

Account Number

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Addendum to Brokerage Account Agreement

Use this form to add checkwriting to your managed account. The checkwriting activity will be reported on your monthly or quarterly account statements. References to margin apply only to those accounts that are eligible and approved for margin. Additional paperwork is required for the margin feature.

Please complete all sections as well as the signature card. If you have any questions, please call your Broker/Dealer.

1 Account Holder Information – Please note: Account Holder information must match the existing account information.

Account Holder/Custodian Name

Entity/Business/Trust/Estate Name

Social Security Number or Tax ID Number -- Date of Birth --

Home Phone -- Work Phone -- Ext

Legal Address - (Required Information - No P.O. Boxes)

Address

City State Zip/Postal Code -

Province (If applicable) Country

Account Holder 2 Information

Account Holder Name

Social Security Number or Tax ID Number -- Date of Birth --

2 Add/Remove Checkwriting to My Account

Add services to my account Checkwriting

Please indicate how you want the information printed on your checks.

One Must Sign Name(s) only as they appear on the account registration

Two Must Sign Name(s) and mailing addresses as they appear on the account registration

If you have requested checkwriting privileges, please sign the signature card(s) included with this application.

Please sign the signature card(s) included with this application in order to receive your checks. All account holders authorized to write checks must sign the enclosed signature card(s).

3 Signature

To my Broker/Dealer and National Financial Services LLC: ("NFS" or "You")

I understand that by electing the checkwriting privilege for my account and signing the signature card, I may write checks on the checking account established on my behalf at PNC Bank, which shall be governed by the rules of the bank and applicable state and federal law. I also understand that I will be charged a fee for check reorders, and customary fees for events or services such as stop payment requests, dishonored checks, copies of checks, or excessive checkwriting activity. I understand that checks will be dishonored if the Collected Balance in my account is insufficient to honor a check in full, and NFS, my Broker/Dealer and PNC Bank are not liable to me for any consequences of such dishonor. I understand that checks submitted for payment after the termination of my account will not be honored. I agree to notify PNC Bank immediately upon the loss or theft of checks associated with my account.

I understand that all debit items, such as checks, securities account transactions and other account charges, will be accumulated daily and that you will make payment of these items on my behalf to the extent sufficient funds are available. I will maintain sufficient assets in my account to satisfy all obligations as they become due. As used in this Agreement, the total of cash, Transaction Fund balances, and margin loan value shall be the "Collected Balance." I understand that payment of any debit item in my account will be made; first, from any cash balance available that day (defined as cash available to me on demand without giving rise to margin interest charges), and second, when I have no remaining cash balance, from shares available in my Transaction Fund.

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Addendum to Brokerage Account Agreement

3 Signature (Continued)

Payments for debit items will be made on my behalf in the following order as they become due:

First, securities transactions (including margin calls) and other account fees;

Second, my checks.

NFS and my Broker/Dealer shall not be responsible for the dishonor of any transaction due to an insufficient Collected Balance. Other transactions which I initiate or to which I have consented may also reduce the Collected Balance in my account. **I understand that it is my obligation to notify my Broker/Dealer of any transaction initiated by me including any check I write on this account.**

I understand that in the event any liability arises in my account which remains unpaid after payment is requested of me, NFS and my Broker/Dealer shall have the right to sell, liquidate, transfer, redeem or otherwise apply any asset, money, property, security or shares which I may now or ever have an interest in for the purpose of satisfying that obligation. No further demand or notice shall be required prior to taking such an action.

Governing Law. THIS AGREEMENT AND ITS ENFORCEMENT SHALL BE GOVERNED BY THE LAWS OF THE COMMONWEALTH OF MASSACHUSETTS; shall cover individually and collectively all Brokerage Accounts with my Broker/Dealer or NFS where appropriate which the undersigned may open or reopen; shall inure to the benefit of the Broker/Dealer's or NFS's successors, whether by merger, consolidation or otherwise, and assigns, and the Broker/Dealer or NFS may transfer my account to your successors and assigns, and this agreement shall be binding upon my heirs, executors, administrators, successors and assigns.

Pre-Dispute Arbitration Agreement

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

- (A) All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- (B) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- (C) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- (D) The arbitrators do not have to explain the reason(s) for their award.
- (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.

All controversies that may arise between us (including, but not limited to, controversies concerning any account, order or transaction, or the continuation, performance, interpretation or breach of this or any other agreement between us, whether entered into or arising before, on or after the date this account is opened) shall be determined by arbitration in accordance with the rules then prevailing of the New York Stock Exchange, Inc., or the NASD, Inc., as I may designate. If I do not notify you in writing of my designation within five (5) days after I receive from you a written demand for arbitration, then I authorize you to make such designation on my behalf. I understand that judgment upon any arbitration award may be entered in any court of competent jurisdiction.

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 action 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.

I represent that I have read the terms and agreements concerning this account and agree to be bound by such terms and conditions as currently in effect and as amended from time to time. This account is governed by a pre-dispute arbitration clause which is found on page 2 in Section 3 of this agreement. I acknowledge receipt of the pre-dispute arbitration clause.

Account Holder/Custodian Signature	Date	Account Holder 4 Signature (If Applicable)	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Holder 2 Signature (If Applicable)	Date	Account Holder 5 Signature (If Applicable)	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Holder 3 Signature (If Applicable)	Date	Account Holder 6 Signature (If Applicable)	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Principal Approval (Sign Here)	<input type="text"/>	Date	<input type="text"/>
Registered Rep (Sign Here)	<input type="text"/>	Date	<input type="text"/>

*** NOTE:**

Account Establishment — Qualifications For Authorized Signers

- For Individual and Joint accounts, to qualify as an authorized signer, each signer must be an account holder as indicated on the account registration and sign the signature card.
- For Trusts, Corporations, and all other account types, to qualify as an authorized signer, each signer must be an authorized individual as listed on the account registration and also on all required supplemental documentation (e.g., Trust Certification of Investment Powers, Corporate Resolution).
- For Custodial accounts, the only permissible authorized signer is the Custodian as indicated on the account registration.

Account Maintenance — Modifying Authorized Signers

- For Individual and Joint accounts, complete this form with the required Signature Card.
- For Trusts, Corporations and other account types, all required supplemental documentation (e.g., Trust Certification of Investment Powers, Corporate Resolution) must be updated and submitted with a new Signature Card and Letter of Instruction to your Broker/Dealer.
- For Custodial accounts, an authorized signer CANNOT be added to the account.

Please sign the signature card(s) included with this application in order to receive your checks.

Signature Card

Please use blue or black ink when preparing and signing the signature card.
All account holders authorized to write checks must sign the signature card.

Name and Address (as they appear on your account registration)

Name

Address

City / State / Zip

Indicate the number of signatures required on all checks. If neither box is checked, only one signature will be required.

One Must Sign Two Must Sign

Indicate if this is a:

New Account Change to an Existing Account

Authorized Signatures (See NOTE above)

For Internal Use Only

Brokerage Account Number (to be completed by broker)

Checking Account Number (to be completed by new accounts)