

# Advantage Account<sup>SM</sup> Agreement

- Application  
 Update

## Account Registration

- C-Corporate  
 S-Corporate  
 Non-Corporate/Non-Profit  
 Trust
- Investment Club (*Partnership or Corporation only*)  
 Partnership  
 Estate (Certificate of Qualification must be attached/  
Affidavit of Domicile must be provided)  
 LLC

- Pension or Profit-sharing Plan (IRAs, KEOGHs and ESOPs are not eligible)

- CHECK ONE:**  Trustee Directed  
 Prototype  
 Participant Directed

<b>Title of Account</b>		Name	
		Name	
		Name	
Street Address (Cannot be a P.O. Box)		Phone	
City		State	ZIP Code
Sub Firm No.	Branch Code	FA Code	Account Number
Taxpayer Identification Number (Check Appropriate Box):			<input type="checkbox"/> EIN <input type="checkbox"/> SSN

**Sweep Option**  Bank Deposit Sweep\* or  Money Market Fund  
*(select only One)* \* (Eligibility requirements apply) (Confirm with your financial professional on an appropriate fund (prospectus mailed separately).)

**Account Plan Descriptions:**

**Advantage Basic**  
- Includes an initial supply of complimentary personal-style checks  
- No Debit Card  
 Check here if you do **NOT** wish to receive checks for your account.

**Advantage Standard**  
- Includes an initial supply of complimentary personal-style checks  
- Do you prefer corporate-style checks?  Yes (additional fee applies)  No  
- No more than 2 Visa<sup>®</sup> Debit Cards will be issued  
 Check here if you do **NOT** wish to receive checks for your account.

**Identity Safeguard** (Enter Mother's Maiden Name):

**Alternate mailing address to deliver checks if other than Account Address:**

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

**Margin Account: ALL QUALIFIED ACCOUNTS ARE OPENED AS MARGIN ACCOUNTS**  
**NOTE: YOU WILL HAVE A MARGIN ACCOUNT UNLESS YOU ARE INELIGIBLE OR YOU DECLINE BELOW.** Margin trading entails greater risk and is not suitable for all investors. If the market value of eligible securities in your account declines, you may be required to deposit more money or eligible securities in order to maintain your line of credit. By signing this application, you acknowledge that you have received and read the Advantage Account Terms and Conditions which explains margin account borrowing. You understand that your securities may be pledged, replighted, hypothecated and rehypothecated as deemed necessary.  
 I **DECLINE** margin privileges. Please open this account as a cash account only. I understand that the account will **not** have overdraft protection.

**Tax Certification: U.S. PERSON OR RESIDENT ALIEN: 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; and  
4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. (NOTE: The FATCA code is not applicable for accounts maintained in the United States.)

**Signing Instructions:** Specifically, with respect to the persons authorized to give any instructions on behalf of this Account, the undersigned represent that, at a duly called meeting of the undersigned Institution or in its governing instrument, as applicable, the individuals signing below in Section 1 are authorized to give any and all instructions with respect to this Advantage Account<sup>SM</sup> ("Account") Agreement, and those signing Section 2 are specifically authorized to issue and sign Account Checks on behalf of the Institution. The undersigned agrees that list of authorized names can be relied on until written notice from the undersigned revoking, changing or adding authorized persons has been provided, in accordance with the notice provisions in the accompanying Terms and Conditions.  
In Section 1, all Fiduciaries of Trusts, Estates, Pension and Profit-Sharing plans and general partners of Partnerships must sign. For Corporations and all other organizations, the President and Secretary (or those with equivalent titles) must sign along with any other officer(s) authorized to give instructions on behalf of the Account. NOTE: If the Account has authorized an Investment Advisor, Plan Administrator or other third party to give trading or other instructions, please provide a copy of such authorization.

If requested, does Client want us to provide Client's Account name and address to an issuer in which we hold securities in street name? SEC Rule 14b-1 prohibits such issuer from using the name and address for any purpose other than corporate communications.  Yes  No

**Authorizing Signature(s) and Title(s):** By signing this Agreement, the undersigned "Institution" and all individuals authorized to act on behalf of it (collectively the "undersigned") acknowledge that they have received a copy of and read, understand, and agree to the accompanying Advantage Account<sup>SM</sup> Terms and Conditions.

**SECTION 1 - Account Control:** Those authorized to establish and control accounts and VISA<sup>®</sup> Debit Card holders (all applicable individuals must sign). Two authorized persons are required to sign below in order to effect any type of transaction of this Account.

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

THIS AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE LOCATED ON PAGE 2 UNDER THE HEADER "ARBITRATION" AND BY REFERENCE, PAGE 2, PARAGRAPH 5 OF THE GENERAL OR BASIC BROKERAGE AGREEMENT AND DISCLOSURE. BY EXECUTING THIS DOCUMENT CLIENT IS AGREEING TO BE BOUND BY THE PRE-DISPUTE ARBITRATION CLAUSE. THE UNDERSIGNED HEREBY ACKNOWLEDGES RECEIPT OF A COPY OF THIS AGREEMENT AND THE ADVANTAGE ACCOUNT TERMS AND CONDITIONS.

SIGNATURE & TITLE 1	SIGNATURE & TITLE 3	<input type="checkbox"/> CHECK FOR ADDITIONAL VISA <sup>®</sup> DEBIT CARD
PRINT NAME & TITLE _____ DATE _____	PRINT NAME & TITLE _____ DATE _____	
SIGNATURE & TITLE 2	SIGNATURE & TITLE 4	<input type="checkbox"/> CHECK FOR ADDITIONAL VISA <sup>®</sup> DEBIT CARD
PRINT NAME & TITLE _____ DATE _____	PRINT NAME & TITLE _____ DATE _____	

**SECTION 2 - Check Signatures: All authorized persons must sign below.**

SIGNATURE & TITLE 1	SIGNATURE & TITLE 3
PRINT NAME & TITLE _____ DATE _____	PRINT NAME & TITLE _____ DATE _____
SIGNATURE & TITLE 2	SIGNATURE & TITLE 4
PRINT NAME & TITLE _____ DATE _____	PRINT NAME & TITLE _____ DATE _____

\*Account(s) carried by First Clearing. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

**Arbitration - The following information concerns the arbitration of controversies:**

**This Agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:**

- **All of the 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 the claim is filed.**
- **Arbitration awards are generally final and binding; a party's ability to reverse or modify an arbitration award is very limited.**
- **The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.**
- **The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.**
- **The panel of arbitrators typically will 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.**

**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 decertified; or**
- (iii) the client 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.**

**Arbitration Provision:**

**It is agreed that all controversies or disputes which may arise between you and Introducing Firm, First Clearing\* and any Sub-Advisor (and/or any other agent), (collectively, "us") concerning any transaction or the construction, performance or breach of this Agreement or any other agreement between us, whether entered into prior to, on, or subsequent to the date of this Agreement, including any controversy concerning whether an issue is arbitrable, shall be determined by arbitration conducted before, and only before, an arbitration panel set up by the Financial Industry Regulatory Authority ("FINRA") in accordance with its arbitration procedures. Any of us may initiate arbitration by filing a written claim with FINRA. Any arbitration under this Agreement will be conducted pursuant to the Federal Arbitration Act and the Laws of the State of New York. The state or federal statute of limitations, statute of repose, non claim statute or any other time bar that would be applicable to any claim filed in a court of competent jurisdiction shall be applicable to any claim filed in arbitration.**

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