	Γ PHOTO ID #2	
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From \$ Liquid Net Worth From \$  Tax Bracket:  0-15%  Jnexpired Governmen  GOVERNM  Type of Unexpired Photo ID  ID Number  Country of Issue	t Identificatio	on	To \$  O%	OVERNMEN <sup>*</sup> noto ID	F PHOTO ID #2	SHOULD BE PROVII FOR ALL INDIVIDUA THAT WERE NOT VERIFIED USING NON-DOCUMENTA METHODS, AND FOR NON-RESIDEN ALIENS, ALONG WI
From \$ Liquid Net Worth From \$  Cax Bracket:  0-15%  Jnexpired Governmen GOVERNM Type of Unexpired Photo ID  D Number  Country of Issue  State/Province/Subdivision of II	t Identificatio	on 1	To \$  O%	noto ID	PHOTO ID #2  Date of Expiration	UNEXPIRED PHOTO IDENTIFICATION SHOULD BE PROVII FOR ALL INDIVIDU. THAT WERE NOT VERIFIED USING NON-DOCUMENTA METHODS, AND FOR NON-RESIDEN ALIENS, ALONG WI
From \$ Liquid Net Worth From \$  Tax Bracket:  0-15%  Jnexpired Governmen  GOVERNM  Type of Unexpired Photo ID  ID Number  Country of Issue  State/Province/Subdivision of II  Date of Issue	t Identificatio	on 1	To \$  O%	noto ID		UNEXPIRED PHOTO IDENTIFICATION SHOULD BE PROVII FOR ALL INDIVIDU. THAT WERE NOT VERIFIED USING NON-DOCUMENTA METHODS, AND FOR NON-RESIDEN ALIENS, ALONG WI
From \$ Liquid Net Worth From \$ Fax Bracket:  0-15%  Jnexpired Governmen  GOVERNM  Type of Unexpired Photo ID  ID Number  Country of Issue  State/Province/Subdivision of II  Date of Issue  ID Verification Comments	t Identification	on 1	To \$  O%	noto ID		UNEXPIRED PHOTO IDENTIFICATION SHOULD BE PROVIE FOR ALL INDIVIDU THAT WERE NOT VERIFIED USING NON-DOCUMENTA METHODS, AND FOR NON-RESIDEN ALIENS, ALONG WE
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Broker-Dealer Affiliations							
Are you an employee of this broker-de	ealer?				Yes	☐ No	
Are you related to an employee at this	broker-dealer?				Yes	☐ No	
Employee Name			Relationship				
Are you an employee of another broke	er-dealer?				Yes	□ No	
Broker-Dealer Name							
Are you related to an employee at and	thar broker dealer						
Are you related to an employee at ano  Broker-Dealer Name	trier broker-dealer	Employee Na	ame.	Relationshi	Yes	∐ No	
broker bedier Hame		Employee N		Relationship	P		
Are you maintaining any other brokera	age accounts?				Yes	☐ No	
With what firm(s) are you maintaining other bro	kerage accounts?		Years of Investment	Experience			
Are you or any member of your immed member of a stock exchange or the Fir					Yes	No	
Employer authorization is required. What is the a		<u> </u>					
A	0/	.	2. بدو موجود و الطار				
		nder of a bi					
Are you a senior officer, director, or 10  Company Name(s)  Additional Participants  Are there more than two participants of the senior of the	for this account? If	Yes, compl			☐ Yes	☐ No	
Company Name(s)  Additional Participants	for this account? If	Yes, compl					
Company Name(s)  Additional Participants  Are there more than two participants of the Additional Holder/Participant Information	for this account? If	Yes, compl	ete the				
Additional Participants Are there more than two participants Additional Holder/Participant Informa	for this account? If	Yes, compl heet.	ete the				
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Type of Notification: Statement Confirmation Proxy

Name			Date of Bi	rth		PLEASE ADD A
				-   -	-	SEPARATE SHEET FOR ADDITIONAL
Email						INTERESTED PARTIES.
Home Phone	Business Phone			Mobile Phone		
Mailing Address						
City		State/Prov	/ince	Zip/Postal Code		
Country		1				
Type of Notification: Statement	Confirmation	Prox	xy			
STEP 7. CASH MANAGEMENT						
The sweep program consists of swee		v include	monev m	arket mutual fund	ls as well as bank	
deposit products. The options availa additional information on the produc	ole to you are subject	to chang	ge and you	u should contact y		`
Once a sweep option is elected, any nto the sweep product selected and	any debits in your bro	okerage a	iccount w	vill also be covered	dautomatically b	
redemptions, to the extent you have	a balance in the swee	ep produc	t sufficie	nt to cover the de	bit balance.	
·	oceeds?					
Remit Hold						
Remit Hold		feature, p	please en	ter your sweep o		
Remit Hold	to utilize the sweep	feature, p	please en	iter your sweep o		FOR MONEY MARKET FUND, FDIC INSURED DEPOSIT OR BANK SWE
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If you opt to hold proceeds and wish Product Name or Acronym of Your Sweep Opt  STEP 8. ELECTRONIC DELIVE  For your convenience, brokerage accand other documents will be delivered become available for you to retrieve  To link this account to your existing NetXInvest  Electronic delivery is subject to the TA valid email address must be provided to the TA valid email address must be provided to the TA with the modern to the TA with	RY OF DOCUMEN  Count statements, traded to you electronically conline at our NetXInvotor ID, please provide the ID erms and Conditions led for delivery of not see provide this required.	de confirm ly. You wi vestor™ wo here that application equired inf	nations, p Il be notify yebsite (v ly to this a emails. Formation	orospectuses, according to the stable of the	ount notifications en documents com).  on and Agreeme	nt.

New Account Agr	reement		Account Number	
STEP 9. OBJECTIVE AI	ND INVESTM	ENT DETAILS		
Risk Exposure Low	Moderate	Speculation	High Risk	
Account Investment Object				rowth
Other Investments			ower onore rome of	
INVESTMENT	INVESTMENT	VALUE	INVESTMENT	INVESTMENT VALUE
Equities	Value \$		Fixed Annuities	Value \$
Options	Value \$		Precious Metals	Value \$
Fixed Income	Value \$		Commodities and Futu	ires Value \$
Mutual Funds	Value \$		Other:	Value \$
Unit Investment Trusts	Value \$		Other:	Value \$
Exchange-Traded Funds	Value \$		Other:	Value \$
Real Estate	Value \$		Other:	Value \$
Insurance	Value \$		Other:	Value \$
Variable Annuities	Value \$		Other:	Value \$
variable / timatics	Value p		Other.	value y
Investment Time Horizo	n and Liquidit	y Needs		
Time Horizon		Liquidity Needs	ligh	Low
			iigii 🔛 iviedidiii 🔃	LOW
STED 40 TAVIOT DIS	DOCITION M	FTUODS		
STEP 10. TAX LOT DIS	POSITION M	ETHODS		
Please choose one dispositi				
Reinvestment Plans and c). Financial Organization, the				
g ,	,	DISPOSITION METHODS		ISPOSITION METHODS
DISPOSITION METHODS FOR M	IUTUAL FUNDS	PERSHING'S DIVIDEND R		OR ALL OTHER SECURITIES
Average Cost (using FIF	0)	Average Cost (usir	ng FIFO)	First In, First Out (FIFO)
First In, First Out (FIFO)		First In, First Out (I	FIFO)	High Cost
High Cost		☐ High Cost		High Cost Long-Term
High Cost Long-Term		☐ High Cost Long-Te	rm	High Cost Short-Term
High Cost Short-Term		☐ High Cost Short-Te	erm	Last In, First Out (LIFO)
Last In, First Out (LIFO)		Last In, First Out (L	LIFO)	Low Cost
Low Cost		Low Cost		Low Cost Long-Term
Low Cost Long-Term		Low Cost Long-Ter	rm	Low Cost Short-Term
Low Cost Short-Term		Low Cost Short-Te		Minimize Short-Term Gains
Minimize Short-Term Ga	ninc	☐ Minimize Short-Te		

New Account Agreement	Account Number	
STEP 11. BOND ELECTIONS		
Election 1 - Bond Premium Amortization (tax fre	ee bonds must be amortized)	IF VOLUDO NOT
Yes/IRS Default: Amortize.		IF YOU DO NOT CHOOSE BOND
☐ <b>No/Alternative:</b> Do not amortize.		ELECTIONS, THE NOTED IRS DEFAULTS
Election 2 - Market Discount Accrual Method		WILL BE SELECTED.
☐ Ratable/Alternative		
☐ Constant Yield/IRS Default		
Election 3 - Include Market Discount as Income		
☐ <b>No/IRS Default:</b> Don't include market discount as	income.	
Yes/Alternative: Include market discount in incom	ne.	
STEP 12. ADDITIONAL INFORMATION		
Municipal Bond Offering Official Statements  Municipal bond offering official statements are available	ble electronically at: http://www.emma.msrb.org/	
Are you interested in hard copy delivery of Municipal E	Bond Official Statements for this account? $\ \square$ Yes $\ \square$ No	
If the account is established for a trust, corporation, what is a Trustee Certification of Investment Powers form appointment, or other appropriate documentation est	, corporate resolution, letter of	
Please provide the names and addresses of your bank	ks:	

This space intentionally left blank.

TTT 40 CT4 ND ING (DED				
STEP 13. STANDING/PER	IODIC INSTRUC	TIONS		
How would you like to handle Ir				
Remit Credit				
Income Distribution				
Method  First-Party Check  ACH (requires a completed  Account for Journal			below and a completed letter equires a completed letter of a	
Frequency				
Annually Semiannual	ly Quarterly	☐ Bimonthly ☐ N	Monthly Semimonthly	
First Payment Date				
Information for Third-Party C	Check (if applicable	e)		
Name		Email		
Home Phone	Business Phone	e	Mobile Phone	
Mailing Address				
City		State/Province	Zip/Postal Code	
Country				
Type of Notification: State	ment Proxy	Confirmation		
.,pe c retimeation.	ment Proxy	Confirmation		
Principal Distribution  Method	ird-Party Check (pro ACH authorization	ovide name and address	below and a completed letter equires a completed letter of a	
Principal Distribution  Method  First-Party Check  ACH (requires a completed Account for Journal                 Frequency  Annually  Semiannual	ird-Party Check (pro ACH authorization	ovide name and address form)	· ·	
Principal Distribution  Method  First-Party Check	ird-Party Check (pro ACH authorization to 	ovide name and address form)	equires a completed letter of a	
Principal Distribution  Method  First-Party Check	ird-Party Check (pro ACH authorization to 	ovide name and address form)	equires a completed letter of a	
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Principal Distribution  Method  First-Party Check  Th  ACH (requires a completed  Account for Journal	ird-Party Check (pro ACH authorization to y Quarterly Check (if applicable	ovide name and address form)	equires a completed letter of a	
Principal Distribution  Method  First-Party Check  Th  ACH (requires a completed  Account for Journal	ird-Party Check (pro ACH authorization to y Quarterly Check (if applicable	ovide name and address form)	equires a completed letter of a	

STEP 14. U.S. TAXPAYER NUM	IBER CERTIFICAT	TION		
<ol> <li>Taxpayer Certification</li> <li>Under penalties of perjury, I certify that:</li> <li>The number shown on this form in Step 4 is my correct Social Security Number or Taxpayer Identification Number (or I am waiting for a number to be issued to me);</li> <li>I am not subject to backup withholding because (a) I am exempt from backup withholding or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and</li> <li>I am a U.S. citizen or other U.S. person (defined below); and</li> <li>The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.</li> </ol>				THIS SECTION IS NO TO BE USED BY NON U.S. PERSON (SEE DEFINITION OF U.S. PERSON BELOW).
Certification instructions. You must cross out Item 2 above if withholding because you have faile interest paid, acquisition or abandor individual retirement arrangement not required to sign the certification (if you are unsure, ask us for a com	ed to report all interest onment of secured pr (IRA), and generally, on, but you must prov	st and dividends on your roperty, cancellation of do , payments other than int ride your correct TIN. If yo	tax return. For mortgage ebt, contributions to an erest and dividends, you are ou are an exempt payee	
If you are exempt from FATCA reports your exemption from FATCA reports Definition of a U.S. person.  For federal tax purposes, you are companied and a U.S. citizen A partnership, corporation, corporation, corporation.	rting code (if any) her onsidered a U.S. pers zen or U.S. resident al	re: son if you are: lien,		r -
the laws of the United States, An estate (other than a foreign A domestic trust (as defined in	estate), or		ne Officed States of United	
STEP 15. SIGNATURES				
The Internal Revenue Service does certifications required to avoid back I ACKNOWLEDGE AND AGREETHAPARAGRAPHS 13 AND 14, ON PAGE AGREEMENT WITH PREDISPUTE APRIMARY Account Holder or Entity	up withholding. AT THIS AGREEMENT IS 13 AND 14. I HEREI RBITRATION CLAUS	T CONTAINS A PREDISPUBY ACKNOWLEDGE REC	JTE ARBITRATION CLAUSE	, IN
Print Name		Date		PLEASE REVIEW YO INFORMATION, REA
Signature		-		THE AGREEMENT O PAGES 13 AND 14, AND SIGN HERE. KE A COPY FOR YOUR RECORDS.
X				
X Secondary Account Holder (if ap	pplicable)			

**For Broker-Dealer Use Only** Accepted: Investment professional is registered in the state of client's residence.

Date

X

Signature

Principal Printed Name

Investment Professional Printed Name

Date

Signature

#### **TO: FINANCIAL ORGANIZATION AND ITS ASSIGNS**

#### 1. Provisions in the Event of Failure to Pay or Deliver

Whenever I (we) do not, on or before the settlement date, pay in full for any security purchased for my (our) account, or deliver any security sold for such account, you are authorized (subject to the provisions of any applicable statute, rule, or regulation):

- (A) Until payment or delivery is made in full, to pledge, repledge, hypothecate, or rehypothecate, without notice, any or all securities which you or your clearing agent may hold for me (either individually or jointly with others), separately or in common with other securities or commodities or any other property, for the sum then due or for a greater or lesser sum and without retaining in your possession and control for delivery a like amount of similar securities.
- (B) To sell any or all securities which you or your clearing agent may hold for me (either individually or jointly with others), to buy in any or all securities required to make delivery for my (our) account, or to cancel any or all outstanding orders or commitments for my (our) account.

#### 2. Cancellation Provisions

You are authorized, in your discretion, should I (we) die or should you for any reason whatever deem it necessary for your protection, without notice, to cancel any outstanding orders in order to close out my (our) accounts, in whole or in part, or to close out any of the commitments made on my (our) behalf.

#### 3. General Provisions

Any sale, purchase, or cancellation authorized hereby may be made according to your judgement and at your discretion on the exchange or other market where such business is then usually transacted, at public auction, or at private sale without advertising the same and without any notice, prior to tender, demand, or call. You may purchase the whole or any part of such securities free from any right of redemption, and I (we) shall remain liable for any deficiency. It is further understood that any notice, prior to tender, demand, or call, from you shall not be considered a waiver of any provision of this agreement. I (we) shall include any person executing this agreement. With my (our) signature on this document, I (we) authorize any free credit balance in my account to be automatically invested into the sweep product elected, unless I (we) instruct my financial organization differently. Pershing LLC is further authorized to rely on instructions that I (we) give to my financial organization regarding my (our) sweep elections. I (we) agree, that my (our) sweep option may be changed, including changes between money market funds and bank deposit products, with prior notification to me (us).

#### 4. Successors and Assigns

This agreement and its provisions shall be continuous, and shall inure to the benefit of your present organization, and any successor organization or assigns, and shall be binding upon me (us) and/or the estate, executors, administrators, and assigns of my (our) account.

#### 5. Age

I (we), if an individual, represent that I (we) am (are) of full age.

#### 6. Interest in Account

No one except me (us) has an interest in any of my (our) accounts with you unless such interest is revealed in the title of such account, and in any case, I (we) have the interest indicated in such title.

#### 7. Orders and Statements

Reports of the execution of orders and statements of my (our) account shall be conclusive if not objected to in writing, the former within two days and the latter within ten days, after forwarding by you to me (us) by mail or otherwise.

#### 8. Extraordinary Events

You shall not be liable for loss or delay caused directly or indirectly by war, natural disasters, government restrictions, exchange, or market rulings, or other conditions beyond your control.

#### 9. Fees and Charges

I (we) agree to the fees and charges on the fee schedule received by me (us). You may change the fee schedule from time to time.

#### 10. Joint Accounts

If this is a joint account, unless we notify you otherwise and provide such documentation, as you require, the brokerage account(s) shall be held by us jointly with rights of survivorship (payable to either or the survivor of us). Each joint tenant irrevocably appoints the other as attorney-in-fact to take all action on his or her behalf and to represent him or her in all respects in connection with this Agreement. You shall be fully protected in acting, but shall not be required to act upon the instructions of either of us. Each of us shall be liable, jointly and individually, for any amounts due to you pursuant to this Agreement, whether incurred by either or both of us.

#### 11. Address

Communications may be sent to me (us) at my (our) current address which is on file at your office, or at such other address as I (we) may hereafter give you in writing. All communications so sent, whether by mail, telegraph, messenger, or otherwise, shall be deemed given to me (us) personally, whether actually received or not.

#### 12. Recording Conversations

I (we) understand and agree that for our mutual protection you may electronically record any of my (our) telephone conversations.

#### 13. ARBITRATION DISCLOSURES

THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS:

- ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.
- ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING;
   A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY
   AN ARBITRATION AWARD IS VERY LIMITED.
- THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS, AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.
- THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD, UNLESS, IN AN ELIGIBLE CASE, A JOINT REQUEST FOR AN EXPLAINED DECISION HAS BEEN SUBMITTED BY ALL PARTIES TO THE PANEL AT LEAST 20 DAYS PRIOR TO THE FIRST SCHEDULED HEARING DATE.

## **New Account Agreement**

Account Number

- THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.
- THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.
- THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

#### 14. ARBITRATION AGREEMENT

ANY CONTROVERSY BETWEEN YOU OR PERSHING AND US SHALL BE SUBMITTED TO ARBITRATION BEFORE AND ONLY BEFORE THE FINANCIAL INDUSTRY REGULATORY AUTHORITY. NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PREDISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION; OR WHO IS A MEMBER OF A PUTATIVE CLASS WHO HAS NOT OPTED OUT OF THE CLASS WITH RESPECT TO ANY CLAIMS ENCOMPASSED BY THE PUTATIVE CLASS ACTION UNTIL; (I) THE CLASS CERTIFICATION IS DENIED; (II) THE CLASS IS DECERTIFIED; OR (III) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN. THE LAWS OF THE STATE OF NEW YORK GOVERN.

#### 15. Specified Adult and Trusted Contact Disclosure

By completing a physical or electronic contact form or providing Trusted Party information to my broker or advisor for electronic capture, I/we authorize the named Financial Institution and Pershing LLC ("Pershing") and their affiliates to share my nonpublic personal information\* held at Financial Institution and Pershing with the named trusted contact person(s) (the "Trusted Contact Person(s)") identified as such. Additionally, I/we authorize this information to be shared with the Trusted Contact Person(s) at the discretion of Financial Institution and Pershing. This authorization includes, but is not limited to, sharing or disclosing any information regarding securities, insurance, bank related, financial planning or other financial products or services offered by or through Financial Institution and/or Pershing or any financial information I/we may have provided to Financial Institution and Pershing. I/we understand that Financial Institution and Pershing, LLC may contact the named Trusted Contact Person(s) if there are questions/concerns about my whereabouts or health status (i.e., if Financial Institution and Pershing becomes concerned that I may no longer be able to handle my financial affairs) or in the event that Financial Institution and Pershing becomes concerned that I may be a victim of fraud or exploitation.

 $\label{lem:count_decomposition} Account owners should contact their Financial Institution or financial representative with additional questions.$ 

Account owners may also contact FINRA at its toll-free number for senior investors to get assistance or raise concerns about issues with brokerage accounts and investments.

CALL: 844-57-HELPS (844-574-3577) MONDAY - FRIDAY; 9 - 5 P.M. ET \* "Nonpublic personal information" includes, but is not limited to: financial account information and balances, information regarding the purchase of a security or insurance product, and any other personally identifiable financial information: (i) provided by a me/us to my/our Financial Institution; (ii) resulting from any transaction in my/our account or any service performed on behalf of me/us by the Financial Institution; or (iii) otherwise obtained from me/us by the Financial Institution.

#### 16. Amendment and Modification of Agreement

I (we) agree that you or your successors or assigns may unilaterally, at any time, change or modify the terms and conditions of this New Account Agreement by sending me notice of the change as required by law or regulation.

#### 17. Electronic Delivery Terms

You agree that account communications may be available in an electronic form.

Account communications will be available in portable document format (PDF). You affirm that you have installed a recent version of Adobe Acrobat Reader or other software application that enables you to view and print your account communications. You may print or save a copy of any of the account communications at any time. You may request a mailed copy of any of your account communications by contacting your financial organization.

An electronic mail ("email") notification will be sent when account communications are available to be accessed. The email notification(s) will be sent to the email address(es) you provided directly to your financial organization or provided by registering for electronic delivery.

In the event that a notice of undeliverable status of an email notification is received by Pershing, your financial organization or Pershing may send a paper notification by U.S. mail to the postal address you provided directly to your financial organization.

In the event of an email notification failure, Pershing may discontinue your enrollment in electronic delivery and reset your account communications delivery preferences so that future documents will be delivered to your mailing address of record in paper form. By providing this Electronic Delivery Consent, you affirm that you have provided a valid email address, have access to the Internet and are at least 18 years of age. You agree that electronic delivery of the account communications is deemed accepted, regardless of whether you access or view a particular account communication document. You acknowledge that any authorized users for your account are able to make changes to the electronic delivery settings for your account, and you agree to accept responsibility for such changes.

You may change your delivery preferences at any time by following the instructions on the website, or by contacting your financial organization directly for assistance.