For Office Use Only	: Acct.#	Offi	fice: Red	a. Rer	Name for Filir	ou.	
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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 (First, Middle,	Last) or Business/ Trust/ Entity Nam	e Social	Security #/ Tax ID #	Date of	Birth (Month/Day/Year)		
Physical/ Home Address (P.O. Box is not acceptable	e) City	State/ Province	Country	Zip	Years at Residence		
Mailing Address (P.O. Box is acceptable if physical a	address provided above)	City	State/ Province	Country	Zip		
Home Phone Number	Cell Phone Number	Fax I	Number	E	Email Address		
2. Account Instructions	2. Account Instructions						
Automatic Cash Investment: Check ONE Class B Shares.	*. If you do not make a selection,	your funds will b	pe invested in the Dreyfus	Funds General M	Money Market Fund,		
<u>Dreyfus Funds</u>							
☐ 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 requ	ired to qualify for free checking.	If you do not ma	ke a selection, regular che	ecks will be order	ed.		
☐ Regular Checks (200 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. 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 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. For more information concerning your cash account options, please contact your broker. For complete sweep account disclosures please see our

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:

- \bullet 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	

	For Office Use Only: Acct.#Office: Reg. Rep: Name for Filing:						
		FOR BROKE	RAGE USE ONLY				
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	Investment Representative's Signature	Date	Principal's Signature	Date			
	Investment Representative's Printed Name		Principal's Printed Name				
Х	(
	Authorized Signature of Custodian	Date					
	Authorized Printed Name of Custodian						
		Vision IRA Te	rms and Conditions				
	Introduction. This Agreement contains the terms and conditions features, including, at the option of the Customer, certain Visa che provisions of the Customer Information Brochure, shall govern the "I," "me," or "my" means the Customer, or Customers in the case or or national bank or trust company selected by SWS for its Vision Southwest Securities FSB, Arlington, Texas. 1. Checks and Check Card. Upon my signing this Agreement technically known as "payable through drafts" (the "Checks") or the This means that, even though I do not have an account at the Bart the day each Check is presented to SWS exceeds the amount of the Card is issued through UMB Bank, N.A. (UMB) by Customer's in card transactions is conditional on UMB accepting my account presented to and paid by UMB with reimbursement by SWS from in whole or in part to the Bank or its agents for use in processing of which account activity has occurred) which will set out the activity used as a household checking account, I may write Checks in investment purposes of the Vision Account and SWS may terminexcessive. 2. Automatic Cash Investment Fund. Any available cash balant the Automatic Cash Investment choice that I have designated. \$250,000 per depositor(\$250,000 for qualifying retirement account swept to the Dreyfus General Money Market Fund. The Bank In operated primarily for religious, philanthropic, charitable, educatic Deposit is also not available to Employee Benefit Plans such as Padvisor. 3. Available Balance. The aggregate amount available at any the balance of my Vision Account held pending investment plus the intor Card transactions paid by SWS but for which SWS has not transactions shall not be more than \$5,000. Because my Availagree to maintain cash and assets in my Vision Account to ensure Check or make the transaction and on the date for payment of returned and rejected unpaid. If my Available Balance is insufficient will pay SWS the amount of those Checks or Card transactions or in order of: (i) redemption of investments in the Automatic	ck card, and check writin activities, rights, and obline activities, and your opening of my rough the use of a Visa Fak, the Bank will process he Check. I acknowledge a opening a Visa Platinum. The Card may be used your amount which are active activities and your work of the wo	g privileges. Until modified as provided below, this Agreeme igations of the parties as they relate to the customer's Vision so this Agreement. "You," "your," or "SWS" means Southwe eement, and which SWS will advise me of in writing where eement, and which SWS will advise me of in writing where eement, and which SWS will advise me of in writing where eement, and which SWS will advise me of in writing where eement, and which SWS will be paid by SWS, but only if me that only one authorized signature is necessary to clear a concept of the extent of my Available Balance, for purchases or gree that any information I provide to SWS in connection we in processing transactions on my Card. I will receive an accompany and the processing transactions on my Card. I will receive an accompany and the state of the end of the business day will automatically be investigated in the state of the end of the business day will automatically be investigated by the end of the business day will automatically be investigated by the end of the business day will automatically be investigated by the end of the business day will automatically be investigated by the end of the business day will automatically be investigated by the end of the business day will automatically be investigated by the end of the business day will automatically be investigated by the end of the business day will automatically be investigated by the end of the business day will automatically be investigated by the end of the business day will automatically be investigated by the end of the business day will automatically be investigated by be ending by the end of the business day will automatically be investigated by be ending by the end of the end of the business day will automatically be investigated by the end of the end of the business day will automatically be investigated by the end of t	ant, together with consistent and applicable in Account. In this Agreement, "Customer," sets Securities, Inc., "Bank" means the state in changed from the current bank which is count by means of check-like instruments in SWS, but are payable through the Bank. A Available Balance, as defined below, on check. and and my authority and power to engage cash advances; such transactions will be the my Vision Account may be disclosed in account statement from SWS (for months in account is not intended to be neck transactions is inconsistent with the ter of Checks I write under the program is sted or deposited the next business day in checking account, is FDIC insured up to 0 for qualifying retirement accounts) will be entire beneficial interest in the account is a contain public funds. The Bank Insured are Deposit, please contact your financial in time to time of the uninvested free cash insactions and by the amount of all Checks in maximum amount available for Card ble Balance will fluctuate from day to day. It is I make, both on the date that I write the ks presented to SWS, the Checks will be a honor such Check or Card transactions, I and be provided, from the following sources bending investment, and to the extent the			
	4. Fees and Charges. SWS will charge me an annual fee, whic account charges for the following: Check reorders, stop payment debit or delinquent balances at your customary rate but in no eve have received. I agree to pay agency commissions or dealer of transactions in my account, and such charges as you may make to	orders, insufficient funds ent in excess of the maxi charges determined by y	charges, and any fees Bank charges SWS for my Check us mum lawful rate as further disclosed to me in the Custome you on transactions in my accounts, transaction fees and	sage. I agree to pay interest to you on any er Information Brochure, a copy of which I			
	5. Terminations of Accounts. Either SWS, Bank, UMB, or I m obligations of each of us which arose from activities occurring produced as it may reasonably believe necessary to pay any amount Account is terminated, either by me or SWS, I will promptly return Texas 75270.	nay terminate my Vision rior to account termination ts to SWS or Bank, and	Account at any time upon written notice to the other. Ter on. In the even of any termination, SWS may withhold fror apply such amounts first to pay SWS and second to pay B	m assets then in my Vision Account such bank. If my participation in the SWS Vision			
	6. Modifications. I agree that you have the right to amend this Ag any features of the Vision Account. My use of the Checks or Ca otherwise modified other than by written agreement between me provision of this Agreement is found invalid or unenforceable in an	ords after receiving such and SWS on a SWS ap	written notice shall constitute my agreement to any such proved form and signed by an authorized officer in SWS'	amendments. This Agreement cannot be administrative or executive offices. If any			
	7. Set off. I agree that all securities and other property which SW be subject to, and there is hereby granted to SWS, a general lier without notice to me, deduct any amounts which may become due my accounts. In the event of default of any obligation to SWS, or place as SWS may reasonably determine, sell any securities or proceeds to the discharge of the obligation, and cancel any outsta reimburse SWS for any loss or expense incurred thereby, including 8. Other Provisions. I agree that any written notice under this Agother address as we may advise the other in writing), and that sucl	n, security interest and ri- by me to SWS from my f for any reason SWS m other property which S\ nding orders and take su g losses sustained by rea preement will be made by	ght of set off to SWS for the discharge of all my obligations account and apply or transfer any of my securities and othe ay deem it advisable for protection, SWS may, without notic WS may hold for me or which is due to me (either individent of the action as SWS deems appropriate. I shall remain I son of SWS' inability to borrow any securities or other proper hand-delivery or first class mail, postage prepaid, at the action as SWS manufactures.	s to SWS. SWS may, in its discretion and r property interchangeably between any of ce or demand to me, and at such time and ually or jointly with others) and apply the iable for any deficiency and shall promptly erty sold for my account.			
	Fee Schedule	suss by man snan be t	assimple different as of the date maneu.				
	Annual Fee (Basic Vision Account, Checking)		ee				
	Returned Check/NSF Stop Payment Request	\$	15 12				
	Photocopy of Canceled Check Personal Checks (initial, subsequent orders)		10 ree				

Vision IRA Checking Application & Agreement (6-25-2012)