

CHOICETRADE

BROKERAGE ACCOUNT APPLICATION FOR PARTNERSHIP

(Account carried with Electronic Transaction Clearing, Inc.)

Important information. To help the government fight the funding of terrorism and money-laundering activities, Federal law requires that CHOICETRADE verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, CHOICETRADE may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if CHOICETRADE cannot verify this information. CHOICETRADE will not be responsible for any losses or damages (including, but not limited to, lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

ACCOUNT SET UP

This Brokerage Account Application only pertains to Partnerships. Types of ownerships are governed by the laws of your state of residence. If you need information about which are appropriate in your state, please consult your state tax officials or your tax advisor. If your entity is not an LLC, please contact CHOICETRADE to obtain the appropriate application.

ACCOUNT INSTRUCTIONS AND REQUIRED DOCUMENTATION

The Brokerage Account Application is comprised of three parts: Part 1 - Main Account Information; Part 2 - Partnership Agreement; and Part 3 - Customer and Margin Agreements. Please complete and sign Parts 1 and 2, and read and retain Part 3 for your records.

Please also complete and sign the attached Disclosure and Authorization Form.

In addition, please submit a copy of your Partnership Agreement with your application. CHOICETRADE will not establish an account until all required documentation is received.

Account Will Trade:	<input type="checkbox"/> Cash	<input type="checkbox"/> Margin	<input type="checkbox"/> Options
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ENTITY ACCOUNT INFORMATION

Entity Name		Country of Organization	
Tax ID Number	Country of Tax Residence	Trust Date (if applicable)	
Legal Address (No Post Office Boxes)		Mailing Address – Same as Legal Address <input type="checkbox"/>	
City, State, Postal Code		City, State, Postal Code	
Country		Country	
Entity Telephone Number(s)			
Entity E-mail Address			

FINANCIAL PROFILE

Annual Income	Estimated Net Worth	Investable/Liquid Assets
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Account Funding Source

Asset Appreciation
 Business Revenue
 Sale of Assets
 Investors
 Other: _____

INVESTMENT PROFILE

Investment Objectives

Please check only one in each category. (If your objective is not speculation, risk tolerance not speculative and time horizon not short term, you will not be able to trade options.)

Review the attached Customer Agreement for important information on investment objectives

Investment Objective: <input type="checkbox"/> Preservation of Capital <input type="checkbox"/> Income <input type="checkbox"/> Capital Appreciation <input type="checkbox"/> Speculation <input type="checkbox"/> Trading Profits <input type="checkbox"/> Other: _____	Risk Tolerance: <input type="checkbox"/> Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Aggressive <input type="checkbox"/> Speculative	Time Horizon: <input type="checkbox"/> Short term (1 to 5 years) <input type="checkbox"/> Intermediate (5 to 10 years) <input type="checkbox"/> Long term (Greater than 10 years)
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General Investment Knowledge

Limited Good Extensive

Investment Product Knowledge

Please enter the account holder's level of knowledge in each of the following areas:

	None	Limited	Good	Extensive
Stocks	_____	_____	_____	_____
Bonds	_____	_____	_____	_____
Options	_____	_____	_____	_____

BANK INFORMATION

Name of Bank ABA Number	Type of Account <input type="checkbox"/> Checking <input type="checkbox"/> Savings Account Number
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STATEMENTS AND CONFIRMATIONS

CHOICETRADE will only provide statements and trade confirmations in electronic form. Please initial below to acknowledge that you are aware that all statements and trade confirmations will only be provided electronically.

Initials: _____

This form is intended to capture required information. Please complete this form for each authorized individual and attach it to the account application. **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** To help the government fight the funding of terrorism and money-laundering activities, Federal law requires that CHOICETRADE verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, CHOICETRADE may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if CHOICETRADE cannot verify this information. CHOICETRADE will not be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

Authorized Individual 1 - Personal Information

Name _____

Social Security Number _____ Date of Birth _____

Legal Address (No Post Office Boxes) _____

City _____ State _____ Postal Code _____

Cell Phone _____ Home Phone _____ Work Phone _____

Country(s) of Citizenship _____

Government Identification *(Please attach a photocopy)*

U.S. Driver's License

INS Permanent Resident Alien Card

Passport

Foreign National Identification Document

Identification Number _____ State/Country of Issuance _____ Date Issued _____ Expiration Date _____

Authorized Individual 1 - Affiliations

(Attach additional sheet, if necessary)

Are any principals or authorized individuals a senior political figure, a family member, or relative of a senior political figure? Yes No

Are any principals or authorized individuals a control person or affiliate of a public company under SEC Rule 144 (such as a director, 10% shareholder, or policy-making officer) or an immediate family member or household member of such a person? Yes No

If yes, please provide: Company Name: _____
 Symbol/CUSIP: _____

Are any principals or authorized individuals affiliated with or employed by a stock exchange member or firm of an exchange, FINRA, or municipal securities Broker/Dealer? Yes No

If yes, please provide: Same as Employer: _____
 Affiliated Entity Name: _____
 Address: _____
 City, State, Zip Code: _____

Authorized Individual 1 - Acknowledgement

I represent that I have read the terms and conditions set forth in the Customer Agreement and Margin Agreement concerning this account and agree to be bound by such terms and conditions as are currently in effect as may be amended from time to time. I also acknowledge that the agreements contain a pre-dispute arbitration clause.

Signature _____ Date _____

AUTHORIZED INDIVIDUAL INFORMATION

This form is intended to capture required information. Please complete this form for each authorized individual and attach it to the account application. **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** To help the government fight the funding of terrorism and money-laundering activities, Federal law requires that CHOICETRADE verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, CHOICETRADE may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if CHOICETRADE cannot verify this information. CHOICETRADE will not be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

Authorized Individual 2 - Personal Information

Name		
Social Security Number	Date of Birth	
Legal Address (No Post Office Boxes)		
City	State	Postal Code
Cell Phone	Home Phone	Work Phone
Country(s) of Citizenship		

Government Identification *(Please attach a photocopy)*

<input type="checkbox"/> U.S. Driver's License	<input type="checkbox"/> INS Permanent Resident Alien Card		
<input type="checkbox"/> Passport	<input type="checkbox"/> Foreign National Identification Document		
Identification Number	State/Country of Issuance	Date Issued	Expiration Date

Authorized Individual 2 - Affiliations
(Attach additional sheet, if necessary)

Are any principals or authorized individuals a senior political figure, a family member, or relative of a senior political figure?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any principals or authorized individuals a control person or affiliate of a public company under SEC Rule 144 (such as a director, 10% shareholder, or policy-making officer) or an immediate family member or household member of such a person?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide: Company Name: _____ Symbol/CUSIP: _____	
Are any principals or authorized individuals affiliated with or employed by a stock exchange member or firm of an exchange, FINRA, or municipal securities Broker/Dealer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide: Same as Employer: _____ Affiliated Entity Name: _____ Address: _____ City, State, Zip Code: _____	

Authorized Individual 2 - Acknowledgement

I represent that I have read the terms and conditions set forth in the Customer Agreement and Margin Agreement concerning this account and agree to be bound by such terms and conditions as are currently in effect as may be amended from time to time. I also acknowledge that the agreements contain a pre-dispute arbitration clause.

Signature	Date
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AUTHORIZED INDIVIDUAL INFORMATION

This form is intended to capture required information. Please complete this form for each authorized individual and attach it to the account application. **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** To help the government fight the funding of terrorism and money-laundering activities, Federal law requires that CHOICETRADE verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, CHOICETRADE may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if CHOICETRADE cannot verify this information. CHOICETRADE will not be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

Authorized Individual 3 - Personal Information

Name		
Social Security Number	Date of Birth	
Legal Address (No Post Office Boxes)		
City	State	Postal Code
Cell Phone	Home Phone	Work Phone
Country(s) of Citizenship		

Government Identification *(Please attach a photocopy)*

U.S. Driver's License INS Permanent Resident Alien Card
 Passport Foreign National Identification Document

Identification Number	State/Country of Issuance	Date Issued	Expiration Date
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Authorized Individual 3 - Affiliations
(Attach additional sheet, if necessary)

Are any principals or authorized individuals a senior political figure, a family member, or relative of a senior political figure?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any principals or authorized individuals a control person or affiliate of a public company under SEC Rule 144 (such as a director, 10% shareholder, or policy-making officer) or an immediate family member or household member of such a person?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide: Company Name: _____ Symbol/CUSIP: _____	
Are any principals or authorized individuals affiliated with or employed by a stock exchange member or firm of an exchange, FINRA, or municipal securities Broker/Dealer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide: Same as Employer: _____ Affiliated Entity Name: _____ Address: _____ City, State, Zip Code: _____	

Authorized Individual 3 - Acknowledgement

I represent that I have read the terms and conditions set forth in the Customer Agreement and Margin Agreement concerning this account and agree to be bound by such terms and conditions as are currently in effect as may be amended from time to time. I also acknowledge that the agreements contain a pre-dispute arbitration clause.

Signature	Date
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PARTNERSHIP AGREEMENT

Please provide copies of those pages of the Partnership Agreement which provide the official name of the Partnership and all signatures.

The undersigned jointly and severally agree that each of the persons named herein shall have authority on behalf of the Partnership account to buy, sell, trade and otherwise deal in, through CHOICETRADE, stocks, bonds, options and any other securities, listed or unlisted on margin or otherwise (including short sales); to receive on behalf of the Partnership account demands, notices, confirmations, reports, statements of account, and communications of every kind; to receive on behalf of the Partnership account money, securities, and property of every kind, and to dispose of same; to make on behalf of the Partnership account agreements relating to any of the foregoing matters and to terminate or modify same or waive any of the provisions thereof; and generally to deal with CHOICETRADE on behalf of the Partnership account as fully and completely as if he alone were interested in said account, all without notice to the other or others interested in said account.

The undersigned further authorizes CHOICETRADE, in the event of death or retirement of any of the partners of said Partnership to take such proceedings, require such papers, retain such portion of or restrict transactions in said account as CHOICETRADE may deem advisable to protect CHOICETRADE against any liability, penalty or loss under any present or future law or otherwise. It is further agreed that in the event of the death or retirement of any partner of the said Partnership, the remaining partners will immediately cause CHOICETRADE to be notified of such fact.

Each of the undersigned has signed and completed the respective Account Application which is intended to cover, in addition to the provisions hereof, the terms upon which the Partnership account is to be carried.

This authorization and indemnity is in addition to, and in no way limits or restricts, any rights which CHOICETRADE may have under any other agreement or agreements between CHOICETRADE and the undersigned, or any of them, now existing or hereafter entered into, and is binding on the undersigned and their legal representatives, successors, and assigns. This authorization and indemnity is also a continuing one and shall remain in full force and effect until revoked by a written notice, addressed to CHOICETRADE and delivered to CHOICETRADE's main office, at [COMPANY ADDRESS], signed by the required number of partners.

SIGNATURE OF PARTNER(S)

All general partners, or all partners authorized to establish the account, must sign below. Any information you give to CHOICETRADE on this account agreement will be subject to verification, and you authorize CHOICETRADE to obtain a credit report or other financial responsibility report about you at any time. Upon written request, CHOICETRADE will provide the name and address of the credit reporting agency used.

By: _____

Name: _____

Date: _____

By: _____

Name: _____

Date: _____

By: _____

Name: _____

Date: _____

CUSTOMER AGREEMENT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, CHOICETRADE will ask for your name, address, date of birth and other information that will allow CHOICETRADE to identify you. CHOICETRADE will also ask to see your driver's license or other identifying documents.

INVESTMENT PROFILE GUIDE

1. The **Annual Income** category should represent the total annual income of the account holder
2. The **Estimated Net Worth** should represent the total estimated net worth of the account holder including non-liquid assets
3. The **Investable/Liquid Assets** should represent cash and securities and other liquid assets
4. The **Account Funding Source** should represent the source of funds used to establish the account
5. The **Investment Objectives** category selections are define as follows:
 - **Preservation of Capital**
Identifies clients seeking to maintain principal, and interested in investments with very low historical risk of loss of principal
 - **Income**
Identifies clients seeking to generate income from investments, and interested in investments with low historical risk of loss of principal
 - **Capital Appreciation**
Identifies clients seeking to grow principal value over time, and willing to invest in securities with moderate to above-average historical risk of loss of principal
 - **Speculation**
Identifies clients seeking a significant increase in principal, and willing to accept a corresponding greater degree of risk by investing in securities with high historical risk of loss of principal
 - **Trading Profits**
Identifies clients seeking to take advantage of short-term trading opportunities (a high-risk strategy)

YOU REPRESENT TO CHOICETRADE:

1. You represent that you are a legal entity duly formed and organized and are hereby authorized to enter into this agreement with CHOICETRADE, and that the person executing this agreement on your behalf has the full power and authority to execute and deliver this agreement on your behalf. Further you represent unless otherwise disclosed to CHOICETRADE in writing that you are not affiliated with any exchange; or affiliated with any corporation of which any exchange owns a majority of the capital stock; or affiliated with a member firm or member corporation registered on any exchange; or affiliated with a bank, trust company, insurance company; or affiliated with any corporation, firm, or individual engaged in the business of dealing either as a broker or as principal in securities, bills of exchange, acceptances, or other forms of commercial paper. You further represent that no one except you has an interest in your account or accounts with CHOICETRADE.
2. You understand that CHOICETRADE provides no investment advice, nor does CHOICETRADE give advice or offer any opinion with respect to the suitability of any security or order. All transactions will be done only upon your instruction or the instruction of your authorized delegate, except as described in paragraph 6. You further acknowledge that CHOICETRADE will not provide you with any investment, legal, tax, or accounting advice, that its employees are not authorized to give any such advice, and that you will not solicit or rely upon any such advice from CHOICETRADE or its employees whether in connection with transactions in or for any of your accounts or otherwise. In making investment, legal, tax, or accounting decisions with respect to transactions in or for your accounts or any other matter, you will consult with and rely upon your own advisors and not upon CHOICETRADE, and CHOICETRADE shall have no liability therefore.
3. You acknowledge that you have been informed that CHOICETRADE has entered into a clearing agreement with Electronic Transaction Clearing, Inc., which specifies the functions and responsibilities of CHOICETRADE with respect to certain matters affecting your account, and that a description of that agreement is available upon your written request.
4. You understand and agree that any telephone conversation with CHOICETRADE may be recorded for accuracy.

5. In the event you become indebted to CHOICETRADE in the course of operation of this account, you agree that you will repay such indebtedness upon demand. You agree that, if after demand you fail to pay the indebtedness, CHOICETRADE may close your account and liquidate the assets in your account in an amount sufficient to pay your indebtedness.
6. You agree, when placing sell orders, to designate whether each order is from a short position or long position, and authorize CHOICETRADE to mark each order accordingly. If CHOICETRADE does not already hold securities designated for long accounts when the order is placed, you agree to deliver such securities in good form to CHOICETRADE on or before the settlement date for the order. If you do not fulfill this agreement, or if CHOICETRADE is unable to settle any other transaction by reason of your failure to make payment or deliver securities in good form, you authorize CHOICETRADE to take all steps necessary to complete the transaction, and you will reimburse CHOICETRADE for all costs, losses or liabilities CHOICETRADE incurs.
7. You appoint CHOICETRADE as your agent for the purpose of carrying out your directions with respect to the purchase or sale of securities. To carry out its duties, CHOICETRADE is authorized to open or close brokerage accounts, place and withdraw orders, receive copies of confirmations and statements of account and take such other steps as are reasonable to carry out your directions. **In the event that you request, and CHOICETRADE agrees, to provide you with Sponsored Access to one or more Exchanges, you agree that you must maintain, keep current and provide to CHOICETRADE, upon request, a list of individuals authorized to obtain access to the Exchange(s) on your behalf. You further agree that you will familiarize yourself and any authorized individuals with all of the Sponsored Participant's obligations of each Exchange to which you are sponsored by CHOICETRADE, and will assure that any authorized individuals receive appropriate training prior to any use or access to the Exchange(s).**

FURTHER, IF YOU EMPLOY, CONTRACT OR OTHERWISE ENGAGE TRADERS THAT CAN MAKE TRADING DECISIONS ON YOUR BEHALF, YOU AGREE TO PROMPTLY PROVIDE TO CHOICETRADE A LIST OF SAID TRADERS AND CONTINUE TO PROMPTLY PROVIDE TO CHOICETRADE ANY ADDITIONAL TRADERS THROUGHOUT THE TERM OF THIS AGREEMENT. YOU RECOGNIZE AND AGREE THAT AT ANY POINT AND TIME THAT CHOICETRADE, IN ITS SOLE DISCRETION, DEEMS A TRADER TO BE IN VIOLATION OF ANY U.S. SECURITIES LAWS AND REGULATIONS, AS WELL AS ANY APPLICABLE STATE AND FEDERAL LAWS, INCLUDING, BUT NOT LIMITED TO, U.S. EFFORTS TO FIGHT THE FUNDING OF TERRORISM AND MONEY LAUNDERING, AND THE US PATRIOT ACT AND BANK SECRECY ACT, THAT SUCH TRADER ACCESS MAY BE REMOVED OR BLOCKED.

8. You authorize CHOICETRADE to direct any financial institution, to deduct from any checking, savings or other account held by you and apply the amount deducted to (1) any amount owed CHOICETRADE for any transaction executed for your account which you have not settled on the settlement date, or (2) any amount owed CHOICETRADE because of any loss in your account, or (3) to maintain your account in compliance with any federal or state laws and regulations or the rules and regulations of any exchange or self-regulatory organization. You authorize any financial institution to rely on a machine copy of this Agreement as authority for such financial institution to make such deductions and to also credit your account for any dividends and interest on securities held in your account with CHOICETRADE.
9. CHOICETRADE shall not be liable for loss caused directly or indirectly by war, natural disasters, government restrictions, exchange or market rulings or other conditions beyond CHOICETRADE's control.
10. You will at all times comply with U.S. securities laws and regulations, as well as any applicable State and Federal laws, including, but not limited to, U.S. efforts to fight the funding of terrorism and money laundering, and US PATRIOT Act and Bank Secrecy Act requirements. You understand that any violation of U.S. securities regulations or other applicable laws will constitute a breach of this agreement and may result in the immediate termination of this Agreement by CHOICETRADE. You further understand that any fines and or penalties imposed on CHOICETRADE as a result of a violation by you of any applicable securities regulation or law may, at CHOICETRADE's discretion, be passed onto you; and you acknowledge and represent that you will be responsible for payment to CHOICETRADE of such fines.
11. The reasonable costs of collection of the debit balance and any unpaid deficiency in your accounts, including attorney's fees incurred by CHOICETRADE, shall be reimbursed by you to CHOICETRADE.
12. You understand that all open orders may be reviewed after 30 days. In the event that CHOICETRADE is unable to confirm with you that the order is still good, CHOICETRADE may, at its discretion, cancel it.
13. **YOU ACKNOWLEDGE AND AGREE THAT 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**
- **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**

YOU AGREE, AND BY CARRYING AN ACCOUNT FOR YOU, CHOICETRADE AGREES, THAT ALL CONTROVERSIES WHICH MAY ARISE BETWEEN THE PARTIES CONCERNING ANY TRANSACTION OR CONSTRUCTION, PERFORMANCE, OR BREACH OF THIS OR ANY OTHER AGREEMENT BETWEEN US PERTAINING TO SECURITIES AND OTHER PROPERTY, WHETHER ENTERED INTO PRIOR, ON OR SUBSEQUENT TO THE DATE HEREOF, SHALL BE DETERMINED BY ARBITRATION. ANY ARBITRATION UNDER THIS AGREEMENT SHALL BE CONDUCTED PURSUANT TO THE FEDERAL ARBITRATION ACT AND THE LAWS OF THE STATE OF CALIFORNIA, AND IN ACCORDANCE WITH THE RULES OF THE SELECTED ORGANIZATION. ANY CONTROVERSY BETWEEN YOU AND CHOICETRADE SHALL BE SUBMITTED TO ARBITRATION BEFORE ANY NATIONAL SECURITIES EXCHANGE ON WHICH A TRANSACTION GIVING RISE TO THE CLAIM TOOK PLACE (AND ONLY BEFORE SUCH EXCHANGE), OR THE LOS ANGELES OFFICE OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC (“FINRA”). THE AWARD OF THE ARBITRATORS, OR OF THE MAJORITY OF THEM, SHALL BE FINAL, AND JUDGMENT UPON THE AWARD RENDERED MAY BE ENTERED AND ENFORCED IN ANY COURT, STATE OR FEDERAL, HAVING JURISDICTION. NO PERSONS 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 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.

YOU UNDERSTAND THAT ANY COMPLAINTS SHOULD BE DIRECTED TO THE CHOICETRADE AT [COMPANY ADDRESS], ATTENTION: COMPLIANCE.

14. CHOICETRADE has established a Business Continuity Plan that will support its ability to conduct business in the event of a Significant Business Disruption (SBD). This plan is reviewed and updated annually, and can be updated more frequently if necessary. Should CHOICETRADE be impacted by a SBD, we aim to minimize business interruption as quickly and efficiently as possible. CHOICETRADE has implemented recovery plans that address each of its SBDs. In the event CHOICETRADE is not accessible, clients may call its clearing firm, Electronic Transaction Clearing, Inc. directly for assistance at (213) 402-1570. To receive more information about CHOICETRADE’s Business Continuity Plan, please send your request in writing to: CHOICETRADE, Business Continuity Plan Coordinator, [COMPANY ADDRESS].
15. You understand that, unless you object in writing, CHOICETRADE may disclose your name(s), address(es), and securities position to issuers of securities so that you can receive important information about the securities.
16. You are aware that this account is subject to the CHOICETRADE Pricing Schedule, a copy of which is available upon your request.
17. You understand that, under the Federal Fair Credit Reporting Act, you have the right to notify CHOICETRADE if you believe CHOICETRADE has inaccurately reported information about your account to a consumer reporting agency. You understand that under no circumstances will CHOICETRADE sell, share or otherwise provide your personal information to any non-affiliated third party entity. You acknowledge that CHOICETRADE has disclosed to you that an investigative consumer report, including information as to your creditworthiness, insurance and credit standing, credit capacity, character, general reputation, personal characteristics, and mode of living will be conducted. You have initiated this transaction and have been advised that you have the right, upon written request within a reasonable time after having received this disclosure, to receive complete and accurate information on the nature and scope of the inquiry, if one is made, and to a written summary of the rights of the consumer under the Fair Credit Reporting Act with any disclosure from a consumer reporting agency. You understand any such requests, notices, or inquiries should include your names(s), current address(es), social security number(s), telephone number(s), and account number, and, in the case of information you believe inaccurately reported, the specific item of dispute. You understand that your request should be sent to CHOICETRADE, [COMPANY ADDRESS], and should be mailed in a separate envelope and not included with any other correspondence. You understand that, except to the extent required by applicable law, these Fair Credit Reporting Act disclosures do not apply to business to business or commercial transactions.
18. You understand that communications may be sent to you at your current address, which is on file at CHOICETRADE’s office, or at such other address as you may hereafter give CHOICETRADE in writing, and all communications, so sent, whether by mail, email, messenger, or otherwise, shall be deemed given to you personally, whether actually received or not.

19. If at any time you shall enter into any transaction for the purchase or resale of an option contract, you hereby agree to abide by the rules of any national securities association, registered securities exchange, or clearing organization applicable to the trading of option contracts and, acting alone or in concert, will not violate the position or exercise limitation rules of any such association, exchange, the Options Clearing Corporation, or other clearing organization.
20. If any provision or condition of this agreement shall be held to be invalid or unenforceable by any court, or regulatory or self-regulatory agency or body, such invalidity or unenforceability shall attach only to such provision or condition. The validity of the remaining provisions and conditions shall not be affected thereby and this agreement shall be carried out as if any such invalid or unenforceable provision or condition were not contained herein.
21. The heading of each provision hereof is for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.
22. You acknowledge that this Agreement cannot be modified by conduct and no failure on the part of CHOICETRADE at any time to enforce its rights hereunder to the greatest extent permitted shall in any way be deemed to waive, modify, or relax all of the rights granted CHOICETRADE herein, including those rights vested in CHOICETRADE to deal with collateral on all loans advanced to you.
23. This agreement shall cover individually and collectively all accounts that you may open or reopen with CHOICETRADE, and shall inure to the benefits of its successors and assigns, whether by CHOICETRADE's merger, consolidation, or otherwise, and CHOICETRADE may transfer your accounts to its successors and assigns, and this agreement shall be binding upon your heirs, executors, administrators, successors, and assigns.
26. You agree that this agreement and its enforcement shall be governed by the laws of the state of California without giving effect to its conflicts of law provisions.
27. This agreement constitutes the full and entire understanding between the parties with respect to the provisions herein, and there are no oral or other agreements in conflict herewith. Any future modification, amendment, or supplement to this Agreement or any individual provision herein can only be in the form of a writing signed by a representative of CHOICETRADE.

PRIVACY POLICY

In order to maintain and service your accounts, CHOICETRADE will gather and store information about you. This information, collected via the new account application and other account documentation, is critical to open and administer your account. In addition to this collected information, transactions facilitated by you through CHOICETRADE will be kept for reporting purposes and pursuant to CHOICETRADE's regulatory requirements. To provide superior service to clients it is necessary for CHOICETRADE to share information with third parties it is currently involved with in a contractual relationship (such as your referring financial institution); except in states where this type of sharing is not permitted by law. This sharing of personal information is carried out on a strictly professional basis and is incidental to servicing your account. CHOICETRADE has received assurances from these third parties that they will not share your personal information. You understand that through the normal course of servicing your account, certain agents and employees may have access to your confidential account information. This may include operations and support personnel, as well as your investment professional. You understand that access to this information is limited and held in the strictest confidence. You understand that information about former customers who do not currently maintain an account relationship with CHOICETRADE is not shared with any outside party. You understand that due to the partnerships that CHOICETRADE has with financial institutions to offer investment services, sharing of information with these financial institutions is critical to servicing your account. Allowing this sharing process to continue uninterrupted will allow you to take full advantage of the value offered by the relationship between your financial institution and CHOICETRADE. CHOICETRADE does offer you the option to limit the sharing of information between CHOICETRADE and your referring financial institution. If you would like to request that your information not be shared with your referring financial institution or if you would like more information about CHOICETRADE's Privacy Policy, your request should be sent to CHOICETRADE in writing to: CHOICETRADE, Attn: Compliance, [COMPANY ADDRESS]; by email to [Company E-mail]; or, telephoning CHOICETRADE at [Company Phone].

SECURITIES INVESTOR PROTECTION CORPORATION ("SIPC")

CHOICETRADE is a member of SIPC. Securities Investor Protection Corporation ("SIPC") does not cover commodity contracts and options on futures. For information about SIPC or to request an SIPC brochure, please visit www.sipc.org or contact SIPC at (202) 371-8300.

CUSTOMER AGREEMENT ACKNOWLEDGEMENT

This Agreement contains a pre-dispute arbitration clause. I acknowledge that I have received, and read, a copy of this Agreement, and by executing this agreement below I agree to be bound by the terms and conditions contained herein.

ACCOUNT OWNER(S)

CHOICETRADE

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

Date: _____

Date: _____

By: _____

Name: _____

Title: _____

Date: _____

CHOICETRADE ACCOUNT AGREEMENT

By signing above, I/we agree with the following:

I represent that I have read, understand and agree to the Terms and Conditions governing this account as contained in the ChoiceTrade Customer Agreement. I agree to be bound by such Terms and Conditions as currently in effect and as may be amended from time to time without prior notice to me. I warrant that all the information I have entered on my application is correct to the best of my knowledge and belief. If there is a change in such information in the future, I agree to promptly notify ChoiceTrade in writing.

I acknowledge that I have read and understand the Active Trading Risk Disclosure Statement, the Margin Disclosure Statement and the ChoiceTrade Privacy Statement.

I understand and acknowledge that (i) this account application is not made pursuant to any solicitation, (ii) ChoiceTrade is not affiliated with or an agent of its clearing firm, and (iii) nothing herein is an offer or solicitation of any security, product or service in any jurisdiction where their offer or sale would be contrary to local law or regulation.

I acknowledge that ChoiceTrade does not give investment, tax, legal or accounting advice with respect to a particular security or investment strategy.

Fee acknowledgement: Some platforms involve a monthly Service Fee (please review the Commission and Fee Schedule). By signing below, I acknowledge and agree to pay the Service Fee by authorizing ChoiceTrade to debit my account. I acknowledge that a finder's fee may be paid pursuant to an agreement.

W8 (non-US taxpayers): I acknowledge that I must make the declaration contained in the perjury statement of the IRS form W8-BEN and that I make this declaration by my signature below. I hereby agree to submit my form W8-BEN electronically and permit ChoiceTrade to share it with its clearing firm. If my circumstances change, I will inform ChoiceTrade in writing within 30 days.

MARGIN AGREEMENT

KEEP A COPY FOR YOUR RECORDS. This is a copy of your Margin Agreement with CHOICETRADE.

1. APPLICABLE RULES AND REGULATIONS

All of your transactions shall be subject to the constitution, rules, regulations, customs, and usages of the exchange or market and its clearing house, if any, where executed by CHOICETRADE or its agents, including its subsidiaries and affiliates.

2. DEFINITIONS

For purposes of this agreement "securities, commodities, and other property," as used herein shall include, but not be limited to money, securities, and commodities of every kind and nature and all contracts and options relating thereto, whether for present or future delivery.

3. LIEN

All of your securities, commodities, and other property, which CHOICETRADE may at any time be carrying, or which may at any time be in CHOICETRADE's possession or under CHOICETRADE's control, shall be subject to a general lien and security interest in CHOICETRADE's favor for the discharge of all of your indebtedness and other obligations to CHOICETRADE, without regard to CHOICETRADE having made any advances in connection with such securities and other property and without regard to the number of accounts you may have with CHOICETRADE. In enforcing its lien, CHOICETRADE shall have the discretion to determine which securities and property are to be sold and which contracts are to be closed.

4. LIQUIDATION

If, in its discretion, CHOICETRADE considers it necessary for protection to require additional collateral, or in the event that a petition in bankruptcy is filed, or the appointment of a receiver is filed by or against you, or an attachment is levied against your accounts, or in the event of death (in case of partnerships), CHOICETRADE shall have the right to sell any or all securities, commodities, and other property in your accounts with CHOICETRADE, to buy any or all securities, commodities, and other property which may be short in such accounts, to cancel any open orders and to close any or all outstanding contracts, all without demand for margin or additional margin, notice of sale or purchase, or other notice or advertisement. Any such sales or purchases may be made at CHOICETRADE's discretion on any exchange or other market where such business is usually transacted, or at public auction or private sale, and CHOICETRADE may be the purchaser for its own account. It being understood that a prior demand, or call, or prior notice of the time and place of such sale or purchase shall not be considered a waiver of CHOICETRADE's right to sell or buy without demand or notice.

5. PAYMENT OF INDEBTEDNESS UPON DEMAND AND LIABILITY FOR COSTS OF COLLECTION

You shall at all times be liable for the payment upon demand of any debit balance or other obligations owing in any of your accounts with CHOICETRADE, and you shall be liable to CHOICETRADE for any deficiency remaining in any such accounts in the event of the liquidation thereof, in whole or in part, by CHOICETRADE or by you; and, you shall make payments of such obligations and indebtedness upon demand. The reasonable cost and expense of collection of the debit balance, recovery of securities, and any unpaid deficiency in your accounts with CHOICETRADE, including, but not limited to attorney's fees, incurred and payable or paid by CHOICETRADE shall be payable to CHOICETRADE by you.

6. PLEDGE OF SECURITIES

All securities, commodities, and other property now or hereafter held, carried, or maintained by CHOICETRADE in its possession in any of your accounts may be pledged and re-pledged by CHOICETRADE from time to time, without notice to you, either separately or in common with other such securities, commodities, and other property for any amount due in your accounts, or for any greater amount, and CHOICETRADE may do so without retaining into its possession or control for delivery, a like amount of similar securities, commodities, or other property.

7. MARGIN REQUIREMENTS, CREDIT CHARGES, AND CREDIT INVESTIGATION

You will at all times maintain such securities, commodities, and other property in your accounts for margin purposes as CHOICETRADE shall require from time to time via a margin call or other request, and the monthly debit balances or adjusted balances in your accounts with CHOICETRADE shall be charged, in accordance with CHOICETRADE practice, with interest at a rate permitted by laws of the State of California. It is understood that the interest charge made to your account at the close of a charge period will be added to the opening balance for the next charge period unless paid. You acknowledge receipt of the Disclosure Statement, which explains the conditions under which interest can be charged to your account, the annual rate of interest, how debit balances are determined, and the methods of computing interest. You further acknowledge receipt of the separate Margin Disclosure Statement, which provides some basic facts about purchasing securities on margin and alerts you to the risks involved with trading securities in a margin account. In regard to margin calls, whether for maintenance or any other margin call, in lieu of immediate liquidations, CHOICETRADE, may permit you a period of time to satisfy a call. This time period shall not in any way waive or diminish CHOICETRADE's right in its sole discretion, to shorten the time period in which you may satisfy the call, including one already outstanding, or to demand that a call be satisfied immediately. Nor does such practice waive or diminish the right of CHOICETRADE to sell out positions to satisfy the call, which can be as high as the full indebtedness owed by you. Margin requirements may be established and changed by CHOICETRADE in its sole discretion and judgment without notice to you. CHOICETRADE may exchange credit information about you with others. CHOICETRADE may request

a credit report on you and upon request; CHOICETRADE will state the name and address of the consumer reporting agency that furnished it. If CHOICETRADE extends, updates, or renews your credit, CHOICETRADE may request a new credit report without notifying you.

8. 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**
- **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**

9. ARBITRATION AGREEMENT

ANY CONTROVERSY BETWEEN YOU AND CHOICETRADE SHALL BE SUBMITTED TO ARBITRATION BEFORE ANY NATIONAL SECURITIES EXCHANGE ON WHICH A TRANSACTION GIVING RISE TO THE CLAIM TOOK PLACE (AND ONLY BEFORE SUCH EXCHANGE), OR THE LOS ANGELES OFFICE OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC ("FINRA"). 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.

10. LOAN CONSENT

By signing this agreement, you acknowledge that securities not fully paid for by you may be loaned to CHOICETRADE or loaned out to others.

11. SHAREHOLDER VOTE OF LOANED SECURITIES

In the event your securities have been loaned by CHOICETRADE on the record date of a shareholder vote involving those securities, you agree that your vote may be reduced to reflect the total amount of your securities loaned by CHOICETRADE.

MARGIN AGREEMENT ACKNOWLEDGEMENT

You accept the terms of the enclosed agreement and you acknowledge you have read and understand the Margin Disclosure Statement which details the risks associated with a Margin Account and, you have read and understand the credit terms explained in the Disclosure Statement.

You also acknowledge that the Margin Agreement contains a pre-dispute arbitration clause.

ACCOUNT OWNER(S)

CHOICETRADE

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

Date: _____

Date: _____

Disclosure sent: _____

By: _____

Name: _____

Title: _____

Date: _____

CHOICETRADE

<p>DISCLOSURE AND AUTHORIZATION FORM Please complete one Form for each Principal</p>
<p>I hereby authorize CHOICETRADE and/or any entity directed by CHOICETRADE to obtain a credit and background investigation report about me. I understand that a “consumer credit report” includes any information regarding my credit worthiness, credit standing and credit capacity. I further understand and agree that a credit report and/or a background investigation report may be obtained at any time, and any number of times, as CHOICETRADE in its sole discretion determines is necessary before, during or after my involvement with CHOICETRADE.</p> <p>I further understand that if I am in the state of California, Minnesota, or Oklahoma, I can receive a free copy of any credit report requested by CHOICETRADE about me at the same time the report is provided to CHOICETRADE (check the box below if copy desired).</p> <p>I hereby authorize all reporting agencies and other persons or entities having information about me to provide such information to CHOICETRADE or other entity that obtains information for CHOICETRADE. I further fully release CHOICETRADE, its employees, officers, directors, agents, successors and assigns, and all other parties involved in this background investigation, including but not limited to investigators, credit agencies and those companies or individuals who provide information to CHOICETRADE concerning me, from any claims or actions for any liability whatsoever related to the process or results of the background investigation.</p>

Applicant Signature		Date	
Applicant Name			
Address			
City	State	Postal Code	
E-mail Address	Cell Phone	Other Phone	
Social Security Number		Birthdate	

California, Oklahoma, and Minnesota only:

Yes, I wish to receive a copy of any consumer credit report requested about me by CHOICETRADE.

CHOICETRADE

DISCLOSURE AND AUTHORIZATION FORM Please complete one Form for each Principal
<p>I hereby authorize CHOICETRADE and/or any entity directed by CHOICETRADE to obtain a credit and background investigation report about me. I understand that a “consumer credit report” includes any information regarding my credit worthiness, credit standing and credit capacity. I further understand and agree that a credit report and/or a background investigation report may be obtained at any time, and any number of times, as CHOICETRADE in its sole discretion determines is necessary before, during or after my involvement with CHOICETRADE.</p> <p>I further understand that if I am in the state of California, Minnesota, or Oklahoma, I can receive a free copy of any credit report requested by CHOICETRADE about me at the same time the report is provided to CHOICETRADE (check the box below if copy desired).</p> <p>I hereby authorize all reporting agencies and other persons or entities having information about me to provide such information to CHOICETRADE or other entity that obtains information for CHOICETRADE. I further fully release CHOICETRADE, its employees, officers, directors, agents, successors and assigns, and all other parties involved in this background investigation, including but not limited to investigators, credit agencies and those companies or individuals who provide information to CHOICETRADE concerning me, from any claims or actions for any liability whatsoever related to the process or results of the background investigation.</p>

Applicant Signature		Date	
Applicant Name			
Address			
City	State	Postal Code	
E-mail Address	Cell Phone	Other Phone	
Social Security Number		Birthdate	

California, Oklahoma, and Minnesota only:

Yes, I wish to receive a copy of any consumer credit report requested about me by CHOICETRADE.

[INSERT BROKER LOGO HERE]

DISCLOSURE AND AUTHORIZATION FORM

Please complete one Form for each Principal

I hereby authorize CHOICETRADE and/or any entity directed by CHOICETRADE to obtain a credit and background investigation report about me. I understand that a "consumer credit report" includes any information regarding my credit worthiness, credit standing and credit capacity. I further understand and agree that a credit report and/or a background investigation report may be obtained at any time, and any number of times, as CHOICETRADE in its sole discretion determines is necessary before, during or after my involvement with CHOICETRADE.

I further understand that if I am in the state of California, Minnesota, or Oklahoma, I can receive a free copy of any credit report requested by CHOICETRADE about me at the same time the report is provided to CHOICETRADE (check the box below if copy desired).

I hereby authorize all reporting agencies and other persons or entities having information about me to provide such information to CHOICETRADE or other entity that obtains information for CHOICETRADE. I further fully release CHOICETRADE, its employees, officers, directors, agents, successors and assigns, and all other parties involved in this background investigation, including but not limited to investigators, credit agencies and those companies or individuals who provide information to CHOICETRADE concerning me, from any claims or actions for any liability whatsoever related to the process or results of the background investigation.

Applicant Signature		Date	
Applicant Name			
Address			
City	State	Postal Code	
E-mail Address	Cell Phone	Other Phone	
Social Security Number		Birthdate	

California, Oklahoma, and Minnesota only:

Yes, I wish to receive a copy of any consumer credit report requested about me by CHOICETRADE.

CHOICETRADE

CLIENT AUTHORIZATION FORM

Client Name	Account Number
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The Client Authorization Form identifies the individuals within your Firm who are authorized to provide instructions or receive account access for the areas listed below. Please notify us in the event any changes are required.

AUTHORIZED INDIVIDUALS									
Name Title / Position	E-mail	Telephone Number	Locates	View Reports	Communication	Add/ Remove Routes	ACH/ Wire	Open/ Close Accts ¹	Office/ Firm Admin ²
				X					

AUTHORIZED SIGNATURE

Please sign below

By: _____

Name: _____

Title: _____

Date: _____

¹ Open/Close Accounts – For Introducing Brokers only
² Office/Firm Administration – For Introducing Brokers only