

In consideration of StoneX Financial Inc. accepting and carrying, or continuing to maintain and carry for my benefit, one or more securities accounts introduced to you by my broker-dealer, bank or other introducing firm ("Introducing Firm"), which Introducing Firm is intended to have the benefit, and is a third-party beneficiary of, this Agreement, I agree to the following with respect to my securities accounts held by held by you.

- 1. Definitions.** Throughout this Agreement, "I," "me," "we," "our," "us," and similar words means the owner(s) of the securities account(s) carried by Clearing Firm. "Clearing Firm" and "SFI" mean StoneX Financial Inc., and its respective officers, directors, agents and employees. "Property" means securities of all kinds, monies, commodities and all other property usually and customarily dealt in by brokerage firms. Introducing Firm shall mean the broker-dealer introducing my account to Clearing Firm and with which my financial representative is associated.
- 2. Role of Your Clearing Firm.** I understand and agree that Introducing Firm is not acting as an agent of Clearing Firm, and Clearing Firm is not responsible for the conduct of Introducing Firm, even if Introducing Firm is one of Clearing Firm's affiliated companies. Clearing Firm's only responsibilities to me relate to custody of assets, the execution, clearing and bookkeeping of transactions in my accounts. Clearing Firm may accept from Introducing Firm, without inquiry or investigation, orders for the purchase or sale of securities and other property, on margin or otherwise, and any other instructions concerning my account, including but not limited to instructions to release confidential account information or other nonpublic personal or financial information to a third-party service provider. I agree to indemnify and hold Clearing Firm harmless from any loss, damage, or liability arising out of, or in any way related to its following instructions provided by Introducing Firm, including but not limited to instructions for the release of personally identifiable information to a third-party service provider.
- 3. My Representations.** If I am a natural person, I represent and warrant the following: (a) I am of legal age to enter into contracts in the state of my domicile; (b) unless I have notified Introducing Firm otherwise in writing and, if required, provided Introducing Firm with a letter of approval from my employer, I am not an employee of (i) an exchange, (ii) a company a majority of the capital interests of which are owned by an exchange, (iii) a company that is a member of an exchange or of FINRA, or a bank, trust company or insurance company; and (c) I will promptly notify Introducing Firm in writing if any of the above representations becomes materially inaccurate. I further represent that unless I have notified Introducing Firm otherwise in writing, I am not a director, 10% shareholder, or policy-making officer of a publicly traded company and that I will inform Introducing Firm promptly, in writing, if I attain such a position. I agree to promptly notify Introducing Firm, in writing, if I am now, or if I become: (a) registered or qualified in any capacity with the Securities and Exchange Commission, the Commodity Futures Trading Commission, any state securities agency, any securities exchange or association, or any commodities or futures contract market or association; (b) an "investment adviser" as that term is defined in Paragraph 202(a)(11) of the Investment Advisers Act of 1940, as amended, (whether or not registered or qualified under that act); or (c) employed by a bank or other organization exempt from registration under federal and/or state securities laws to perform functions that would require me to be so registered or qualified if I were to perform such functions for an organization not so exempt. I also represent that no one except me has an interest in my account.
- 4. The Account. Type of Account:** The account is a cash and/or margin brokerage securities account that may be used to purchase or sell securities and other property. **Routing of Orders:** All orders authorized by me for the purchase or sale of securities or other property, which may be listed on more than one exchange or market, may be executed on any exchange or market selected by Introducing Firm or Clearing Firm or their respective agents unless otherwise specifically directed by me.

Recommendations: Neither Introducing Firm nor Clearing Firm is under any obligation to make any recommendations to me regarding the purchase or sale of securities or other property. I understand that Clearing Firm will not provide any investment advice to me, nor will Clearing Firm give advice or offer any opinion with respect to the suitability of any transaction or order. I understand that any recommendations made by Introducing Firm are merely suggestions that may be based upon Introducing Firm's then present opinion about the likelihood of future events. I understand that any recommendations made by Introducing Firm do not guarantee profit, performance or any future development. Neither Introducing Firm nor Clearing Firm is under any obligation to keep me informed about developments in the market concerning securities or other property, even if they have recommended such securities or other property.

Order Placement: I understand that Introducing Firm and Clearing Firm accept only verbal orders or orders placed through electronic order entry systems provided or approved by Clearing Firm ("Electronic Order Entry Systems") for the purchase and sale of securities and other property, and are not responsible for orders sent through the mail, fax, e-mail, text messages or other forms of electronic communication, or orders left via voice mail or answering machines. If I use an Electronic Order Entry System, I understand and agree that I am responsible for maintaining the confidentiality and security of my User ID, password and/or other information required to access the Electronic Order Entry Systems ("Access Information"). Any order placed through an Electronic Order Entry System accessed using my User ID and password shall be conclusively presumed to be placed or authorized by me. I hereby represent, acknowledge and agree with respect to all orders for the purchase or sale of securities or other property placed or authorized by me that I intend to purchase or sell of such securities or other property and that it is my intention and obligation in every case to deliver securities to cover all sales or to pay for all purchases.

Purchases: I understand that to process my orders to purchase securities and other property Introducing Firm and Clearing Firm generally require that my account contain available funds equal to or greater than the purchase price of the securities and other property prior to the placement of an order. Introducing Firm and Clearing Firm may, in their sole discretion, accept an order without sufficient funds in my account, in which case I will submit payment promptly to assure that payment will be received by settlement date. Any order accepted and/or executed by Introducing Firm or Clearing Firm while the account does not hold sufficient funds may be, in Introducing Firm's or Clearing Firm's sole discretion, cancelled or liquidated. I agree that if Clearing Firm fails to receive payment for securities and other property purchased Clearing Firm may, without prior demand or notice, sell securities and other property held in any of my accounts. Any loss resulting therefrom may be charged to my account.

Sales: I agree that in giving orders to sell securities and other property, all "short" sales orders will be designated as "short" and all "long" sales orders will be designated as "long." "Short sale" means any sale of a security not owned by the seller or any sale that is consummated by delivery of a borrowed security. I understand that the execution of a short sale is contingent upon Clearing Firm's affirmative determination that arrangements have been made to borrow the necessary securities or otherwise obtaining sufficient assurance that delivery can be made by the settlement date. I agree that Clearing Firm may, in its sole discretion, immediately cover any short sales in my account. The designation on a sale order as "long" is a representation on my part that I own the security, and if the security is not in the account at the time of the contract for sale, I agree to deliver the security to Clearing Firm by settlement date. In case of any non-delivery of a security sold by me (whether short or long),

Clearing Firm is authorized to purchase the security to cover my position and charge any loss, commissions and fees to my account. I understand that Clearing Firm's systems are set to allocate sales to the oldest tax lots in my account (in other words, on a first in first out (FIFO) basis), and I am responsible to notify Introducing Firm if I wish to allocate a sale to a specific tax lot other than on a FIFO basis. I further understand that tax lot allocations may not be changed past transaction settlement date.

Limit Orders: If I place a limit order, I understand that Introducing Firm and Clearing Firm reserve their respective rights, while my limit order remains unexecuted, to trade for their own respective market-maker accounts at prices equal to or better than my limit order price and not to execute my order against incoming orders from other customers.

Cancellation/Modification Requests: I understand that any attempt to cancel or modify an order is merely a request to cancel or modify. Cancellation and modification requests are accepted on a best efforts basis only and cancellation or modification is not guaranteed.

Corrected and Late Trade Reports: I understand that from time to time Clearing Firm may receive late and/or erroneous trade reports from exchanges or market makers. I understand and agree that the status of orders which are not reported to me or which are reported as having expired, been cancelled or been executed, may be changed in response to such late and/or erroneous reports in order to reflect what actually occurred in the marketplace with respect to such order.

Impartial Lottery Allocation System: When Clearing Firm holds on my behalf bonds or preferred stocks in street or bearer form which are callable in part, I agree to participate in the impartial lottery allocation system of the called securities in accordance with Financial Industry Regulatory Authority ("FINRA") rules. Further, I understand when the call is favorable, no allocation will be made to any account in which Clearing Firm, its officers, or employees, have a financial interest until all other clients' positions in such securities are satisfied on an impartial lottery basis. For further details refer to the "Callable Securities Procedures" disclosure found in the Important Disclosure section of www.stonex.com/disclosures a hard copy of this disclosure will be provided upon request.

Restrictions on Trading; Termination: I understand that either Introducing Firm or Clearing Firm may, in its sole discretion, prohibit or restrict trading of securities or substitution of securities in any of my accounts. Each of Introducing Firm and Clearing Firm has the right to terminate any of my accounts (including multiple owner accounts) at any time by notice to me. Upon termination, each of Introducing Firm and Clearing Firm may liquidate the securities in my account.

Options Positions: I agree not to enter into any purchase or sale of equity, debt, foreign currency or index put & call options or Index Participations without having read and fully understood the terms, conditions and risks, as set forth in the Characteristics and Risks of Standardized Options booklet and/or Index Participations booklet, and applicable supplements, which will be furnished to me by Introducing Firm prior to any such transactions. I understand my short option positions are assigned on a random selection method pursuant to an automated system. All short option positions can be assigned at any time including the day written.

Notice of Exercise of Options: If I purchase any listed option, I will notify Introducing Firm of my intention to exercise such option no later than two hours before the expiration time of the option (one hour in the case of an over-the-counter option). Failure to give such notice will constitute an abandonment of the option, in which event it may be exercised for my account if it would be profitable to do so. Except as required by the Options Clearing Corporation Rules, neither Introducing Firm nor Clearing Firm has any obligation to exercise any option absent specific instructions from me to that effect. If it would not be profitable for my account due to commission expenses, it may be permitted to expire or, in their sole discretion, sold or acquired by Introducing Firm or Clearing Firm for some equitable payment to me based on their expenses and risk, without any liability or responsibility to me.

Control or Restricted Securities: Prior to placing an order connected to any securities subject to Rule 144 or 145(d) of the Securities Act of 1933, I understand and agree that I must advise Introducing Firm of the status of the securities and furnish Introducing Firm with the necessary documents (including opinions of counsel, if requested) to clear legal transfer. I acknowledge that there may be delays involved with the processing of control or restricted securities. I will not hold Introducing Firm or Clearing Firm liable for any losses caused directly or indirectly by such delays. Either Introducing Firm or Clearing Firm may, in its sole discretion, require that control or restricted securities not be sold or transferred until such securities clear legal transfer.

Rules and Regulations: I understand that all transactions in my account are subject to the constitution, rules, regulations, customs and usages of the exchange or market, and its clearing house, if any, where the transactions are executed. Also, where applicable, the transactions shall be subject to the provisions of the Securities Act of 1933, as amended, the Securities Exchange Act of 1934, as amended, the Commodities Exchange Act, as amended, and to the rules and regulations of the Securities and Exchange Commission, the Board of Governors of the Federal Reserve System and any applicable self-regulatory organization, and all other federal, state and local statutes, rules and regulations.

5. **Transfer of Funds by Wire.** By providing instructions to transfer funds by wire from my account to any bank or other entity, I agree to provide an accurate account number designating the account to receive such funds. I acknowledge that the bank or other receiving entity may be under no obligation to verify the identity of the beneficiary of the funds transfer and may rely exclusively upon the account number provided by me. I agree to indemnify and hold Introducing Firm and Clearing Firm harmless from and against all liabilities arising from the provision by me of an inaccurate account number.
6. **Transfer of Excess Funds; Exchange Rate Fluctuations.** Excess funds held in my account may be transferred between any of my accounts (including commodity accounts) for any reason not in conflict with the Commodity Exchange Act or any other applicable law. If any transactions are effected on an exchange in which a foreign currency is used, any profit or loss resulting from a fluctuation in the exchange rate will be charged or credited to my account.
7. **Temporary Investment of Free Credit Balances; Bond Principal and Interest Payments.** I acknowledge that I have received a copy of the FDIC Insured Deposit Sweep Program Disclosure Brochure, and I hereby authorize and direct that my account be enrolled in the FDIC Insured Deposit Sweep Program and the available cash balances (from securities transactions, dividend and interest payments, deposits or otherwise) be deposited in interest-bearing, FDIC insured deposit accounts in accordance with the Program. I understand that from time to time, you may modify or add additional cash sweep programs. By way of example, and without limitation, you may change account eligibility criteria, make new cash sweep options available, modify existing cash sweep options, or cease to offer an existing cash sweep option. I understand that you will give me prior notice of any such change that affects my account and, unless I notify you of my objection to such change within the timing specified by you, I will be deemed to have consented to such change. I understand that you will give me prior notice of any change in the available cash sweep options that affects my account and, unless I notify you of my objection to such change within the timing specified by you, I authorize you, in your sole discretion, to redeem shares and/or withdraw cash from my prior cash

sweep option and transfer the entire balance to the new cash sweep option. In the event you discontinue a cash sweep option, I authorize you, in your sole discretion, to transfer balances over time by redeeming shares and/or withdrawing cash from the discontinued cash sweep option as necessary to pay obligations relating to my account, while at the same time sweeping free credit balances into the new cash sweep option.

With respect to bond principal and interest payments, you may credit my account with principal and interest due on the payment dates. You are entitled to recover any such payments from me to the extent you do not actually receive payment from the trustee or paying agent. With respect to debts arising from bond principal and interest payments or any other debts, you may redeem my money market fund shares or liquidate available cash balances, without notice, to the extent necessary to satisfy any debts arising in any of my accounts. I acknowledge that interest will not be paid to me on credit balances in any of my accounts unless specifically agreed to by you in writing.

8. **Fees and Charges.** I understand that Introducing Firm and Clearing Firm may impose various service charges and other fees relating to my account as well as charge commissions and other fees for execution of transactions to purchase and sell securities, put & call options or other property, and I agree to pay such charges, commissions and fees at Introducing Firm's and Clearing Firm's then prevailing rates. I also understand that such charges, commissions and fees may be changed from time to time without notice to me and I agree to be bound thereby. I may be subject to an administrative fee on any of my accounts which produce insufficient commission revenue for any calendar year and I will be notified prior to this fee being applied. I agree to pay Clearing Firm a late charge, to the extent permitted by law, if I purchase securities on a cash basis and fail to pay for such securities by settlement date. Any late charge imposed will be at the maximum rate of interest set forth in Clearing Firm's disclosure statement and may be charged from the settlement date to the date of payment.
9. **Accuracy of Reports; Communications.** I understand that I am solely responsible to review trade confirmations and account statements for accuracy. Confirmation of orders and statements of my accounts shall be conclusive if not objected to in writing within ten days after mailing to me. In the event I fail to receive a confirmation within ten days from the date of a transaction in my account, I agree to notify Introducing Firm immediately in writing. Communications mailed to me at the address specified by me shall, until Introducing Firm and Clearing Firm have received notice in writing from me of a different address, be deemed to have been personally delivered to me and I agree to waive all claims resulting from failure to receive such communications.
10. **Security Interest.** As security for the payment of all liabilities or indebtedness presently outstanding or to be incurred under this or any other agreement between us, and for all liabilities or indebtedness I may have to Clearing Firm now or in the future, I grant Clearing Firm a continuing security interest, lien, and right of set-off in and to any and all securities and other property belonging to me or in which I have an interest and which is carried by Clearing Firm in any of my accounts or which is otherwise held by Clearing Firm. All such securities and other property shall be subject to such security interest, lien, and right of setoff as collateral for the discharge of my obligations to Clearing Firm, wherever or however arising and without regard to whether Clearing Firm has made loans, or not, with respect to such securities and other property. Clearing Firm is hereby authorized to sell and/or purchase all securities and other property in any of my accounts or otherwise held by Clearing Firm and to liquidate any open commodity futures or forward contracts in any of my accounts without notice in order to satisfy such obligations. In enforcing its security interest, Clearing Firm shall have the discretion to determine which property is to be sold and the order in which it is to be sold and shall have all the rights and remedies available to a secured party under the Alabama Uniform Commercial Code. Without Clearing Firm's prior written consent, I will not cause or allow any of the collateral held in my account, whether now owned or hereafter acquired, to be or become subject to any liens, security interests, mortgages or encumbrances of any nature other than Clearing Firm's security interest.
11. **Liquidation of Collateral or Account.** Clearing Firm may sell any or all securities and other property held in any of my accounts and cancel any open orders for the purchase or sale of securities and other property without notice in the event of my death or whenever in its sole discretion Clearing Firm considers it necessary for its protection. In such events Clearing Firm also may borrow or buy-in all securities and other property required to make delivery against any sale, including a short sale, effected for me. Such sale or purchase may be public or private and may be made without advertising or notice to me and in such manner as Clearing Firm may in its sole discretion determine. No demands, calls, tenders or notices which Clearing Firm may make or give in any one or more instances shall invalidate the foregoing waiver on my part. At any such sale, Clearing Firm may purchase the property free of any right of redemption and I shall be liable for any deficiency in my accounts.
12. **Loans.** From time to time Clearing Firm may, in its discretion, make loans to me for any purpose, including the purpose of purchasing, carrying or trading in securities or other property, or for a purpose other than purchasing, carrying or trading in securities or other property. Any such loans shall be secured by the securities and other property in my account pursuant to the above granted security interest and are intended to be margin loans within the meaning of the United States Bankruptcy Code. The minimum and maximum amount of any loan may be established by Clearing Firm in its sole discretion regardless of the amount of collateral delivered to Clearing Firm, and Clearing Firm may change such minimum and maximum amounts from time to time.
13. **Payment of Loans on Demand.** I agree to pay ON DEMAND any balance owing with respect to any of my accounts, including interest and commissions and any costs of collection (including attorneys' fees, if incurred by you). I understand that Clearing Firm may demand full payment of the balance due in my accounts plus any interest charges accrued there on, at Clearing Firm's sole option, at any time without cause and whether (or not) such demand is made for Clearing Firm's protection. I understand that all loans made are not for any specific term or duration but are due and payable at Clearing Firm's sole discretion upon a demand for payment made to me. I agree that all payments received for my accounts including interest, dividends, premiums, principal or other payments may be applied by Clearing Firm to any balances due in my accounts.
14. **Maintenance of Collateral.** If my account is a margin account, I understand that the securities and other property in my Margin Account may be carried as general loans and may be pledged or hypothecated by Clearing Firm separately or in common with securities or other property, the pledge or hypothecation may secure Clearing Firm's indebtedness equal to or greater than the amount owed to Clearing Firm by me. I agree to deposit additional collateral, as Clearing Firm may in its discretion require from time to time, in the form of cash or securities in accordance with the rules and regulations of the Federal Reserve Board, the NYSE, other national securities exchanges, associations or regulatory agencies under whose jurisdiction Clearing Firm is subject and Clearing Firm's own minimum house margin maintenance requirements. In the event I no longer maintain a debit balance or indebtedness to Clearing Firm, it is understood that Clearing Firm will fully segregate all securities in my accounts in its safekeeping or control (directly or through a clearing house) and/or deliver them to me upon my request.
15. **Interest Charges and Payments.** I agree to pay interest, to the extent not prohibited by the laws of the State of Alabama, upon all amounts advanced and other balances due in my accounts in accordance with Clearing Firm's usual custom, which may include the compounding of interest. Clearing Firm's custom, which may change from time to time, is set forth in its disclosure

statement, which by this reference is herein specifically incorporated. By entering into any transactions after I receive Clearing Firm's disclosure statement, I acknowledge that I have read and agreed to its terms for all past and future transactions in my account. I understand that interest on all debit balances shall be payable ON DEMAND and that in the absence of any demand interest shall be due on the first business day of each interest period. My daily net debit balance will include accrued interest I have not paid from prior interest periods, if any. I understand that to the extent permitted by applicable law Clearing Firm may charge me interest on the unpaid interest previously added to my debit balance; that is, Clearing Firm may charge me compound interest. Payments of interest and principal and all other payments made by me under this agreement shall be made to Clearing Firm's main office in Birmingham, Alabama. Clearing Firm may, in its sole discretion, not deem any check or other remittance to constitute payment until it has been paid by the drawee and the funds representing such payment have become available to it.

16. **Credit and Business Conduct Information and Investigation.** I authorize Clearing Firm at its sole discretion to obtain reports and to provide information to others concerning my credit standing and my business conduct. Clearing Firm may ask credit reporting agencies for consumer reports of my credit history. Upon my request, Clearing Firm will inform me whether it has obtained any such consumer reports and, if it has, will inform me of the name and address of the consumer reporting agency that furnished the reports.

I understand and acknowledge that I have been notified that a negative credit report reflecting on my credit record may be submitted to a credit reporting agency if I fail to fulfill the terms of my credit obligations.

I understand that, under the Fair Credit Reporting Act, I have the right to notify Clearing Firm if I believe it has reported inaccurate information about my account to any consumer reporting agency. Such notices will be in writing and include my name, current address, social security number, telephone number, account number, type of account, specific item or dispute, and the reason why I believe the information reported is in error.

17. **Joint Accounts.** With respect to our joint accounts: We agree that each of us has the authority (i) to give instructions concerning the account, including but not limited to instructions to buy, sell (including short sales), and otherwise deal in securities, options or other property, on margin or otherwise, and instructions to make deliveries or payment of securities or other property in the account, whether to one or more of us or to third parties; (ii) to communicate to and receive information concerning the account, including but not limited to confirmations, statements and communications of every kind; (iii) to receive money, securities and other property from the account and to dispose of same; (iv) to make, terminate, or modify agreements relating to these matters or waive any of the provisions of such agreements; and (v) generally to deal with Introducing Firm and Clearing Firm as if each of us alone were the account owner, all without notice to the other account owners. We agree that notice to any account owner shall be deemed to be notice to all account owners. Each account owner shall be jointly and severally liable for all obligations arising under this Agreement.

We agree that Introducing Firm and Clearing Firm are authorized to follow the instructions of any account owner in every respect concerning the account, including but not limited to demands for delivery of any securities or other property in the account to, or upon the instructions of, any account owner and demands for payment of any or all monies from time to time in the account to, or upon the order of, any account owner, even if such deliveries or payments are to or for the benefit of such account owner personally (including payments to third-parties) and not for the benefit of the joint account owners. We agree that neither Introducing Firm nor Clearing Firm shall be under any duty or obligation to inquire into the purpose or propriety of any such demand for delivery of securities or payment of monies.

At any time either Introducing Firm or Clearing Firm may, in its sole discretion and without liability because of fluctuating market conditions or otherwise, require joint or collective action by more than one account owner with respect to any matter concerning the account, including but not limited to the giving or cancellation of orders and the withdrawal of monies, securities or other property.

Notwithstanding any of the foregoing, each of Introducing Firm and Clearing Firm is authorized, in its sole discretion and without liability because of fluctuating market conditions or otherwise, to do any one or more of the following: (i) select which account owner's instructions to follow and which to disregard; (ii) suspend all activity in the account and refuse to buy, sell or trade any securities or other property and refuse to disburse any securities or other property except upon the written instructions of all account owners; (iii) suspend all activity in the account and refuse to buy, sell or trade any securities or other property and refuse to disburse any securities or other property except upon the instructions of a court of competent jurisdiction; (iv) close the account and send any and all securities and other property by ordinary mail to the address of record, and (v) file an interpleader action in any appropriate court, in which event Introducing Firm or Clearing Firm, as the case may be, shall be entitled to recover all costs including reasonable attorneys' fees in an amount set by the court. (We agree that filing of such an interpleader is an extraordinary event and will not be deemed a violation or waiver of the arbitration provisions of this Agreement).

Each of us agrees, jointly and severally, to hold harmless and indemnify each of Introducing Firm and Clearing Firm from and against any losses, cause of action, damages, and expenses (including attorneys' fees) arising from following the instructions of any account owner or exercising any one or more of the rights granted in the immediately preceding paragraph.

In the event of the death of any account owner, the survivor(s) shall immediately give Introducing Firm and Clearing Firm written notice thereof, and each of them may, before or after receiving such notice, take such actions, require such documents, retain such portion of the account and/or restrict transactions in the account as it may deem advisable to protect against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any deceased account owner and each surviving account owner will continue to be jointly and severally liable to Introducing Firm and Clearing Firm for any net debit balance or loss in the account resulting from the completion of transactions initiated prior to its receipt of a written notice of death of the deceased account owner or incurred in the liquidation of the account or the adjustment of the interest of the account owners and/or any interests. Any taxes or other expenses becoming a lien against or being payable out of the account as the result of the death of any account owner or through the exercise by his or her estate or representatives of any rights in the account may be charged against the interest of the estate of the decedent; provided, however, this provision shall not release the surviving account owners from any liability provided for in this agreement.

In the event we have failed to clearly manifestly express our intent otherwise in the Account Application, Introducing Firm and Clearing Firm may presume that it is our express intention to create an estate or account as joint tenants with rights of survivorship and not as tenants-in common or tenants by the entirety.

In the event of the death of an owner of an account held by spouses as tenants by the entirety or as joint tenants with right of survivorship, the death of either of the joint account owners shall vest the interest of the deceased account owner in the surviving account owner, who may continue to exercise full authority over the account, subject to Introducing Firm's and/or Clearing Firm's right of set-off against the account for any amounts owed by the decedent or the surviving account owner.

In the event of the death of an owner of an account held as tenants in common, we agree that the percentage of ownership of the account held by each of the account owners as of the close of business on the date of the death of the deceased account owner (of on the next following business day if the date of death is not a business day) will be equal unless a different tenancy percentage is specified by the account owners in the Account Application.

If we have designated our account as a community property account, we agree that Introducing Firm and Clearing Firm may treat all property placed in the account and any proceeds generated by the property in the account as community property. We understand that this designation is intended only for our convenience and is not intended in any way to change the substantive status of the ownership of the property or the proceeds thereof. We authorize Clearing Firm to receive into the account any securities and/or other property delivered to it by or for either of us without delineation as to the actual ownership of the property.

In any situation where Clearing Firm cannot determine to its sole satisfaction the proper distribution of securities and/or other property from a joint account upon the death of an account owner, Clearing Firm may, in its sole discretion, freeze the account indefinitely pending a resolution deemed satisfactory by Clearing Firm, such as (without limitation) a binding agreement among all interested parties or a final decision of an arbitrator or court having jurisdiction over the matter.

We understand and agree that, notwithstanding the provisions of Section 22 of this Agreement which shall govern the contractual obligations of the parties with respect to my account; the legal ownership of my account shall be governed by and implemented under the internal laws of the state of my residence.

18. **No Legal or Tax Advice.** I understand and agree that neither Introducing Firm nor Clearing Firm provides any legal or tax advice. I understand and agree that neither Introducing Firm nor Clearing Firm shall be obligated under any circumstances to render any advice or take any action with respect to legal proceedings regarding securities or other property held or formerly held in my account or the issuer thereof.
19. **Arbitration. THIS AGREEMENT CONTAINS AN ARBITRATION CLAUSE. BY SIGNING, 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 AWARDS 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 WILL TYPICALLY 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.**
 - h. **ANY PARTY TO THIS AGREEMENT SHALL HAVE THE RIGHT TO SEEK JUDICIAL REVIEW IN ANY COURT OF COMPETENT JURISDICTION OR ANY COURT BEFORE WHOM AWARDS MAY BE CONFIRMED, CONSISTENT WITH APPLICABLE LAW WHAT WOULD BE AFFORDED IF THE MATTER HAD BEEN DETERMINED IN A JUDICIAL FORUM, OF ANY ARBITRAL AWARD; (i) WITH RESPECT TO ANY GRANT OR DENIAL OF RELIEF IN THE FORM OF PUNITIVE OR EXEMPLARY DAMAGES, OR IN THE FORM OF AN AWARD OF ATTORNEY'S FEES, TO THE EXTENT OF DETERMINING WHETHER SUCH GRANT OR DENIAL WAS IN ACCORD WITH APPLICABLE LAW; AND (ii) WITH RESPECT TO ANY OTHER MATTER, TO THE EXTENT OTHERWISE PERMITTED IN ACCORDANCE WITH APPLICABLE LAW. NOTHING HEREIN SHALL BE DEEMED TO LIMIT THE ABILITY OF A CUSTOMER TO FILE A CLAIM OR THE AUTHORITY OF THE ARBITRATORS TO MAKE AN AWARD, INCLUDING AN AWARD OF PUNITIVE DAMAGES OR ATTORNEY'S FEES, IF THEY WOULD BE AVAILABLE UNDER APPLICABLE LAW.**

ANY CLAIM OR CONTROVERSY, WHETHER ARISING PRIOR, ON OR SUBSEQUENT TO THE DATE HEREOF, ARISING OUT OF OR RELATING TO ANY OF MY SECURITIES ACCOUNTS WITH, OR SECURITIES TRANSACTIONS EFFECTED ON MY BEHALF WITH, THROUGH OR INVOLVING INTRODUCING BROKER OR CLEARING FIRM OR ANY OF THEIR RESPECTIVE PREDECESSOR OR SUCCESSOR ENTITIES BY MERGER, ACQUISITION OR OTHER BUSINESS COMBINATION, SHALL BE RESOLVED BY ARBITRATION CONDUCTED AT FINRA PURSUANT TO ITS ARBITRATION PROCEDURES THEN IN EFFECT OR, IF SUCH RESOLUTION WOULD BE VIOLATIVE OF THE RULES OF ANOTHER SELF-REGULATORY ORGANIZATION ("SRO") SUBJECT TO THE JURISDICTION OF THE SECURITIES AND EXCHANGE COMMISSION OF WHICH INTRODUCING BROKER OR CLEARING BROKER IS A MEMBER, PURSUANT TO THE ARBITRATION PROCEDURES OF SUCH SRO THEN IN EFFECT; PROVIDED, HOWEVER, IF MY INTRODUCING BROKER IS NOT A FINRA MEMBER THEN MY INTRODUCING BROKER SHALL NOT BE BOUND BY THIS AGREEMENT TO ARBITRATE. THE LANGUAGE TO BE USED IN ANY ARBITRAL PROCEEDINGS SHALL BE ENGLISH.

JUDGMENT UPON ANY AWARD RENDERED BY THE ARBITRATOR(S) MAY BE ENTERED IN ANY COURT HAVING JURISDICTION THEREOF.

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 CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FORBEARANCE TO ENFORCE ANY AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATE HEREIN.

20. **Use of Third-Party Investment Advisers.** If I have provided an investment adviser not affiliated with Introducing Firm or

Clearing Firm (a "Third-Party Investment Adviser") authority to trade securities in my account on a discretionary basis, or if I am relying on the non-discretionary advice of a Third Party Investment Adviser in managing my account, I acknowledge and agree that neither Introducing Firm nor Clearing Firm has any responsibility or liability to me for trading strategies or securities transactions effected or recommended by the Third Party Investment Adviser.

21. **Securities Contract.** It is the intent of the parties hereto that this contract, each purchase and sale of securities hereunder, and each extension of credit hereunder constitute a "securities contract" within the meaning of the United States Bankruptcy Code.
22. **Governing Law and Applicable Regulations.** This agreement, including the arbitration provisions contained herein, shall be governed by the laws of the State of Alabama without giving effect to the choice of law or conflict of provisions thereof.
23. **Binding Effect.** This agreement and its terms shall be binding upon my heirs, executors, successors, administrators, assigns, committee and/or conservators ("successors"). In the event of my death, incompetency or disability, any successors of my estate and property shall have qualified or been appointed, each of Introducing Firm and Clearing Firm may continue to operate as though I were alive and competent and may liquidate my account as described in Section 11 above without prior notice to or demand upon my successors. This agreement shall inure to the benefit of Introducing Firm, Clearing Firm and their respective assigns and successors, by merger, consolidation or otherwise, and each of them may transfer my accounts to any of their respective successors and assigns in their sole discretion).
24. **Waiver Not Implied.** Failure of Introducing Firm or Clearing Firm to insist at any time upon strict compliance with this agreement or with any of its terms or any continued course of such conduct on their part shall not constitute or be considered a waiver by either of them of any of their respective rights.
25. **Severability.** If any provision of this agreement is or becomes inconsistent with any applicable present or future law, rule or regulation, that provision will be deemed rescinded or modified to comply with the relevant law, rule or regulation. All other provisions of this agreement will continue and remain in full force and effect.
26. **Assignment of Rights.** I understand and agree that Introducing Firm and Clearing Firm may assign their respective rights and duties under this Agreement to any subsidiary, affiliate, or successor by merger or consolidation without notice to me, and to any other entity after thirty days written notice to me.
27. **Electronic Communications.** I understand and acknowledge that all electronic mail ("e-mail") communications from Clearing Firm regarding my securities account will be from an e-mail address ending in "@intlfstone.com" or "@stonex.com" and that e-mails ending any other way are not authorized by Clearing Firm. I have been advised to contact Clearing Firm's Compliance Department at (888)-786-9925 in the event I receive any unauthorized communication from someone representing themselves as a representative of Clearing Firm.

With respect to electronic communications from me to Introducing Firm or Clearing Firm, I understand that it is my responsibility to maintain the confidentiality of my user names and passwords to my e-mail account(s) and the on-line portal to my account provided by Clearing Firm, if applicable. Further, I understand it is my responsibility to obtain, install and vigilantly maintain anti-virus and other malware protection from reputable vendors for my electronic devices. I understand and agree that Introducing Firm and Clearing Firm have no obligation to accept or act upon any electronic communication from me. However, I hereby agree that Introducing Firm and Clearing Firm may rely on, and will be fully protected in acting upon, any electronic communication or instruction received from electronic sources accessed using my username and password, including without limitation e-mails received from e-mail address (s), if any, provided in my account application (or otherwise identified to Introducing Firm and/or Clearing Firm as belonging to me), until such time as Introducing Firm or Clearing Firm, as applicable, receives actual notice in writing from me that it may no longer accept such electronic communications or instructions. I accept full and sole responsibility for all such communications and instructions and neither Introducing Firm nor Clearing Firm will have any liability for, and I hereby release each of them from, any losses, liabilities, damages, costs, expenses, claims, causes of action and judgments incurred or sustained by either of them connected to or as a result of reliance upon or compliance with such communications and instructions.

28. **Changes to Financial Circumstances or Investment Needs.** I hereby acknowledge that I will advise Introducing Firm in writing of any material change in my financial circumstances, investment objectives, risk tolerances or any other matter impacting my investment needs.
29. **Recording of Communications.** I (i) acknowledge that Introducing Firm and/or Clearing Firm may electronically monitor, view or record, at any time and from time to time, any and all communications (including without limitation all phone conversations, video chats, emails, electronic communications, written correspondence, instant messages, text messages, blog posts, "tweets," social media messages and posts, and any other types of communications now known or later developed) I may have with either of them, (ii) consent to such monitoring, viewing and recording and waive any further notice of such monitoring or recording, (iii) agree to notify my officers, employees and authorized agents (if applicable) who communicate with either of them on behalf of me, of such monitoring, viewing or recording, and (iv) agree that any such monitoring or recording may be submitted into evidence in any suit, trial, hearing, arbitration, or other proceeding.
30. **Notice to Issuers.** Under Rule 14b-1(c) promulgated under the Securities Exchange Act of 1934, as amended, brokers are required to disclose to an issuer the name, address, and position of persons who are beneficial owners of that issuer's securities unless such person's object. Unless I notify Introducing Firm of my objection in writing, Introducing Firm and/or Clearing Firm will make such disclosures to issuers.
31. **Adoption of Agreement, Modifications and Amendments.** I understand and agree that my placement of any order with Introducing Firm or Clearing Firm, provision of any direction to either of them, or deposit of securities or other property with Clearing Firm following my receipt of this Agreement shall constitute conclusive proof of my acceptance of this Agreement. This agreement supersedes any prior Customer's or Client's Clearing Firm or any its predecessors or assignors. To the extent this agreement is inconsistent with any other agreement governing my account, the provisions of this agreement shall govern. Clearing Firm may modify this agreement at any time, in any respect, effective upon written notice to me. This agreement is not subject to any oral modification.

Margin Disclosure Statement

StoneX Financial Inc. (SFI) serves as clearing broker to your brokerage firm. With respect to this relationship, SFI offers many services to your brokerage firm as outlined in their clearing agreement and as disclosed to you under the terms of FINRA Rule 4311. Under the clearing agreement, SFI is the lender with respect to margin loans.

This document is being provided to you to provide some basic facts about purchasing securities on margin and to alert you to the risks involved with trading securities in a margin account. Before trading stocks in a margin account, you should carefully review the margin agreement provided upon opening your margin account. Consult your brokerage firm regarding any questions or concerns you may have with your margin account.

When you purchase securities, you may pay for the securities in full or you may borrow part of the purchase price from SFI. If you choose to borrow funds from SFI, you will open a margin account with SFI through your brokerage firm. The securities purchased are SFI's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, SFI or your brokerage firm can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held with SFI, in order to maintain the required equity in the account.

It is important that you fully understand the risks involved in using margin, whether trading securities on margin or using your margin account equity for other purposes. These risks include the following:

1. You can lose more funds than you deposit in the margin account. A decline in the value of securities purchased/held in your margin account may require you to provide additional funds to SFI to avoid the forced sale of those securities or other securities or assets in your account(s).
2. SFI or your brokerage firm can force the sale of securities or other assets in your account(s). If the equity in your account falls below the maintenance margin requirements or higher "house" requirements, SFI or your brokerage firm can sell the securities or other assets in any of your accounts held at SFI to cover the margin deficiency. You also will be responsible for any short fall in the account after such a sale.
3. SFI or your brokerage firm can sell your securities or other assets without contacting you. Some investors mistakenly believe that a firm must contact them for a margin call to be valid, and that the firm cannot liquidate securities or other assets in their accounts to meet the call unless the firm has contacted them first. This is not the case. Most firms will attempt to notify their clients of margin calls, but they are not required to do so. However, even if SFI or your brokerage firm has contacted you and provided a specific date by which you can meet a margin call, either firm can still take necessary steps to protect its financial interests, including immediately selling the securities without notice to you.
4. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call. Because the securities are collateral for the margin loan, SFI or your brokerage firm has the right to decide which security to sell to protect its interests.
5. SFI can increase its "house" maintenance margin requirements at any time and is not required to provide advance written notice. These changes in firm policy often take effect immediately and may result in the issuance of a maintenance margin call. Failure to satisfy the call may cause SFI or your brokerage firm to liquidate or sell securities in your account(s).
6. You are not entitled to an extension of time on a margin call. While an extension of time in order to meet margin requirements may be available to you under certain conditions, you do not have a right to the extension.

Tax Certification: Under penalties of perjury, I certify that the number shown below on this form is my correct taxpayer identification number or if not, then the number I have entered below per instructions is my correct taxpayer identification number, and that I am not subject to backup withholding because: (a) 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 interests or dividends, or (b) the IRS has notified me that I am no longer subject to backup withholding (see below), or (c) I am exempt from backup withholding (see below). I am a U.S. person (including a U.S. resident alien). Note: You must cross out (b) above if you are currently subject to backup withholding because of underreporting interest or dividends on your tax return. For Those Exempt From Backup Withholding (see instructions), check the box below.

Exempt from Backup Withholding

Unless I strike this paragraph and initial the same, you are hereby specially authorized to lend, either separately or with other securities, to either yourself as broker or to others, any securities held by you on margin for my/our accounts or as collateral therefore. This agreement shall continue until signed notice of revocation is received by or from me and, in case of such revocation, it shall continue in effect as to transactions entered into prior thereto. By signing this agreement I acknowledge that my securities may be loaned to you or loaned out to others. I understand that if I decline to accept this provision you may refuse to extend margin or other loans in relation to my accounts.

NOTICE: Any person, whether married, unmarried or separated, may apply for a separate account.

CAUTION TO CLIENT: IT IS IMPORTANT THAT YOU THOROUGHLY READ THIS DOCUMENT BEFORE YOU SIGN IT.

I UNDERSTAND THAT THIS MARGIN AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE, LOCATED ON PAGE 5, SECTION 19 REQUIRING ALL DISPUTES UNDER THIS AGREEMENT TO BE SETTLED BY BINDING ARBITRATION.

Please print social security number or taxpayer ID below

_____ Primary Account Holder Signature	_____ Date
_____ Additional Account Holder Signature	_____ Date
_____ Additional Account Holder Signature	_____ Date
_____ Additional Account Holder Signature	_____ Date

Social Security Number or Taxpayer ID

Account Number

For Introducing Broker-Dealer Use Only	
_____ Branch Manager Signature	_____ Date