

Client Information and Suitability Form

NAF

Please print, preferably in capital letters and black ink. All information requested is **required** unless *optional* is indicated.

CLIC Trade Key# _____

Social Security Number or Tax ID

1 ACCOUNT REGISTRATION

2 ACCOUNT INFORMATION

Brokerage Direct/Other

Product Company / Outside Platform / Third Party Money Manager

A. Non-Qualified:

- | | | | |
|--|--|---|---|
| <input type="radio"/> Individual | <input type="radio"/> Individual Transfer on Death | <input type="radio"/> Investment Club | |
| <input type="radio"/> Joint w/ Rights of Survivorship | <input type="radio"/> Joint Tenants in Common | <input type="radio"/> Joint Tenants in Entirety | <input type="radio"/> Joint Transfer on Death |
| <input type="radio"/> Community Property w/ Rights of Survivorship | <input type="radio"/> Community Property | <input type="radio"/> Church (NFS accounts only) | <input type="radio"/> Bank (NFS accounts only) |
| <input type="radio"/> UGMA | <input type="radio"/> UTMA | <input type="radio"/> Non-Profit Organization | <input type="radio"/> Non-Profit Corporation |
| <input type="radio"/> Guardian | <input type="radio"/> Conservator | <input type="radio"/> Personal Representative | <input type="radio"/> Sole Proprietor |
| <input type="radio"/> Trust | <input type="radio"/> Estate | <input type="radio"/> Charitable Donation | <input type="radio"/> Unincorporated Organization |
| <input type="radio"/> Corporation | <input type="radio"/> Partnership | <input type="radio"/> Limited Liability Corporation | <input type="radio"/> Limited Liability Partnership |

B. IRA:

- 1) Traditional Rollover SEP Roth Participant Roth Conversion Roth Guardian

Beneficiary IRA: _____

Name of Decedent/Original Depositor

- 2) Plan Document: Clearing Firm Plan Documents Outside Custodian Document (include copy of form)

C. Qualified:

- | | | | |
|---|--|--|---|
| <input type="radio"/> Individual 401(k) | <input type="radio"/> 403(b) | <input type="radio"/> 403(b)(7) | <input type="radio"/> 401(a) |
| <input type="radio"/> Money Purchase Pension Plan | <input type="radio"/> Profit Sharing Plan | <input type="radio"/> Keogh (transfer only) | <input type="radio"/> Defined Benefit Pension Plan |
| <input type="radio"/> SARSEP (transfer only) | <input type="radio"/> Simple Employee | <input type="radio"/> Health Savings Account | <input type="radio"/> Deferred Compensation/457 Plan |
| <input type="radio"/> Roth Individual 401(k) | <input type="radio"/> Roth Individual 401(k) Conversion | <input type="radio"/> Group 529 | <input type="radio"/> Coverdell Education Savings Account |
| <input type="radio"/> Individual 529 | <input type="radio"/> Individual 529 funded by UGMA/UTMA | | |

Beneficiary QRP: _____

Name of Decedent/Original Depositor

- 2) ERISA qualification: ERISA Non-ERISA (copy of plan required)
- 3) Investment directed by: Self-directed participant account Trustee-directed participant account Omnibus account
- 4) Plan Document: Retirement: Clearing Firm Adoption Agreement

Retail: Third Party Administrator (Requires TCIP Form) _____

D. Brokerage Accounts Only:

National Financial Services LLC (NFS) Pershing LLC

1) PREFIX _____

Clearing Account Number (prefix required)

2) Cambridge Rep/Advisor Personal or Family Securities Account

3) DVP/RVP (attach delivery instructions)

4) Sweep Vehicle _____ (Or please select one of the sweep vehicles listed below.)

NFS FDIC Insured: QPRMQ **NFS Default:** FPRXX **Pershing FDIC Insured:** **Pershing Default:** Retail - FCR Retirement - PGR

5) Standing Instructions – If this section is blank, the following default instructions will be placed on your account: Sales- hold in account; Purchases- hold certificates in street name; Dividends & Capital Gains- pay equity dividends in cash and credit the sweep vehicle, reinvest mutual fund dividends & capital gains.

Sales

Dividends & Capital Gains (transferred positions may default to previous instructions)

- | | | Mutual Funds | Equities |
|---------------------------------------|----------------------|-----------------------|---|
| <input type="radio"/> Hold in Account | Reinvest | <input type="radio"/> | <input type="radio"/> |
| <input type="radio"/> Send Proceeds | Credit Sweep Vehicle | <input type="radio"/> | <input type="radio"/> |
| | Pay Income Monthly | <input type="radio"/> | <input type="radio"/> (complete separate form for pay income options) |

- Not all securities are eligible for reinvestment.
- Transferred positions may default to previous instructions.
- Pershing: Equity and mutual fund reinvestment coding is established for each position by the Rep/Advisor on NetX360™/Holdings.
- NFS: If the standing instructions on the IRA application are different from above, the account will be established per the IRA application.

4 JOINT INVESTOR INFORMATION – (Trustee/Custodian/529 Beneficiary) (If there are more than two investors, attach Additional Signers form.)

Name (First, MI, Last)

Social Security Number

Birth date (mm-dd-yyyy)

Marital Status

- Single Married Domestic Partner Widowed

Citizenship *Questionnaire required for Resident Alien, Non-Resident Alien or US Citizen living abroad.

- U.S. Citizen Resident Alien Non-Resident Alien (W-8 required)

Legal Address (required - no P.O. Box)

Address 1

Address 2

City

State

Zip

Mailing Address (optional - P.O. Box permitted)

Address 1

Address 2

City

State

Zip

Phone Number

Daytime / Work Phone

Evening / Home Phone

Email Address (optional) – I agree that Cambridge may send all communications by email if I provide an email address.

USA PATRIOT Act Information (Required by Federal Law)

Document #

Expiration Date (mm-dd-yyyy)

Date Issued (mm-dd-yyyy)

State/Country Issued

- Passport
 Driver's License
 State Issued ID
 Alien Registration Card - Required for all resident aliens
 Non-Documentary - Subject to non-documentary procedures
 Other: _____

Reason ID Documentation Not Required: Documentation Already On File Minor Exempt or Entity

Employment Information for Joint Investor/Custodian/Trustee/529 Beneficiary

- Employed Self-Employed Retired Student Not Employed/Not Applicable

Occupation

Name of Employer

Employer Address

City

State

Zip

Affiliation Information for Joint Investor — Is account holder or any member of immediate family:

Affiliated with or working for a bank, trust, insurance company, securities firm, registered broker-dealer, securities exchange or FINRA? Yes No

If Yes, please specify and provide full name and address of firm: _____

A director, 10% shareholder, or policy-making officer of a publicly traded company? Yes No

If Yes, please specify: _____

Closely associated with a politically exposed person, senior military, governmental, or political official in a foreign country? Yes No

If Yes, please specify name of related person, office or position held and country: _____

5 FINANCIAL DATA Refers to: (refer to custodian if minor has none)

Primary Investor Primary & Joint Investors or Minor Joint Investor or Minor Household

Annual Income: <\$20,000 \$20,000 – \$50,000 \$50,000 – \$100,000 \$100,000 – \$200,000 \$200,000 – \$500,000 >\$500,000

Net Worth (Assets – Liabilities)

<\$50,000, specify: _____ \$50,000 – \$100,000 \$100,000 – \$250,000 \$250,000 – \$500,000

\$500,000 – \$1 million \$1 – \$2 million >\$2 million, specify: _____

Federal Tax Bracket(%) _____ Investable Net Worth _____ (Exclude home, auto, and furnishings. Include liquid investments.)

6 INVESTMENT EXPERIENCE

Use one number to signify investment experience for each investment category: 1 None 2 Occasional 3 Frequent 4 Extensive

Stocks Bonds Options Commodities Real Estate Mutual Funds Insurance/Annuities REITs/DPPs/LPs

Other: _____

7 INVESTMENT OBJECTIVES (Each investment objective is associated with a specific risk tolerance. Investment objectives and risk tolerances are defined on page 7.)

Primary Investment Objective – Please select the one objective below that would best describe your investment objective for this registration type and/or account(s).

Current Income High Current Income Growth & Income Growth Speculation

Secondary Investment Objective – If appropriate, please select up to two secondary investment objectives that coincide with any additional investments for this registration type and/or account(s). These choices will allow for additional investments outside of the primary objective identified above, assuming that the value of these investments do not move the entire portfolio out of the range suggested by the primary investment objective identified above.

Current Income High Current Income Growth & Income Growth Speculation

8 TIME HORIZON 0-2 years 2-5 years 5-10 years 10+ years

9 SIGNATURES

If this account is owned or controlled by more than one individual or entity, "I" refers to all account owners. I certify under penalties of perjury: (1) that the social security or taxpayer identification number provided above is correct and (2) that the Internal Revenue Service (IRS) has never notified me that I am subject to backup withholding or has notified me that I am no longer subject to such backup withholding. (Note: if (2) above is not true, please strike out that part before signing below.) The IRS does not require your consent to any of the terms of this agreement other than the certifications required to avoid backup withholding.

By signing below, I represent and warrant that the information provided on this Client Information and Suitability Form and the identification presented to verify my identity is true and accurate. I represent that I will notify Cambridge in writing immediately if there is any material change in the information I have provided and I acknowledge that I have received, read, understand, and agree to be bound by and to abide by all of the terms and conditions set forth in this Client Information and Suitability Form, including the Client Agreement which is incorporated into this Client Information and Suitability Form by reference. Cambridge may use third parties to perform administrative tasks on its behalf such as preparation of account applications and other account forms. I acknowledge that I am solely responsible for reviewing my account documentation for accuracy and completeness. **By signing below, I authorize the sharing of my nonpublic personal information, in accordance with the Cambridge Privacy Policy (Section 16 of the Client Agreement). I will contact the Cambridge Compliance Department by calling 800-777-6080 if I do not want this information shared with non-affiliated third parties. By signing below, I consent to the review of email correspondence exchanged between me and my Rep/Advisor. Such review is required of Cambridge pursuant to regulation. The Client Agreement on the following pages hereof contain a pre-dispute binding arbitration and disclosure agreement in Section 17 of the Client Agreement, and certain other provisions which may substantially affect my rights. By signing below I acknowledge receipt of this pre-dispute binding arbitration and disclosure agreement. By signing below, I acknowledge that I have read the entire Client Information and Suitability Form (pages 1-8), including the Client Agreement (pages 5-8).**

Signature of Primary Investor (or Authorized Signer/Custodian/Trustee)

Date (mm-dd-yyyy)

Signature of Joint Investor (or Trustee)

Date (mm-dd-yyyy)

Registered Representative (Print name)

Signature of Registered Representative¹

Rep Number

Date (mm-dd-yyyy)

OSJ Principal Approval (if applicable)

Date (mm-dd-yyyy)

Home Office Approval

Date (mm-dd-yyyy)

¹ My signature indicates that I have reviewed the identification(s) presented by the above client(s), and certify that, to the best of my knowledge, the identification is genuine and unaltered and truly represents the identity of my client(s), or I have relied upon the non-documentary procedures.

CAMBRIDGE INVESTMENT RESEARCH, INC.

CLIENT AGREEMENT

TO: CAMBRIDGE INVESTMENT RESEARCH, INC. ("Cambridge") in consideration of Cambridge effecting securities trades for my account and/or performing investment supervisory services, I agree as follows:

- 1. Nature Of Services Provided:** I understand that all information supplied by the undersigned will be subject to verification and that the information on this application is correct. I understand that I have entered into a binding agreement with Cambridge, a Broker/Dealer and member FINRA and SIPC, and have established an account with Cambridge. Therefore, I understand that I should not deliver cash, traveler's checks, or money orders or make checks payable to my Rep/Advisor or his/her business entity to purchase securities.
- 2. Authority And Ownership:** I have the required legal capacity, am authorized to enter into this Client Agreement, and have obtained and will provide Cambridge with all necessary authorizations from third parties to open accounts and effect transactions in securities under this Client Agreement. I will be the owner of securities purchased, held, and sold by me through Cambridge.
- 3. No Advice:** I understand that Cambridge provides no tax or legal advice and that my Rep/Advisor may provide tax or legal advice in his/her separate capacities as a CPA, enrolled agent, or attorney.
- 4. Appointment Of Cambridge As Agent:** Cambridge is a registered Broker/Dealer. I appoint Cambridge as my agent for the purpose of carrying out my directions with respect to the purchase or sale of securities. To carry out its duties, Cambridge is authorized to open or close brokerage accounts, place and withdraw orders, provide information to third parties, and take such other steps as are reasonable to carry out my directions. As applicable, I authorize Cambridge to retrieve my historical transaction and position data from former Broker/Dealers and/or product sponsors where my account(s) are or have been held, and from Albridge Solutions.
- 5. Abandoned or House Accounts:** If it is determined that your account no longer has a Registered Representative of Cambridge associated with it, then Cambridge will code your account as a House account and will provide you with separate written notification that Cambridge does not have internal staff to monitor House accounts. With the notification that your account has been assigned as a House account, Cambridge will explain your options for transfer or liquidation of your account and indicate a deadline for such transfer or liquidation. If you fail to respond in a timely manner to Cambridge's notification and request for your to provide transfer or liquidation instructions, then Cambridge is authorized to liquidate all positions in your account and will send a check to you at the address of record for your account in the amount of the liquidation proceeds less the payment of all debits and costs of liquidation.
- 6. Extraordinary Events:** Cambridge shall not be liable for loss caused directly or indirectly by war, terrorism, natural disasters, government restrictions, exchange or market rulings, or other conditions beyond Cambridge's control, including but not limited to extreme market volatility or trading volumes.
- 7. Joint Accounts (Not Inclusive Of Joint Tenants In Common Registrations):** If this account is owned or controlled by more than one individual or entity, "I" refers to all account owners, and each of the account owners jointly and severally agree that any account owner has authority on behalf of the joint account to:
 - buy, sell (including short sales), and otherwise deal in stocks, bonds, options, and other eligible securities or other investments on margin or otherwise;
 - receive demands, notices, confirmations, reports, statements of account, and communications of every kind on behalf of the joint account;
 - receive money, securities, and property of every kind and dispose of the same on behalf of the joint account;
 - make agreements relating to any of the foregoing matters and to terminate, modify, or waive any of the provisions of the Agreement on behalf of the joint account; and
 - deal with Cambridge as fully and completely as if (s)he alone were interested in this account and without notice to the other account owners.All obligations and liabilities arising in connection with this account and Client Agreement are joint and several and may be enforced by Cambridge against any or all account owners. Cambridge is authorized to follow the instructions of any joint account owner, without notice to any other account owner, in every respect, and to deliver any or all monies, securities, or other property to any joint account owner upon the instructions of any joint account owner, or to any other person upon such instructions, even if such delivery or payment is to that joint owner personally and not the other(s). Cambridge will be under no obligation to inquire into the purpose or propriety of such delivery or payment and is not bound to inquire into the disposition or application of such delivery or payment. This authority remains in force until written notice to the contrary is addressed to Cambridge and delivered to its office. Cambridge, in its sole discretion and for its sole protection, may terminate the account upon receipt of such notice and may, but need not, require the written consent of all account owners prior to action upon the instructions of any account owner.
- 8. Governing Law:** This Client Agreement and its enforcement shall be governed by the laws of the State of Iowa without giving effect to the conflicts of law provisions thereof; shall cover individually and collectively all accounts I may open or reopen with Cambridge, and shall inure to the benefit of Cambridge's successors and assigns, whether by merger, consolidation, or otherwise, and Cambridge may transfer such account of the undersigned to Cambridge's successors and assigns, and this Client Agreement shall be binding upon the heirs, executors, administrators, successors, and assigns of the undersigned.
- 9. Amendments:** Cambridge may amend the terms and conditions set forth in this Client Agreement in any respect from time to time and any such amendments shall become effective immediately upon providing written notice to you at your last known address, including an electronic address if authorized by you, as shown in the records of Cambridge. Your continued account activity constitutes your agreement to be bound by such amendments to these terms and conditions.
- 10. Compensation For Routing Orders:** Please be advised that Cambridge will receive remuneration, compensation, or other consideration for directing client orders to particular Broker/Dealers or market centers for execution. Unpriced orders can be executed at prices superior to the dis-

played national best bid or offer and the time the order is received. The source and nature of any compensation received in connection with your particular transaction will be furnished upon request to Cambridge. A detailed explanation of order routing will be provided to you on an annual basis.

11. Service Charges: Cambridge and its clearing firms may charge certain fees or service charges from time to time for services including, but not limited to, wire fees, overnight check fees, annual custody and record keeping fees, stop payment fees, bounced check fees, extensions, physical delivery of securities, inactive account fees, and voluntary account transfers. Cambridge and its clearing firms, upon 30 days written notification, may modify any fees or service charges applicable. You should contact your Rep/Advisor or the Cambridge Operations Department at 800-777-6080 to determine the full range of fees charged and the amount of any specific fee.

12. FINRA Disclosure Program: The Financial Industry Regulatory Authority (FINRA) requires that Cambridge provide the following information concerning FINRA's public disclosure program: FINRA's public disclosure program hotline number is 800-289-9999; FINRA's website address is www.finra.org. An investor brochure that includes information describing the public disclosure program may be obtained from FINRA.

13. SIPC Member Disclosure: Cambridge is a member of the Securities Investor Protection Corporation (SIPC). You may obtain information about SIPC including the SIPC Brochure at www.sipc.org, or by phone at 202-371-8300.

14. Concerns Or Complaints: If you have any concerns or complaints regarding your account, you may contact Cambridge's Compliance Department directly at 800-777-6080. Any correspondence should be directed to: Cambridge Investment Research, Inc., Attn.: Compliance Department, 1776 Pleasant Plain Rd., Fairfield, IA, 52556.

15. Communication: All communications sent to the account address of record, whether by mail, telegraph, messenger, or email address provided on the Client Information and Suitability Form, or otherwise, shall be deemed given to the undersigned personally, whether actually received or not. I agree that Cambridge may send all communications by email if I provide an email address. Cambridge may continue to send communications to the email address on the Client Information and Suitability Form until Cambridge is notified in writing of a new email address or that I will no longer have an email address.

16. PRIVACY POLICY:

HOW WE USE AND PROTECT PERSONAL INFORMATION

Protecting your privacy is very important to Cambridge Investment Research, Inc. and its affiliates¹ ("Cambridge"). We value your trust and we want you to understand what information we collect, how we protect it, and how we use it. We treat personal information — non public information that identifies you — with respect, and in accordance with this privacy policy.

INFORMATION WE MAY COLLECT

We may obtain information, much of which comes directly from you, to provide you with products and services you have requested and as we deem appropriate, to determine your eligibility for products or services. We may collect identification and contact information, as well as transaction and investment experience information from applications, transactions with others and us, and from outside companies.

EXAMPLES OF THE SOURCES AND TYPES OF INFORMATION WE MAY COLLECT INCLUDE

- Information about the products and services you purchase through us, including copies of applications, registration forms, or other forms, containing your name, address, telephone number, social security number, email address, investment objectives, income assets, employment information, and accounts with others;
- Information regarding your brokerage and/or investment advisory transaction history with us, our service providers, such as clearing firms, mutual fund companies, insurance companies, or other companies that provide you with financial products or services including your former broker/dealer or its registered representatives, your current registered representative and their affiliated business;
- Information that other companies who assist us in marketing our own products and services or products we offer jointly with other financial institutions may have, such as your name, address, and telephone number;
- Information under the USA Patriot Act enacted by the United States Treasury Department and Congress to combat terrorism. (Investor notification is available upon request.)

INFORMATION WE MAY DISCLOSE AND TO WHOM WE MAY DISCLOSE INFORMATION

Cambridge will not disclose your personal information to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services except as outlined below. We may disclose all the personal information we collect, as described above, to our staff, affiliates, representatives, their affiliated businesses, insurance companies, brokers, banks, Broker/Dealers and investment advisers that provide services to you on our behalf, in the following types of situations:

- Providing administrative, client assistance, clearing, operational, or other services;
- Preparing, printing and delivering portfolio management performance reports, confirmation statements, and other documents;
- Maintaining or developing software for us and a financial institution (such as banks, investment advisers, or securities firms) with which we have joint marketing arrangements to jointly endorse or offer financial products or services. Cambridge will not sell your personal and confidential information to unaffiliated third parties.
- Third party asset managers with whom we have relationships for the management of client accounts;
- State, Federal, and other regulatory and self-regulatory authorities as required by law or regulation;
- In certain situations, we may share your information with parties that are not affiliated with us, as described below:
- We recognize that you have elected to open accounts with us due to the efforts of your Rep/Advisor. If he or she elects to leave our firm for another registered Broker/Dealer and/or investment advisory firm, we may allow them to take your confidential information with them to the new firm, subject to the requirements or limitations of applicable law. Client information may also be shared with a non-Cambridge affiliated representative and their firm if a Cambridge Rep/Advisor has entered into an agreement to sell all or some portion of their securities, advisory or insurance business to the non-Cambridge affiliated representative.

DISCLOSURES PERMITTED BY LAW

We may also disclose all the information we collect as permitted or required by law. For example, we may disclose information to law enforcement agencies or insurance and securities regulatory agencies.

OPTING OUT OF THIRD PARTY DISCLOSURES

If you do not want Cambridge to share your information (other than as prescribed by law) with any nonaffiliated third parties, as described above, you may contact our Compliance Department by calling our toll free number, 800-777-6080. By signing the Client Information and Suitability Form, you authorized the sharing of your nonpublic personal information.

SECURING YOUR INFORMATION

Our staff, affiliates, representatives, and their staffs are required to follow our policies and procedures to keep your information secure, confidential, and prevent unauthorized use of your personal information. Our physical, electronic, and procedural safeguards have been reasonably designed to protect your information.

INSTRUCTIONS ON HOW TO NOTIFY US

For any questions regarding this policy, please contact your Rep/Advisor directly or call the Cambridge Compliance Department at 800-777-6080. You may also visit our website at www.cir-info.com, or you may contact us at: Cambridge Investment Research, Inc., Attn: Compliance Department, 1776 Pleasant Plain Road, Fairfield, Iowa 52556.

17. PRE-DISPUTE ARBITRATION AND DISCLOSURE AGREEMENT

- (A) Arbitration is final and binding on the parties;
- (B) The parties are waiving their right to seek remedies in court, including the right to jury trial;
- (C) Pre-arbitration discovery is generally more limited than and different from court proceedings;
- (D) The arbitrators' award is not required to include factual findings for legal reasoning and any party's right to appeal or to seek modification of rulings by the arbitrators is strictly limited;
- (E) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

I agree that all controversies that may arise between us concerning any order or transaction, or the continuation, performance, or breach of this or any other agreement between us, whether entered into before, on, or after the date this account is opened, shall be determined by arbitration. The award of the arbitrators shall be final and binding on the parties, and judgment upon any arbitration award may be entered in any court of competent jurisdiction. I am aware of the following:

No person shall bring a putative or verified 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; 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;
- (II) The class is decertified; or
- (III) The client is excluded from the class by the court.

The agreement to arbitrate does not entitle you to obtain arbitration of claims that would be barred by the relevant statute of limitations if such claims were brought in a court of competent jurisdiction. If at the time a demand for arbitration is made or an election or notice of intention to arbitrate is served, the claims sought to be arbitrated would have been barred by the relevant statute of limitations or other time bar, any party to this agreement may assert the limitations as a bar to the arbitration by applying to any court of competent jurisdiction, and you expressly agree that any issues relating to the application of a statute of limitations or other time bar, are referable to such a court. The failure to assert such bar by application to a court, however, shall not preclude its assertion before the arbitrators. This agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such waiver would be void under the federal securities laws. 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.

18. Investment Information About Procedures For Opening A New Account With Cambridge: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What does this mean to you? When you open an account, Cambridge will ask for your name, address, date of birth, and other information that will allow us to identify you. Cambridge will also ask to see your Driver's License or other identifying documents and record specific information on your account application in order to comply with Federal law, unless circumstances provide for non-documentary verification. If Cambridge must use the non-documentary verification procedure, your signature(s) below, serves as your written authorization to us to proceed with non-documentary identification verification. If you refuse to authorize us to verify your identity, Cambridge, at its discretion, may refuse to accept your account pursuant to the requirements of, and in compliance with, the USA PATRIOT Act, Section 326 - Customer Identification Program.

19. Investment Objective Definitions:

Current Income – Such Investors have as their primary investment goal a relatively predictable stream of current income. Their tolerance for risk is low to moderate and they seek investments that will, to the extent possible, protect their principal investment from market fluctuations. Some appropriate investments may be: Certificates of Deposit, Money Market Funds, high-quality Corporate bonds, commercial paper and U.S. government bonds when held to maturity.

High Current Income – Such Investors have as their primary investment goal a higher stream of current income. Their tolerance for risk is moderate and they are willing to accept moderate to high risk and loss of principal during market fluctuations, unexpected business failure of the issuer and losses due to fluctuating interest rates. Some appropriate investments may be: high-yield low-quality bonds, certain mutual funds that purchase high yield investments and other certain income producing investments.

Growth & Income – Such Investors have as their primary investment goal both appreciation of their principal investment with some current income. They are willing to accept moderate risk and potential loss of principal during market fluctuations or loss of principal and illiquidity in return for higher yield and potential for capital appreciation. Some appropriate investments may be: stocks that pay a dividend, corporate and municipal bonds, some real estate investments including REITs, covered call option writing and mutual funds that hold dividend paying stocks and debt instruments.

Growth – Such Investors have as their primary investment goal appreciation of their principal investment and are willing to accept moderate to high risk and loss of principal during market fluctuations or loss of principal and illiquidity. Some appropriate investments may be: large-cap and mid-cap stocks, stock mutual funds and deferred variable annuities.

Speculation – Such investors have as their primary investment goal above market rapid appreciation of their principal investment and short-term trading profits. They are willing to accept very high risk and loss of their entire principal during market fluctuations. Some appropriate investments may be: small-cap and penny stocks, put and call options, mutual funds that invest in commodities and futures or that use certain types of complex hedging strategies, limited partnerships and other direct participation investments that risk loss of entire investment principal.

Secondary Investment Objectives:

Secondary investment objectives allow for additional investments to be made outside of the primary investment objective for the registration/ account(s). This additional investment, while outside of the objective identified above, represents a small percentage of the portfolio and thereby does not affect the overall investment objective.

¹ Eneric Petroleum Corporation; TBS Agency, Inc.; Cambridge Investment Group Inc.; Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor.