planner Securities, LLC

| BRANCH-ACCOUNT NO. |
|---|
| REGISTERED REP CODE |

# NEW ACCOUNT
# APPLICATION & AGREEMENT - ENTITY

I (We) would like to open a brokerage account with Apex Clearing Corporation

| ACCOUNT INFORMATION<br>ALL INFORMATION MUST BE COMPLETED. PLEASE TYPE OR PRINT. | | | | |
|---|---|---|---|---|
| **ACCOUNT TYPE** | ☐ CASH – *Customer Account Agreement follows this Application* | | | |
| | ☐ OPTIONS – *Request Option Agreement* | | | |
| | ☐ MARGIN – *Request Margin Agreement* | | | |
| **CUSTOMER TYPE** | ☐ Partnership – *Request Partnership Agreement* | | | |
| | ☐ C-Corporation – *Request Corporate Resolution* | | | |
| | ☐ S-Corporation – *Request Corporate Resolution* | | | |
| | ☐ Statutory/Business Trust | | | |
| | ☐ Investment Club – *Request Investment Club Agreement* | | | |
| | ☐ Foreign Financial Institution | | | |
| | ☐ Foreign Bank – *Request Foreign Certificate regarding Foreign Banks* | | | |
| | ☐ Limited Liability Company – *Request LLC Agreement* | | | |
| | **TAX CLASS** ○ C-Corp ○ S-Corp ○ Partnership ○ Sole Proprietorship | | | |
| **ACCOUNT INFORMATION** | ENTITY NAME | | | |
| | ENTITY TAX ID | U.S. ENTITY ○ YES ○ NO | IF NO, What Country: | |
| | BUSINESS ADDRESS *(Cannot be a Post Office Box)* | | | |
| | CITY | STATE/COUNTRY | ZIP CODE | |
| | BUSINESS FAX NUMBER | BUSINESS PHONE | | |
| | MAIL TO *(Select One)* ○ BUSINESS ADDRESS ○ MAILING ADDRESS ○ POST OFFICE BOX | | | |
| | MAILING ADDRESS | | | |
| | CITY | STATE | ZIP CODE | |
| | MAILING ATTENTION LINE | | | |

**AUTHORIZED SIGNER**

AUTHORIZED SIGNER NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN YES NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | Required SSN ITIN | |
| FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE | |
| HOME ADDRESS *(Cannot be a Post Office Box)* | | |
| CITY | STATE/COUNTRY | POSTAL CODE |
| MAILING ADDRESS | | |
| CITY | STATE/COUNTRY | POSTAL CODE |
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

| | |
|---|---|
| **ACCOUNT TRADING INFORMATION** | Is the Authorized Signer a Control Person of a publicly traded company? (Director, Officer, or 10% Stockholder)<br><br>Yes No<br>If YES: Provide the name of the company(s) and the stock ticker symbol(s) below. I promise to notify you of any changes.<br><br>Company(s)/Ticker Symbol(s):<br><br>Is the Authorized Signer an employee of, or affiliated with, the Introducing Broker firm? Yes No<br><br>If NO: Is the Authorized Signer affiliated with, work with, or work for another member firm of a Stock Exchange or FINRA? Yes No<br><br>If YES: Provide the name of Firm: |
| | TO BE ANSWERED IF THE ACCOUNT HOLDER IS A BROKER DEALER (WHICH INCLUDES A FOREIGN BROKER DEALER, OR A FOREIGN BANK ACTING AS A BROKER OR DEALER)<br>Is this account a PAB account? Meaning, a proprietary securities account of a broker or dealer as defined by SEC 15c3-3(a)(16).<br><br>Yes No<br><br>If YES: Complete a "New Account Form for Proprietary Account Broker (PAB)" form, along with a "New Account Application Entity" form.<br>*NOTE: The New Account Form is not sufficient to have a proprietary account of a Broker Dealer opened.* |

| **TRUSTED CONTACT** *For additional information, see Section 19 of the Customer Agreement* | NAME | HOME TELEPHONE | E-MAIL ADDRESS |
|---|---|---|---|
| | MAILING ADDRESS | | |
| | CITY | STATE/COUNTRY | ZIP CODE |

| **INITIAL SOURCE OF FUNDS** *Check all that apply* | | | |
|---|---|---|---|
| | ☐ | Salary/Wages/Savings | ☐ Sale of Property or Business |
| | ☐ | Employer-Sponsored Plan Rollover | ☐ Gifts |
| | ☐ | Pension or Other Retirement Savings | ☐ Family/Relatives/Inheritance |
| | ☐ | Social Security Benefits | ☐ Other: |

| **INVESTMENT PROFILE** | **TIME HORIZON** *Number of years to achieve a particular financial goal* | **LIQUIDITY NEEDS** *The ability to quickly and easily convert all or a portion of the account assets into cash without experiencing significant loss* |
|---|---|---|
| | Short *(Less than 3 years) (01)* | Very Important *(01)* |
| | Average *(4 to 7 years) (02)* | Somewhat Important *(02)* |
| | Longest *(8+ years) (03)* | Not Important *(03)* |

| INVESTMENT PROFILE | INVESTMENT OBJECTIVE | INVESTMENT EXPERIENCE | RISK TOLERANCE |
|---|---|---|---|
| | ○ Capital Preservation *(05)* | ○ None *(00)* | ○ Low *(01)* |
| | ○ Income *(04)* | ○ Limited *(01)* | ○ Medium *(02)* |
| | ○ Growth & Income *(02)* | ○ Good *(02)* | ○ High *(03)* |
| | ○ Growth *(03)* | ○ Extensive *(03)* | Tax Bracket: _____ % |
| | ○ Speculation *(06)* | | |
| | **LIQUID NET WORTH** *Cash and Liquid Investments Only* | **TOTAL NET WORTH** *Excluding residence* | **ANNUAL INCOME** *From all sources* |
| | ○ Under $50,000 *(01)* | ○ Under $50,000 *(01)* | ○ Under $25,000 *(01)* |
| | ○ $50,001 to $100,000 *(02)* | ○ $50,001 to $100,000 *(02)* | ○ $25,001 to $50,000 *(02)* |
| | ○ $100,001 to $200,000 *(22)* | ○ $100,001 to $200,000 *(22)* | ○ $50,001 to $100,000 *(03)* |
| | ○ $200,001 to $500,000 *(23)* | ○ $200,001 to $500,000 *(23)* | ○ $100,001 to $200,000 *(23)* |
| | ○ $500,001 to $1,000,000 *(24)* | ○ $500,001 to $1,000,000 *(24)* | ○ $200,001 to $300,000 *(24)* |
| | ○ $1,000,001 to $5,000,000 *(25)* | ○ $1,000,001 to $5,000,000 *(25)* | ○ $300,001 to $500,000 *(25)* |
| | ○ Over $5,000,001 *(26)* | ○ Over $5,000,001 *(26)* | ○ $500,001 to $1,200,000 *(26)* |
| | | | ○ Over $1,200,001 *(27)* |

| | | |
|---|---|---|
| **LARGE TRADER ID*** | LARGE TRADER ID ("LTID") *If you have an SEC assigned LTID for any of your accounts, provide the ID(s)* | EFFECTIVE DATE |
| | END DATE | END REASON ○ Correction ○ Ended ○ Replaced ○ Other: |
| | ** Additional LTIDs may beadded in the section "FOR OFFICE USE ONLY" below* | |
| **LEGAL ENTITY IDENTIFIER** | LEI NUMBER *(If applicable)* | |

**DIVIDEND REINVESTMENT**

**FREE DIVIDEND REINVESTMENT**

Select whether or not you would like to have your dividends reinvested on all eligible securities. You can always change your selection by calling your investment representative.

Select ONE: ○ YES, Reinvest dividends on ALL eligible securities
○ NO, Do not reinvest any dividends

**E-DELIVERY ELECTION**

**E-DOCUMENTS ENROLLMENT**

When you enroll your account in E-Docs, you will receive trade confirmations, account statements, tax-related documents, proxies, prospectuses, annual reports, and all other eligible account documents electronically. An e-mail notification will be sent to the Account Owner's e-mail address on the same day that any electronic documents become available. Just log into your account to access E-Docs and view, print, or download your electronic documents. Please speak with your investment representative for enrollment information.

**SERVICE INSTRUCTIONS**
*Voluntary Sweep Program*

By opening your account and/or selecting yes below, you agree to enroll in the Apex Clearing Corporation Sweep Program (the "Sweep Program") and agree that you have read and understand the terms and conditions of the Sweep Program. The Sweep Program terms and conditions and the list of banks participating and/or products available in the Sweep Program can be located at ApexClearing.com/disclosures. Free credit balances in the account, including dividends and proceeds from the sale of securities that are credited to the account while enrolled in the Sweep Program, may automatically be swept in accordance with the terms of the Sweep Program. Further, you agree Apex Clearing Corporation may make changes to the Sweep Program terms and conditions or any products or banks in the Sweep Program at any time in Apex's sole discretion. Your enrollment in the Sweep Program does not guarantee free credit balances in your account will be swept. If you wish to opt out of the Sweep Program you may select "No" in this Section or you may notify your introducing firm at any time.

○ Yes ○ No

| | |
|---|---|
| **DIRECT COMMUNICATION RULE**<br>*Rule 14b-1(c)* | Rule 14b-1(c) of the Securities Exchange Act, unless you object, requires us to disclose to an issuer, upon its request, the names, addresses, and securities positions of our customers who are beneficial owners of the issuer's securities, held by us in nominee name. The issuer would be permitted to use your name and other related information for corporation communication only.<br>If you object to this disclosure, check the box below<br>☐ YES, I object to the disclosure of such information. |
| **ADDITIONAL ACCOUNT INFORMATION** | IS THE ACCOUNT MAINTAINED FOR A CURRENT OR FORMER POLITICALLY EXPOSED PERSON OR PUBLIC OFFICIAL? *(Includes U.S. & Foreign Individuals)*<br>○ Yes ○ No |
| | If YES:<br>Provide the name(s) of the Official and the Official's immediate family members *(including former spouses)* and the name of the related political organization.<br>NAME OF OFFICAL AND IMMEDIATE FAMILY MEMBER(S)<br>NAME(S) OF OFFICIAL'S IMMEDIATE FAMILY MEMBER(S)<br>RELATED POLITICAL ORGANIZATION |
| | Is the account maintained for a Foreign Financial Institution as defined by Title 31 of the Code of Federal Regulations?<br>○ Yes ○ No<br>*If Yes, complete the form "Foreign Financial Institution Due Diligence Questionnaire"* |
| | Is the Account a Foreign Bank organized under Foreign Law and located outside of the United States as defined by Title 31 of the Code of Federal Regulations?<br>○ Yes ○ No<br><br>If YES, provide U.S. Agent for Service of Process:<br>Complete the forms "Certification Regarding Correspondent Accounts" AND "Foreign Financial Institution Due Diligence Questionnaire"<br>***NOTE: Broker-Dealers are prohibited from establishing, maintaining, administering, or managing correspondent accounts in the United States for Foreign Shell Banks. The prohibition does not include Foreign Shell Banks that are regulated affiliates.*** |
| **TAX CERTIFICATION** | FORM W-9<br>Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and **(2) 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 (3) I am a U.S. citizen or other U.S. person (defined below), and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.<br><br>☐ **I am subject to withholding. Item 2 (above) is not applicable to me.**<br><br>Definition of a U.S. person. For federal tax return purposes, you are considered a U.S. person if you are: An individual who is a U.S. citizen or U.S. resident alien, A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, an estate (other than a foreign estate), or a domestic trust (as defined in Regulations section 301.7701-7). The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.<br><br>See instructions for a list of Exceptions |
| | EXEMPT PAYEE CODE *(if any)* / EXEMPTION FROM FATCA REPORTING CODE *(if any)* |
| | FORM W-8<br>Complete Form W-8 if you are a foreign person or business entity. |

| | |
|---|---|
| **EXEMPT LEGAL ENTITY CUSTOMER** | Is the account maintained for Legal Entity Customers who are EXEMPT from identifying and verifying Beneficial Owners as defined under 31 CFR 1010.230(e)(2-3)?<br>*(See list below of Apex acceptable exemptions)*<br><br>Yes No<br><br>If YES, select the exemption below.<br>If NO, complete the attached Exhibit, "Entity Certification Regarding Beneficial Owners of Legal Entity Customers" and the "Entity Account Due Diligence Questionnaire |

| | **EXEMPTIONS** |
|---|---|
| ☐ | A Financial Institution regulated by a Federal Functional Regulator or a Bank regulated by a State Bank Regulator |
| ☐ | A Department or Agency of the United States, of any State, or of any political subdivision of any State |
| ☐ | Any Entity (other than a bank) whose common stock or analogous equity interests are listed on the New York, American, or NASDAQ Stock Exchange (each, a listed entity) |
| ☐ | An issuer of a class of security registered under Section 12 of the Securities Exchange Act of 1934 or that is required to file reports under Section 15(D) of that Act. |
| ☐ | An Investment Company, as defined in Section 3 of the Investment Company Act of 1940, that is registered with the Securitues and Exchange Commission ("SEC") under that Act. |
| ☐ | An Investment Advisor, as defined in Section 202(a)(11) of the Investment Advisors Act of 1940, that is registered with the SEC under that Act |
| ☐ | An Exchange or Clearing Agency, as defintted in Section 3 of the Securities Exchange Act of 1934, that is registered under Section 6 or 17A of that Act |
| ☐ | Any other entity registered with the SEC under the Securitites Exchange Act of 1934 |
| ☐ | A Registered Entity, Commodity Pool Operator, Commodity Trading Advisor, Retail Foreign Exchange Dealer, Swap Dealer, or Major Swap Participant, each as defined in Section 1A of the Commodity Exchange Act, that is registered with the Commodity Futures Trading Comission |
| ☐ | A Public Accounting Firm registered under Section 102 of the Sarbanes-Oxley Act |
| ☐ | An insurance company that is regulated by a state |

**SIGNATURES**

I authorize Apex Clearing Corporation ("Apex") to obtain a consumer report at the time of application to verify my creditworthiness and to obtain a consumer report from time to time for updates, renewals, extensions, and collection activity on any approved account. Upon my written request, Apex will disclose to me whether it obtained a report, and if so, the name and address of the consumer-reporting agency that provided it. In the event that my account is denied, as a result of the consumer report verification, I authorize Apex to provide to my introducing broker the reason(s) for such denial.

**BY SIGNING THIS APPLICATION, I (WE) ACKNOWLEDGE THE FOLLOWING: (1) THAT PARAGRAPH 8 OF THE CUSTOMER ACCOUNT AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE AND IN ACCORDANCE WITH THIS AGREEMENT I (WE) AGREE IN ADVANCE TO ARBITRATE ANY CONTROVERSIES WHICH MAY ARISE BETWEEN OR AMONG ME (US), MY BROKER, AND/OR CLEARING FIRM, (2) RECEIPT OF A COPY OF THE CUSTOMER ACCOUNT AGREEMENT FOLLOWING THIS APPLICATION AND MY (OUR) AGREEMENT WITH THE TERMS THEREIN AND (3) THE INFORMATION PROVIDED ABOVE IS ACCURATE AND CORRECT.**

| SIGNATURE | DATE |
|---|---|
| SIGNATURE | DATE |

| FOR OFFICE USE ONLY | | | |
|---|---|---|---|
| **CUSTOMER ID VERIFICATION** | Customer Identification Verified<br>***Must** be completed* | ☐ YES Date verified: _____ | |
| **SIGNATURES** | BRANCH MANAGER APPROVAL SIGNATURE | BRANCH MANAGER NAME | DATE |
| | REPRESENTATIVE SIGNATURE | REPRESENTATIVE NAME | DATE |
| **CAT FDID** | CAT FDID<br>*By default, the FDID will be assigned at account opening. Any updates to this field post account opening will be reported as FDID replacement values* | | CAT FDID |
| **LTID** | LTID | | EFFECTIVE DATE |
| | END DATE | END REASON<br>Correction Ended Replaced Other: _____ | |
| | LTID | | EFFECTIVE DATE |
| | END DATE | END REASON<br>Correction Ended Replaced Other: _____ | |
| | LTID | | EFFECTIVE DATE |
| | END DATE | END REASON<br>Correction Ended Replaced Other: _____ | |
| | LTID | | EFFECTIVE DATE |
| | END DATE | END REASON<br>Correction Ended Replaced Other: _____ | |
| | LTID | | EFFECTIVE DATE |
| | END DATE | END REASON<br>Correction Ended Replaced Other: _____ | |
| **CAT AND OATS ACCOUNT TYPES** | CAT ACCOUNT TYPE *(Selection Required)* | OATS ACCOUNT TYPE | |
| | **CAT ACCOUNT TYPES:**<br>A - Institutional Customer - An institutional account as defined in FINRA Rule 4512(c)<br>E - Employee Account - An employee or associated person of your Broker-Dealer<br>F - Foreign - A non-broker-dealer foreign affiliate or non-reporting Foreign Broker-Dealer I - Individual Customer - An account that does not meet the definition of FINRA Rule 4512(c) and is also not a proprietary account.<br>O - Market Making - See CAT FAQ C5<br>V - Firm Agency Average Price Account P - Other Proprietary<br>X - Error Account - Error account of the firm | **OATS ACCOUNT TYPES:**<br>A - Institutional Customer - An institutional account as defined in FINRA Rule 4512(c)<br>C - Combined - An order representing more than one type of account<br>E - Employee Account - An employee or associated person of your Broker-Dealer. I - Individual Customer - An account that does not meet the definition of FINRA Rule 4512(c) and is also not a proprietary account.<br>O - Market Making P - Other Proprietary<br>X - Error Account - Error account of the firm | |

## EXHIBIT
## ENTITY CERTIFICATION REGARDING BENEFICIAL OWNERS OF LEGAL ENTITY CUSTOMERS

### GENERAL INSTRUCTIONS

**What is this form?**

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

**Who has to complete this form?**

This form must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities. For the purposes of this form, a legal entity includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

**What information do I have to provide?**

This form requires you to provide the name, address, date of birth and Social Security number (or passport number or other similar information, in the case of non- U.S persons) for the following individuals (i.e., the beneficial owners):

(i) Each individual, if any, who owns, directly or indirectly, 10 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 10 percent or more of the shares of a corporation); and

(ii) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer). The number of individuals that satisfy this definition of “beneficial owner” may vary. Under section (i), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (i), you must provide the identifying information of one individual under section (ii). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30 percent equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (ii)), and up to ten individuals (i.e., one individual under section (ii) and ten 10 percent equity holders under section (i)). The financial institution may also ask to see a copy of a driver’s license or other identifying document for each beneficial owner listed on this form.

## CERTIFICATION OF BENEFICIAL OWNER(S) & ENTITY OFFICER(S)

### CERTIFICATION OF BENEFICIAL OWNER(S)

*See pages 10 - 14 below for Beneficial Owners details*

Persons opening an account on behalf of a legal entity must provide the following information:

| NAME OF NATURAL PERSON OPENING ACCOUNT | TITLE OF NATURAL PERSON OPENING ACCOUNT |
|---|---|
| NAME OF LEGAL ENTITY FOR WHICH THE ACCOUNT IS BEING OPENED | TYPE OF LEGAL ENTITY |
| ADDRESS OF LEGAL ENTITY | |

The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 10 percent or more of the equity interests of the legal entity listed above.

| NAME | DATE OF BIRTH | ADDRESS (Residential Address) | FOR U.S.PERSONS: SOCIAL SECURITY NUMBER | FOR NON-U.S. PERSONS SOCIAL SECURITY NUMBER: PASSPORT NUMBER AND COUNTRY OF ISSUANCE, OR OTHER SIMILAR IDENTIFICATION NUMBER* |
|---|---|---|---|---|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

### CERTIFICATION OF ENTITY OFFICER(S)

The following information for each individual with significant responsibility for managing the legal entity listed above including entity officers, such as:

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions.

*See pages 15 - 19 below for Entity Officers details*

If appropriate, an individual listed above may also be listed in this section

| NAME | DATE OF BIRTH | ADDRESS *(Residential Address)* | FOR U.S.PERSONS: SOCIAL SECURITY NUMBER | FOR NON-U.S. PERSONS SOCIAL SECURITY NUMBER: PASSPORT NUMBER AND COUNTRY OF ISSUANCE, OR OTHER SIMILAR IDENTIFICATION NUMBER* |
|---|---|---|---|---|
| | | | | |
| | | | | |
| | | | | |

* In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**BENEFICIAL OWNER # 1**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN ☐ YES ☐ NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**BENEFICIAL OWNER # 2**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN ☐ YES ☐ NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**BENEFICIAL OWNER # 3**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN YES NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**BENEFICIAL OWNER # 4**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN YES NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**BENEFICIAL OWNER # 5**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN YES NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**BENEFICIAL OWNER # 6**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN YES NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**BENEFICIAL OWNER # 7**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN YES NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

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|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**BENEFICIAL OWNER # 8**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN YES NO | IF NO, WHAT COUNTRY? |
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| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**BENEFICIAL OWNER # 9**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN ☐ YES ☐ NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

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|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**BENEFICIAL OWNER # 10**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN ☐ YES ☐ NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**ENTITY OFFICER # 1**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN ☐ YES ☐ NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**ENTITY OFFICER # 2**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN ☐ YES ☐ NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**ENTITY OFFICER # 3**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

Government ID Verified *(office use only)* | Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN YES NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**ENTITY OFFICER # 4**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

Government ID Verified *(office use only)* | Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN YES NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**ENTITY OFFICER # 5**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

Government ID Verified *(office use only)* | Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN YES NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**ENTITY OFFICER # 6**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

Government ID Verified *(office use only)* | Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN YES NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**ENTITY OFFICER # 7**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN ☐ YES ☐ NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**ENTITY OFFICER # 8**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN ☐ YES ☐ NO | IF NO, WHAT COUNTRY? |
|---|---|---|
| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

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MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**ENTITY OFFICER # 9**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

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| DATE OF BIRTH | U.S. CITIZEN ☐ YES ☐ NO | IF NO, WHAT COUNTRY? |
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|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

**ENTITY OWNER # 10**

NAME *(additional names)*

*(legal name)* *(title)*

**GOVERNMENT IDENTIFICATION**

TYPE OF IDENTIFICATION

- Driver's License
- Passport
- Other
- INS Permanent Resident Alien Card
- Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

| DATE OF BIRTH | U.S. CITIZEN ☐ YES ☐ NO | IF NO, WHAT COUNTRY? |
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| SOCIAL SECURITY NUMBER/ITIN | FTIN *(Required for Foreign Persons)* | COUNTRY OF ISSUE |

HOME ADDRESS *(Cannot be a Post Office Box)*

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|

MAILING ADDRESS

| CITY | STATE/COUNTRY | POSTAL CODE |
|---|---|---|
| E-MAIL ADDRESS | CELL PHONE/HOME PHONE | UUID *(office use only)* |

## NATURE OF ACCOUNT

| Indicate the Industrial Classification your business is classified under | |
|---|---|
| | Agriculture, Forestry, and Fishing |
| | Mining |
| | Construction |
| | Manufacturing |
| | Transportation, Communications, Electric, Gas, and Sanitary Services |
| | Wholesale Trade |
| | Retail Trade |
| | Finance, Insurance, and Real Estate |
| | Services |
| | Public Administration |

## SIGNATURES

I hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

Signature: _____ Date: _____

Name: _____

## FOR OFFICE USE ONLY

I am not aware of facts that could reasonably call into question the reliability of the above information provided by the applicant.

Signature: _____ Date: _____

Name: _____

Title: _____

## CUSTOMER ACCOUNT AGREEMENT

This Customer Account Agreement (the "Agreement") sets forth the respective rights and obligations of Apex Clearing Corporation ("you" or "your" or "Apex") and the Customer's (as defined below) brokerage firm (the "Introducing Broker"), and the customer(s) identified on the New Account Application (the "Customer") in connection with the Customer's brokerage account with the Introducing Broker ("the Account"). The Customer hereby agrees as follows with respect to the Account, which the Customer has established with the Introducing Broker for the purchase, sale or carrying of securities or contracts relating thereto and/or the borrowing of funds, which transactions are cleared through you. To help the government fight the funding of terrorism and money laundering, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. In order to open an account, the Customer will provide information that will allow you to identify the Customer including, but not limited to, the Customer's name, address, date of birth, and the Customer's driver's license or other identifying documents.

**1. Applicable Rules and Regulations.**

All transactions for the Account shall be subject to the constitution, rules, regulations, customs and usages of the exchange or market and its clearing house, if any, upon which such transactions are executed, except as otherwise specifically provided in this Agreement.

**2. Definitions.**

"Obligations" means all indebtedness, debit balances, liabilities or other obligations of any kind of the Customer to you, whether now existing or hereafter arising. "Securities and other property" shall include, but shall not be limited to, money, securities, commodities or other property of every kind and nature and all contracts and options relating thereto, whether for present or future delivery.

**a. Investment Objective Definitions. "Capital Preservation"**

A conservative investment strategy characterized by a desire to avoid risk of loss; "Income" - strategy focused on current income rather than capital appreciation; "Growth" - investing in stocks with strong earnings and/or revenue growth or potential; "Speculation" - taking larger risks, usually by frequent trading, with hope of higher than-average gain. All strategies involve various types and levels of risk, the most common of which are market, credit, inflation, business, and interest rate.

**3. Breach; Security Interest.**

Whenever in your discretion you consider it necessary for your protection, or for the protection of the Customer's Introducing Broker or in the event of, but not limited to; (i) any breach by the Customer of this or any other agreement with you or (ii) the Customer's failure to pay for securities and other property purchased or to deliver securities and other property sold, you may sell any or all securities and other property held in any of the Customer's accounts (either individually or jointly with others), cancel or complete any open orders for the purchase or sale of any securities and other property, and/or borrow or buy-in any securities and other property required to make delivery against any sale, including a short sale, effected for the Customer, all without notice or demand for deposit of collateral, other notice of sale or purchase, or other notice or advertisement, each of which is expressly waived by the Customer, and/or you may require the Customer to deposit cash or adequate collateral to the Customer's account prior to any settlement date in order to assure the performance or payment of any open contractual commitments and/or unsettled transactions. You have the right to refuse to execute securities transactions for the Customer at any time and for any reason. Any and all securities and other property belonging to the Customer or in which the Customer may have an interest held by you or carried in any of the Customer's accounts with you (either individually or jointly with others) shall be subject to a first and prior security interest and lien for the discharge of the Customer's obligations to you, wherever or however arising and without regard to whether or not you have made advances with respect to such securities and other property, and you are hereby authorized to sell and/or purchase any and all securities and other property in any of the Customer's accounts, and/or to transfer any such securities and other property among any of the Customer's accounts to the fullest extent of the law and without notice where allowed. The losses, costs and expenses, including but not limited to reasonable attorneys' fees and expenses, incurred and payable or paid by you in the (i) collection of a debit balance and/or any unpaid deficiency in the accounts of the Customer with you or (ii) defense of any matter arising out of the Customer's securities transactions, shall be payable to you by the Customer. The Customer understands that because of circumstances beyond broker- dealers control, its customers' voting rights may be impaired. For example, if the stock of a company that another customer has purchased has not yet been received from the seller(s), then other customers' abilities to vote that company's stock could be impaired until those shares are received.

In addition, if the stock of a company that the Customer has purchased has not yet been received from the seller(s), then payments received by the Customer from the Introducing Broker, in lieu of the dividends on that stock not yet received, may receive tax treatment less favorable than that accorded to dividends.

**4. Cancellation.**

You are authorized, in your discretion, should you for any reason whatsoever deem it necessary for your protection, without notice, to cancel any outstanding order, to close out the accounts of the Customer, in whole or in part, or to close out any commitment made on behalf of the Customer.

**5. Payment of Indebtedness Upon Demand.**

The Customer shall at all times be liable for the payment upon demand of any obligations owing from the Customer to you, and the Customer shall be liable to you for any deficiency remaining in any such accounts in the event of the liquidation thereof (as contemplated in Paragraph 3 of this Agreement or otherwise), in whole or in part, by you or by the Customer; and the Customer shall make payment of such obligations upon demand.

**6. Accounts Carried as Clearing Broker.**

The Customer understands that you are carrying the accounts of the Customer as clearing broker by arrangement with the Customer's Introducing Broker through whose courtesy the account of the Customer has been introduced to you. Until receipt from the Customer of written notice to the contrary, you may accept from and rely upon the Customer's Introducing Broker for (a) orders for the purchase or sale in said account of securities and other property, and (b) any other instructions concerning the Customer's accounts. The Customer represents that the Customer understands that you act only to clear trades introduced by the Customer's Introducing Broker and to effect other back office functions for the Customer's introducing broker. The Customer confirms to you that the Customer is relying for any advice concerning the Customer's accounts solely on the Customer's Introducing Broker. The Customer understands that all representatives, employees and other agents with whom the Customer communicates concerning the Customer's account are agents of the Introducing Broker, and not your representatives, employees or other agents and the Customer will in no way hold you liable for any trading losses that the Customer may incur. The Customer understands that you are not a principal of or partner with, and do not control in any way, the Introducing Broker or its representatives, employees or other agents. The Customer understands that you will not review the Customer's accounts and will have no responsibility for trades made in the Customer's accounts. You shall not be responsible or liable for any acts or omissions of the Introducing Broker or its representatives, employees or other agents. Notwithstanding the foregoing, in the event that the Customer initiates a claim against you in your capacity as clearing broker and does not prevail, the Customer shall be responsible for the costs and expenses associated with your defense of such claim. The Customer understands you shall be entitled to exercise and enforce directly against the Customer all rights granted to the Introducing Broker.

**a. Accounts Carried as Custodian.**

In some cases the Customer's account is being carried by arrangement with the Customer's Investment Advisor or Investment Manager, who uses you as their Broker-Dealer custodian. The Customer acknowledges that your role as custodian is to hold or custody account assets, distribute or collect funds on behalf of the Customer's account, execute and clear trades under instruction of the Customer's Investment Advisor or Investment Manager, generate account statements and provide other custodial services as may be mandated by various regulatory standards and requirements. The Customer understands that in the capacity as custodian, you will not offer investment advice, review the Customer's accounts, and will have no responsibility for trades made in the Customer's accounts. Additionally, in your capacity as custodian, you will not verify the accuracy of management fees that the Customer pays to Investment Advisors or Investment Managers pursuant to the terms of the Investment Management Agreement executed between the Customer and the Investment Advisor or Investment Manager. Notwithstanding the foregoing, in the event that the Customer initiates a claim against you in your capacity as custodial broker and does not prevail, the Customer shall be responsible for the costs and expenses associated with your defense of such claim.

**7. Communications**

You may send communications to the Customer at the Customer's address on the New Account Application or at such other address as the Customer may hereafter give you in writing, and all communications so sent, whether by mail, telegraph, or otherwise, shall be deemed given to the Customer personally, whether actually received or not. Reports of execution of orders and statements of accounts of the Customer shall be conclusive if not objected to in writing to you, the former within five (5) days and the latter within ten (10) days, after forwarding by you by mail or otherwise. In consideration of your sending any mail to me in care of a Post Office Box Address or a third party, I hereby agree that "all correspondence of any nature whatsoever" sent to me in such address will have the same force and effect as if it had been delivered to me personally.

**8. ARBITRATION AGREEMENT.**

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

a. 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

b. ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED

c. THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS

d. 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

e. THE PANEL OF ARBITRATORS MAY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY

f. 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

g. THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

THE FOLLOWING ARBITRATION AGREEMENT SHOULD BE READ IN CONJUNCTION WITH THE DISCLOSURES ABOVE. ANY AND ALL CONTROVERSIES, DISPUTES OR CLAIMS BETWEEN THE CUSTOMER AND YOU, OR THE INTRODUCING BROKER, OR THE AGENTS, REPRESENTATIVES, EMPLOYEES, DIRECTORS, OFFICERS OR CONTROL PERSONS OF YOU OR THE INTRODUCING BROKER, ARISING OUT OF, IN CONNECTION WITH, FROM OR WITH RESPECT TO (a) ANY PROVISIONS OF OR THE VALIDITY OF THIS AGREEMENT OR ANY RELATED AGREEMENTS, (b) THE RELATIONSHIP OF THE PARTIES HERETO, OR (c) ANY CONTROVERSY ARISING OUT OF YOUR BUSINESS, THE INTRODUCING BROKER'S BUSINESS OR THE CUSTOMER'S ACCOUNTS, SHALL BE CONDUCTED PURSUANT TO THE CODE OF ARBITRATION PROCEDURE OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY ("FINRA"). THE DECISION AND AWARD OF THE ARBITRATOR(S) SHALL BE CONCLUSIVE AND BINDING UPON ALL PARTIES, AND ANY JUDGMENT UPON ANY AWARD RENDERED MAY BE ENTERED IN A COURT HAVING JURISDICTION THEREOF, AND NEITHER PARTY SHALL OPPOSE SUCH ENTRY.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute 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; or (ii) the class is de-certified; 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.

**9. Representations.**

The Customer represents that the Customer is of majority age. The Customer represents either that the Customer is not an employee of any exchange, or of any corporation of which any exchange owns a majority of the capital stock, or of a member of any exchange, or of a member firm or member corporation registered on any exchange or of a bank, trust company, insurance company or of any corporation, in securities, bills of exchange, acceptances or other forms of commercial paper,

or alternatively, that the Customer has obtained and will provide to you additional documentation which may include information required under FINRA Rule 407from its employer authorizing the Customer to open and maintain an account with you. If the Customer is a corporation, partnership, trust or other entity, the Customer represents that its governing instruments permit this Agreement, that this Agreement has been authorized by all applicable persons and that the signatory on the New Account Application is authorized to bind the Customer. The Customer represents that the Customer shall comply with all applicable laws, rules and regulations in connection with the Customer's account. The Customer further represents that no one except the Customer has an interest in the account or accounts of the Customer with you.

**10. Joint Accounts.**

If the New Account Application indicates that the Account shall consist of more than one person, the Customer's obligations under this Agreement shall be joint and several. References to the "Customer" shall include each of the customers identified on the New Account Application. You may rely on transfer or other instructions from any one of the Customers in a joint account, and such instructions shall be binding on each of the Customers. You may deliver securities or other property to, and send confirmations; notices, statements and communications of every kind, to any one of the Customers, and such action shall be binding on each of the Customers. Notwithstanding the foregoing, you are authorized in your discretion to require joint action by the joint tenants with respect to any matter concerning the joint account, including but not limited to the giving or cancellation of orders and the withdrawal of money or securities. In the case of Tenants by the Entirety accounts, joint action will be required for all matters concerning the joint account. Tenants by Entirety is not recognized in certain jurisdictions, and, where not expressly allowed, will not be a permitted designation of the account.

**11. Other Agreements.**

If the Customer trades any options, the Customer agrees to be bound by the terms of your Customer Option Agreement. The Customer understands that copies of these agreements are available from you and, to the extent applicable, are incorporated by reference herein. The terms of these other agreements are in addition to the provisions of this Agreement and any other written agreements between you and the Customer.

**12. Data Not Guaranteed.**

The Customer expressly agrees that any data or online reports is provided to the Customer without warranties of any kind, express or implied, including but not limited to, the implied warranties of merchantability, fitness of a particular purpose or non-infringement. The Customer acknowledges that the information contained in any reports provided by you is obtained from sources believed to be reliable but is not guaranteed as to its accuracy of completeness. Such information could include technical or other inaccuracies, errors or omissions. In no event shall you or any of your affiliates be liable to the Customer or any third party for the accuracy, timeliness, or completeness of any information made available to the Customer or for any decision made or taken by the Customer in reliance upon such information. In no event shall you or your affiliated entities be liable for any special incidental, indirect or consequential damages whatsoever, including, without limitation, those resulting from loss of use, data or profits, whether or not advised of the possibility of damages, and on any theory of liability, arising out of or in connection with the use of any reports provided by you or with the delay or inability to use such reports.

**13. Payment for Order Flow Disclosure.**

Depending on the security traded and absent specific direction from the Customer, equity and option orders are routed to market centers (i.e., broker-dealers, primary exchanges or electronic communication networks) for execution. Routing decisions are based on a number of factors including the size of the order, the opportunity for price improvement and the quality of order executions, and decisions are regularly reviewed to ensure the duty of best execution is met. You or the Introducing Broker may receive compensation or other consideration for the placing of orders with market centers for execution. The amount of the compensation depends on the agreement reached with each venue. The source and nature of compensation relating to the Customer's transactions will be furnished upon written request.

**14. Credit Check.**

You are authorized, in your discretion, should you for any reason deem it necessary for your protection to request and obtain a consumer credit report for the Customer.

**15. Miscellaneous.**

If any provision of this Agreement is held to be invalid or unenforceable, it shall not affect any other provision of this Agreement. The headings of each section of this Agreement are descriptive only and do not modify or qualify any provision of this Agreement. This Agreement and its enforcement shall be governed by the laws of the state of Texas and shall cover individually and collectively all accounts which the Customer has previously opened, now has open or may open or reopen

with you, or any introducing broker, and any and all previous, current and future transactions in such accounts. Except as provided in this Agreement, no provision of this Agreement may be altered, modified or amended unless in writing signed by your authorized representative. This Agreement and all provisions shall inure to the benefit of you and your successors, whether by merger, consolidation or otherwise, your assigns, the Introducing Broker, and all other persons specified in Paragraph 8. You shall not be liable for losses caused directly or indirectly by any events beyond your reasonable control, including without limitation, government restrictions, exchange or market rulings, suspension of trading or unusually heavy trading in securities, a general change in economic, political or financial conditions, war or strikes. You may transfer the accounts of the Customer to your successors and assigns. This Agreement shall be binding upon the Customer and the heirs, executors, administrators, successors and assigns of the Customer. Failure to insist on strict compliance with this Agreement is not considered a waiver of your rights under this Agreement. At your discretion, you may terminate this Agreement at any time on notice to the Customer, the Customer will continue to be responsible for any obligation incurred by the Customer prior to termination. The Customer may not assign the Customer's rights or delegate the Customer's obligations under this Agreement, in whole or in part, without your prior consent.

**16. Sweep Program.**

If the Customer elects to participate in a sweep program, including the money market mutual fund sweep program ("Money Market Sweep Program"), the Customer acknowledges and agrees that: (a) free credit balances (excess cash) in the Customer's Apex brokerage account may be swept to a designated sweep vehicle, including a money market mutual fund or other investment product; (b) the Customer has read and understands the applicable sweep program terms and, if applicable, the money market fund prospectus at https://apexfintechsolutions.com/legal/disclosures/; (c) Apex may change sweep program(s) and products at any time, in its sole discretion, with or without notice; (d) free credit balances may begin being included in the sweep program upon Account opening; (e) Apex has no obligation to monitor the sweep program or make recommendations that might benefit the Customer; (f) funds swept to a money market fund or similar product: (i) are not a bank deposit, (ii) are not FDIC insured, (iii) have no bank or government guarantees, and (iv) have associated risks; (g) the Customer should carefully consider investment objectives, risks, charges, and expenses before investing; the prospectus contains important information and should be read carefully; and (h) Apex and/or affiliates may receive fees from sweep products and may have a financial incentive to offer certain programs. Other products available through Apex may offer higher yields in some conditions, with fees described in the applicable prospectus.

**17. SIPC Protection.**

As a member of the Securities Investor Protection Corporation (SIPC), funds are available to meet customer claims up to a ceiling of $500,000, including a maximum of $250,000 for cash claims. For additional information regarding SIPC coverage, including a brochure, please contact SIPC at (202) 371-8300 or visit www.sipc.org. Apex has purchased an additional insurance policy through a group of London Underwriters (with Lloyd's of London Syndicates as the Lead Underwriter) to supplement SIPC protection. This additional insurance policy becomes available to customers in the event that SIPC limits are exhausted and provides protection for securities and cash up to certain limits. Similar to SIPC protection, this additional insurance does not protect against a loss in the market value of securities.

**18. Tax Treaty Eligibility.**

This agreement shall serve as the Customer's certification that you are eligible to receive tax treaty benefits between the country or (of) residence indicated on the new account form and the country (ies) of origin holding jurisdiction over the instruments held within the customer's account.

**19. Trusted Contact.**

"Under FINRA Rule 4512 Apex Clearing Corporation is required to disclose to you (the customer) that Apex Clearing Corporation or an associated person of Apex Clearing Corporation is authorized to contact the trusted contact person and disclose information about the customer's account to address possible financial exploitation, to confirm the specifics of the customer's current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165.

**20. ACH Agreement.**

If I request Automated Clearinghouse ("ACH") transactions from my Account at Clearing Firm, I authorize Clearing Firm to originate or facilitate transfer credits/debits to/from my eligible bank account. Transactions sent through the NACHA network will be subject to all applicable rules of NACHA and all rules set forth in Federal Reserve Operating circulars or other applicable laws and regulations. ACH deposits to my brokerage account are provisional. If the beneficiary bank does not receive final and complete payment for a payment order transferred through ACH, the beneficiary bank is entitled to recover

from the beneficiary any provisional credit and Clearing Firm may charge my account for the transaction amount. I understand Clearing Firm or my Broker may not notify me of any returned or rejected ACH transfers. I agree to hold Clearing Firm and Clearing Firm's agents free of liability for compliance with these instructions. I hereby agree to hold harmless Clearing Firm and each of its affiliates, offices, directors, employees, and agents against, any claims, judgments, expenses, liabilities or me of any returned or rejected ACH transfers. I agree to hold Clearing Firm and Clearing Firm's agents free of liability for compliance with these instructions. I hereby agree to hold harmless Clearing Firm and each of its affiliates, offices, directors, employees, and agents against, any claims, judgments, expenses, liabilities or costs of defense or settlement relating to: (a) any refusal or failure to initiate or honor any credit or debit request, by Clearing Firm or my Broker, whether (i) due to a lack of funds necessary to credit my account; (ii) due to inadvertence, error caused by similarity of account holder names or (iii) otherwise provided Clearing Firm has not acted in bad faith; (b) if the routing number is incorrect or the routing number or other information changes at another U.S. financial institution or (c) any loss, damage, liability or claim arising, directly or indirectly, from any error, delay or failure which is caused by circumstances beyond Clearing Firm's direct control. To the extent permitted by applicable law or regulation, Clearing Firm hereby disclaims all warranties, express or implied, and in no event shall Clearing Firm be liable for any special indirect, incidental, or consequential damages whatsoever resulting from the ACH electronic service or any ACH transactions. Nothing in this herein shall constitute a commitment or undertaking by Clearing Firm or my Broker to effect any ACH transaction or otherwise act upon my instructions or those of my Broker with respect to any account at Clearing Firm. This authorization shall remain in full force and effect until I revoke authorization by written notification to my Broker that is forwarded to Clearing Firm. I understand that Clearing Firm has the right to terminate or suspend the ACH agreement at any time and without notice.

| FACTS | WHAT DOES APEX DO WITH YOUR PERSONAL INFORMATION? |
|---|---|
| **Why?** | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| **What?** | The types of personal information we collect and share depend on the product or service you have with us. This information can include:<br>■ Social Security number and income<br>■ account balances and transaction history<br>■ investment experience and assets |
| **How?** | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Apex chooses to share; and weather you can limit this sharing. |

| Reasons we can share your personal information | Does Apex Share? | Can you limit this sharing? |
|---|---|---|
| **For our everyday business purposes—** such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| **For our marketing purposes—** to offer our products and services to you | Yes | No |
| **For joint marketing with other financial companies** | Yes | No |
| **For our affiliates' everyday business purposes—** information about your transactions and experiences | Yes | No |
| **For our affiliates' everyday business purposes—** information about your creditworthiness | Yes | Yes |
| **For our affiliates to market to you** | Yes | Yes |
| **For nonaffiliates to market to you** | Yes | Yes |

| | |
|---|---|
| **To limit our sharing** | ■ Visit us online: www.apexfintechsolutions.com/privacy<br>**Please note:**<br>If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.<br>However, you can contact us at any time to limit our sharing. |
| **Questions?** | Visit us online: www.apexfintechsolutions.com/privacy |

| Who we are | |
|---|---|
| **Who is providing this notice?** | Apex Clearing Corporation and Apex Fintech Brokerage Services (“Apex”) |
| **What we do** | |
| **How does Apex protect my personal information?** | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| **How does Apex collect my personal information?** | We collect your personal information, for example, when you<br>■ open an account or provide account information<br>■ direct us to buy securities or direct us to sell your securities<br>■ make deposits or withdrawals from your account<br>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies |
| **Why can’t I limit all sharing?** | Federal law gives you the right to limit only<br>■ sharing for affiliates’ everyday business purposes—information about your creditworthiness<br>■ affiliates from using your information to market to you<br>■ sharing for nonaffiliates to market to you<br>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| **What happens when I limit sharing for an account I hold jointly with someone else?** | Your choices will apply to every one on your account. |
| **Definitions** | |
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>■ Our affiliates include companies with an Apex name or that are in the wider PEAK6 group of companies that can be found on https://peak6.com/. This includes financial companies such as PEAK6 Capital Management and nonfinancial companies such as Poker Power, Zogo, Evil Geniuses, We Insure and Focus. |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>■ Nonaffiliated companies we share with include financial service providers and other consumer service businesses. |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>■ Our joint marketing partners include financial service providers and other consumer service businesses. |
| **Other important information** | |
| **For California Residents.**<br>We will not share information we collect about you with nonaffiliated third parties, except as required or permitted by law, such as to process your transactions or to maintain your account. We will limit sharing within our corporate family to the extent required by California law.<br>**For Vermont Residents.**<br>We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. We will not share information about your creditworthiness with our affiliates except with your authorization or as required or permitted by law. We may share information about our transactions or experiences with you within our corporate family without your consent. | |