



**Southwest Securities, Inc. and/or Broker/Dealers for which it clears**  
 Southwest Securities, Inc. - Member: NYSE/ FINRA/ SIPC

432/932

## Vision IRA Checking Application & Agreement

### 1. Customer Information

Name of Primary Applicant/ Custodian ( <i>First, Middle, Last</i> ) <u>or</u> Business/ Trust/ Entity Name		Social Security #/ Tax ID #		Date of Birth ( <i>Month/Day/Year</i> )	
Physical/ Home Address ( <i>P.O. Box is not acceptable</i> )	City	State/ Province	Country	Zip	Years at Residence
Mailing Address ( <i>P.O. Box is acceptable if physical address provided above</i> )	City	State/ Province	Country	Zip	
Home Phone Number	Cell Phone Number	Fax Number	Email Address		

### 2. Account Instructions

**Automatic Cash Investment:** Check ONE\*. If you do not make a selection, your funds will be invested in the Dreyfus Funds General Money Market Fund, Class B Shares.

Dreyfus Funds

- General Money Market Fund, Class B Shares
- General Government Securities Money Market Fund, Class B Shares
- Bank Insured Deposits (*FDIC Insured deposit account - Not available for all accounts. Please refer to Section 2 of the Terms and Conditions located on the back.*)

**Free Checking:** A minimum of \$100 is required to qualify for free checking. If you do not make a selection, regular checks will be ordered.

- Regular Checks (200 count)
- Checks with carbons (150 count)\*

For new accounts, if no selection of a money fund is made, your account will sweep cash balances to the Dreyfus General Money Market Fund. For existing accounts, please notify your broker if you wish to sweep cash balances to the Dreyfus General Money Market Fund, the Bank Insured Deposit or other selection. If your account is ineligible it will be set to sweep to Credit Interest (CIP) or to a selected money market fund. The Bank Insured Deposit is a program administered by Reich & Tang Insured Deposits ("RTIDs"), which involves a series of FDIC-insured bank accounts maintained at various participant banks, including Southwest Securities FSB, Dallas, Texas, an affiliate of Southwest Securities, Inc. (SWST). Bank deposits are generally insured up to \$250,000 per depositor, while your IRA and other qualifying self-directed retirement funds on deposit are separately insured up to \$250,000. Balances in Bank Insured Deposit up to \$2.5 million may be covered depending on the number of participant banks in the program. Account balances in excess of the combined coverage limits of the participant banks will be swept by SWST either to the CIP account or to a money market fund, dependent on the type of account. A list of participant banks is available at [www.swst.com](http://www.swst.com). Deposits you may have directly placed with any participant bank should be taken into account when assessing your FDIC coverage. If you have a deposit with one of the participant banks that is separate from a balance in the Bank Insured Deposit, please notify your broker if the combined deposits are in excess of \$250,000. I acknowledge that I am aware that if I elect or otherwise have cash swept to the Bank Insured Deposit, the RTIDs Terms and Conditions document will be mailed to me. Information regarding FDIC coverage is available at [www.fdic.gov](http://www.fdic.gov). Cash balances invested in the Bank Insured Deposit are not covered by SIPC or excess-SIPC coverage. Please consult your broker, as certain types of accounts may not be eligible to invest in the Bank Insured Deposit. Your broker may receive a fee with respect to the Bank Insured Deposit. For more information concerning your cash account options, please contact your broker. For complete sweep account disclosures please see our Customer Information Brochure.

### 3. Acknowledgement & Signatures

I acknowledge that I have read and understand the pre-dispute arbitration clause contained in the Cash Account Agreement section of the Customer Information Brochure and agree to resolve any disputes arising out of my account by arbitration. I have received a copy of this Agreement, the Customer Information Brochure, and the Custodial Agreement and Disclosure Statement and have had the opportunity to read those documents. I further acknowledge that I am aware that if I elect the Bank Insured Deposit, the Truth in Savings document will be mailed to me. If a money market fund was elected, I acknowledge receipt of, and have had the opportunity to read a current prospectus of the Fund.

I also represent to you, understand, and agree that:

- I am at least 59 ½ years of age and am a resident of the United States or its possessions or territories.
- The purpose of this account is to enable me to take Normal Distributions from my Individual Retirement Account as designated on IRS Form 1099R and related IRS instructions.
- No Federal Income Taxes will be withheld on any checks written from the Vision IRA for distributions.
- The day the check clears will determine the distribution date (Example: Checks written in December and cleared the following January will be reflected as a January distribution).

**X** \_\_\_\_\_  
 Applicant's Signature Date

