E*TRADE FINANCIAL®

COMPLETE INVESTMENT ACCOUNT APPLICATION

E*TRADE Securities LLC
P.O. Box 1542
Merrifield, VA 22116-1542

etrade.com

How to Apply for a Complete Investment Account

- Complete sections 1–6. The Options Trading Application is optional.
- **Be sure to sign and date your completed application.**
- Mail your completed application to the address to the left.
- Questions? Call **1-800-387-2331** (+1-916-636-2510 from outside the U.S.) from 7 a.m. to midnight ET, seven days a week.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT
To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

1 Choose Your Account Type

☐ **Individual Account**
One person owns the account.

Joint Account (choose only one):

☐ **Rights of Survivorship**
If one owner dies, his/her interest passes to surviving owners.

☐ **Tenancy in Common**
If one owner dies, his/her interest passes to his/her estate.

☐ **Community Property**
Equal ownership for married couples in AZ, CA, ID, LA, NV, NM, TX, WA, WI and PR.

☐ **Custodial Account** (UTMA/UGMA*)
Established by an adult for the benefit of a minor (cash account only).

State/territory UTMA/UGMA was made: ______________
Date UTMA/UGMA terminates: ______________

2 Enter Your Account Holder Information (please print)

Securities industry regulations require that we collect all of the following information.

Primary Account Holder (or minor if custodial account)		**Co–Account Holder, If Applicable** (or custodian if custodial account)	
Name (first, middle initial, last)		**Name** (first, middle initial, last)	
Home Street Address (cannot be a P.O. box)		**Home Street Address** (cannot be a P.O. box)	
City, State, ZIP		**City, State, ZIP**	
Mailing Address (if different from above; P.O. box may be used)		**Mailing Address** (if different from above; P.O. box may be used)	
City, State, ZIP		**City, State, ZIP**	
Home Phone	**Business Phone**	**Home Phone**	**Business Phone**
E-mail Address (required for account updates)		**E-mail Address** (required for account updates)	
Date of Birth (mm/dd/yyyy)	**Social Security Number/Tax ID Number**	**Date of Birth** (mm/dd/yyyy)	**Social Security Number/Tax ID Number**
Employment Status ☐ **Employed** ☐ **Self-employed** ☐ **Retired** ☐ **Student** ☐ **Not Employed**		**Employment Status** ☐ **Employed** ☐ **Self-employed** ☐ **Retired** ☐ **Student** ☐ **Not Employed**	
Employer	**Specific Occupation**	**Employer**	**Specific Occupation**
Business Street Address		**Business Street Address**	
City, State, ZIP		**City, State, ZIP**	
Are you employed by a registered broker-dealer, a securities exchange, or the NASD? ☐ **No** ☐ **Yes** (you must submit a compliance letter with this application)		**Are you employed by a registered broker-dealer, a securities exchange, or the NASD?** ☐ **No** ☐ **Yes** (you must submit a compliance letter with this application)	
Are you an officer, or director of a publicly held company? ☐ No ☐ Yes (specify companies) ______		Are you an officer, or director of a publicly held company? ☐ No ☐ Yes (specify companies) ______	
Are you a 10% shareholder, or policymaker of a publicly held company? ☐ No ☐ Yes (specify companies) ______		Are you a 10% shareholder, or policymaker of a publicly held company? ☐ No ☐ Yes (specify companies) ______	

*UTMA = Uniform Transfers to Minors Act; UGMA = Uniform Gifts to Minors Act

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Primary Account Holder (or minor if custodial account)		**Co–Account Holder, If Applicable** (or custodian if custodial account)	
If you are *not* a U.S. resident, please provide the following information.			
Passport Number	**Passport Country of Issuance**	**Passport Number**	**Passport Country of Issuance**
Country of Legal Residence (please attach Form W-8BEN)		**Country of Legal Residence** (please attach Form W-8BEN)	

NOTE: If you are a non-U.S. resident, please attach a photocopy of your passport or government-issued identification. We cannot open your account without this documentation.

If you are *not* a U.S. citizen, please provide the following information.	
Country of Citizenship (please attach Form W-8BEN)	**Country of Citizenship** (please attach Form W-8BEN)

If you have been at your current address for less than six months, please provide your previous address.	
Street Address	**Street Address**
City, State, ZIP	**City, State, ZIP**

3 Create Your Investment Profile

Securities industry regulations require that we collect all of the following information. For joint accounts please include combined amounts.

Investment Objective for This Account (choose only one)

- ☐ **Capital preservation**
  Minimize the potential for any loss of principal.
- ☐ **Income**
  Provide current income rather than growth of principal.
- ☐ **Growth**
  Increase investment value over time while accepting price fluctuations.
- ☐ **Speculation**
  Assume the highest degree of risk for potentially higher returns.

Investment Experience

- ☐ None
- ☐ Limited
- ☐ Good
- ☐ Excellent

Annual Income

- ☐ $0–$14,999
- ☐ $15,000–$24,999
- ☐ $25,000–$49,999
- ☐ $50,000–$99,999
- ☐ $100,000–$199,999
- ☐ $200,000+

Approximate Net Worth (excluding residence)

- ☐ $0–$24,999
- ☐ $25,000–$49,999
- ☐ $50,000–$99,999
- ☐ $100,000–$499,999
- ☐ $500,000–$999,999
- ☐ $1,000,000+

Approximate Liquid Net Worth (cash, stocks, etc.)

- ☐ $0–$14,999
- ☐ $15,000–$24,999
- ☐ $25,000–$49,999
- ☐ $50,000–$99,999
- ☐ $100,000–$199,999
- ☐ $200,000–$499,999
- ☐ $500,000–$999,999
- ☐ $1,000,000+

4 Select Your Account Features

Earn Income on Your Cash Balance

Select only *one* of the following choices for the cash balance in your account. **For current rate and other information, go to *www.etrade.com/rates.***

Taxable Income

- ☐ E*TRADE FINANCIAL Sweep Deposit Account (offers daily interest and FDIC insurance up to $100,000)†
- ☐ E*TRADE FINANCIAL Extended Insurance Sweep Deposit Account (offers daily interest and FDIC insurance up to $500,000)†
- ☐ Credit Interest Checking (not available in WI)
- ⓘ General Money Market Fund, Class A Shares (available upon account opening to customers with balances of $10 million or more)††*

Tax-Exempt Income*

- ☐ General Municipal Money Market Fund - E*TRADE Class Shares (available only to applicants with a U.S. address)
- ☐ General California Municipal Money Market Fund - E*TRADE Class Shares (available in CA only)
- ☐ General New York Municipal Money Market Fund - E*TRADE Class Shares (available only in CT, DC, FL, GA, NJ, NY, OH, PA and VA)

Cash Management Features

- ☐ E*TRADE Complete Platinum Visa Debit Card
- ☐ Free Check Writing

†If you select the E*TRADE FINANCIAL Sweep Deposit Account ("SDA") or the E*TRADE FINANCIAL Extended Insurance Sweep Deposit Account ("ESDA"), we will mail you a copy of the SDA/ESDA Account Agreement and the SDA/ESDA Rate and Fee Schedule, which can also be found at *www.etrade.com/sweepdepositoryagree* and *www.etrade.com/sweeptruthinsavings*, respectively. If you do not check a box, you automatically will be enrolled in the SDA. You may change your selection at any time. With the ESDA, your uninvested cash is held at E*TRADE Bank and up to four other ESDA Program Banks. For more information, please visit *www.etrade.com/esda*.

††The General Money Market Fund-Class A shares is available for customers with $10 million or more in an E*TRADE Securities brokerage account and for clients of investment advisers with aggregate discretionary assets under management of $10 million or more in E*TRADE Securities brokerage accounts. Please call 1-800-ETRADE-1 upon account opening to select this option.

* If you choose a money market fund, we will mail you the fund prospectus. You can also see a prospectus online at *www.etrade.com/prospectus*. E*TRADE Securities LLC receives compensation in connection with the purchase and holding of mutual fund shares by its customers. For more information regarding these payments, please go to *www.etrade.com/prospectus*.

Receive Your Account Documents Online

For your convenience, account documents such as monthly statements, trade confirmations, and tax documents will be delivered to you via a secure online file cabinet instead of by mail. We will notify you at the primary account holder's e-mail address provided in section 2 whenever a new document is available. **This feature is provided automatically unless declined below.**

I would prefer to receive the following items by U.S. mail:

- ☐ Monthly statements
- ☐ Trade confirmations
- ☐ Prospectuses
- ☐ Corporate reports, proxies, and reorganization notices

You must provide us with your e-mail address in section 2 to receive electronic account documents.

You may change your delivery preferences at any time. With respect to documents you elect to receive electronically, you agree to all the terms of section 13 of the E*TRADE Securities Customer Agreement at *etrade.com/custagree*.

Add Margin Borrowing and Overdraft Protection

A margin account gives you the flexibility to borrow from E*TRADE Securities using the assets in your account as collateral. Proceeds may be used to purchase additional securities, as overdraft protection, or for any other purpose. **This feature is provided automatically unless declined below.**

☐ Do not add margin features to my account.

Margin transactions involve additional risks, including the risk that you could lose more money than you deposit in your account. For more information, including current margin interest rates and the NASD Margin Disclosure Statement, visit *etrade.com/margin*.

See section 10 of the E*TRADE Securities Customer Agreement at *etrade.com/custagree* for more information about your responsibilities.

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5 Fund Your Account

Tell us how you'll provide your initial deposit. A $1,000 minimum is required for cash accounts ($2,000 for margin accounts).
Check one or more of the following.

☐ I have enclosed a check or money order for $ _________________ made payable to E*TRADE Clearing LLC.
☐ My completed Account Transfer Form is attached.
☐ I will transfer funds from an existing account. (For more information go to *etrade.com/newtransfer*.)
☐ I plan to wire funds from another financial institution. (For more information go to *etrade.com/newtransfer.*)

6 Sign and Date Your Application

I am of legal age to enter into this contract. I acknowledge that I have received, read, and agree to be bound by the terms and conditions as currently set forth in the E*TRADE Securities Customer Agreement and as amended from time to time. The E*TRADE Securities Customer Agreement is available online at *etrade.com/custagree* or by calling 1-800-387-2331. I ACKNOWLEDGE THAT E*TRADE SECURITIES DOES NOT PROVIDE INVESTMENT, TAX, OR LEGAL ADVICE. I understand that you will supply my name to issuers of any securities held in my account so that I might receive any important information regarding them, unless I notify you in writing not to do so.

*The E*TRADE FINANCIAL Sweep Deposit Account (SDA) is a deposit account offered by E*TRADE Bank, a separate but affiliated company of E*TRADE Securities LLC. If you have elected to have the uninvested cash in your E*TRADE Securities brokerage account swept into the SDA, your funds in the SDA are not covered by SIPC. Rather, these funds will be held by E*TRADE Bank and are covered by FDIC insurance up to a maximum of $100,000.*

I acknowledge that I have read and agree to the Truth in Savings Disclosure and the Depository Agreement with E*TRADE Bank.

Under penalty of perjury, I certify (1) that my Social Security or taxpayer ID number shown on this form is my correct number, (2) that I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) 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 interest or dividends, or (c) I have been notified by the IRS that I am no longer subject to backup withholding [cross out item 2 if you have been notified by the IRS that you are currently subject to backup withholding because you failed to report all interest and dividends on your tax returns], and (3) I am a U.S. person (including a U.S. resident alien). **The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

☐ I am *not* a U.S. person and have attached Form W-8BEN to this application. I have also included a copy of my passport or government-issued ID.

I UNDERSTAND THAT THIS ACCOUNT IS GOVERNED BY A PREDISPUTE ARBITRATION CLAUSE. I acknowledge that I have received and read a copy of the Customer Agreement which contains a pre-dispute Arbitration Agreement at Section 8, pages 36-37 of the E*TRADE SECURITIES CUSTOMER AGREEMENT.

✗ ______________________
Signature of Primary Account Holder **Date**

✗ ______________________
Signature of Co–Account Holder or Custodian **Date**

____
Printed Name

____
Printed Name

System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, and system performance.

The E*TRADE FINANCIAL family of companies provides financial services that include brokerage, banking, and lending. E*TRADE Securities LLC, Member NASD/SIPC, offers securities products and services that are not FDIC insured and not guaranteed deposits or obligations of E*TRADE Bank. Investments are subject to risk, including possible loss of principal invested. E*TRADE Bank and E*TRADE Securities LLC are separate but affiliated companies. Accounts are carried by an affiliate, E*TRADE Clearing LLC, Member NYSE/NASD/SIPC. Banking and lending products and services are offered by E*TRADE Bank, a Federal savings bank, Member FDIC, or its subsidiaries.

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OPTIONS TRADING APPLICATION

E*TRADE Securities LLC
P.O. Box 1542
Merrifield, VA 22116-1542

This application is optional. Complete this form if you would like to apply to add options trading capability to your account.
Visit *etrade.com/options* to learn more about the risks and rewards of options trading.

Options Activity (select only one box)
If no box is selected, you will be considered for the options trading level that we, at our discretion, deem suitable for you based on the other information you have provided.

- ☐ **Level One: Write Covered Calls** (Custodial accounts are eligible for Level One only.)
- ☐ **Level Two: Level One + Purchases/Covered Puts**
- ☐ **Level Three: Level Two + Spreads/Uncovered Equity Puts**
- ☐ **Level Four: Level Three + Uncovered Equity/Index Calls and Uncovered Index Puts**

Primary Account Holder	**Co–Account Holder, If Applicable** (or custodian if custodial account)
Options Investment Knowledge ☐ None ☐ Limited ☐ Good ☐ Excellent	**Options Investment Knowledge** ☐ None ☐ Limited ☐ Good ☐ Excellent
Options Trading Experience ☐ None ☐ Covered calls ☐ Covered puts ☐ Purchases ☐ Spreads ☐ Uncovered calls ☐ Uncovered puts	**Options Trading Experience** ☐ None ☐ Covered calls ☐ Covered puts ☐ Purchases ☐ Spreads ☐ Uncovered calls ☐ Uncovered puts
Any section left blank will be assumed to be zero or none.	Any section left blank will be assumed to be zero or none.
Years of Experience Stocks: ____ yrs. Bonds: ____ yrs. Options: ____ yrs.	**Years of Experience** Stocks: ____ yrs. Bonds: ____ yrs. Options: ____ yrs.
Total Transactions per Year **Stocks** ☐ 0–9 ☐ 10–14 ☐ 15–24 ☐ 25–74 ☐ 75+ **Bonds** ☐ 0–9 ☐ 10–14 ☐ 15–24 ☐ 25–74 ☐ 75+ **Options** ☐ 0–9 ☐ 10–14 ☐ 15–24 ☐ 25–74 ☐ 75+	**Total Transactions per Year** **Stocks** ☐ 0–9 ☐ 10–14 ☐ 15–24 ☐ 25–74 ☐ 75+ **Bonds** ☐ 0–9 ☐ 10–14 ☐ 15–24 ☐ 25–74 ☐ 75+ **Options** ☐ 0–9 ☐ 10–14 ☐ 15–24 ☐ 25–74 ☐ 75+
Average Transaction Size ☐ 0–$9,999 ☐ $10,000–$24,999 ☐ $25,000+	**Average Transaction Size** ☐ 0–$9,999 ☐ $10,000–$24,999 ☐ $25,000+

Read and sign below to apply to trade options.
Important: You must also sign in section 6 of the Brokerage Application before we can open your account. You cannot use this application to upgrade an existing account. If you would like to add options trading capability to an existing account, please use the Margin/Option Account Upgrade Form, which can be found at *etrade.com/forms*.

I agree not to enter into any options transactions until I have received, read, and understood the disclosure document entitled *Characteristics and Risks of Standardized Options*, which can be found at *etrade.com/optionsagree.* I am aware of the special risks and obligations of options trading. I have read, understood, and agree to be bound by the options trading terms and conditions outlined in section 10 of in the E*TRADE Securities Customer Agreement, which can be found at *etrade.com/custagree*. I also agree that I am bound by it as it is currently in effect and as it is amended from time to time.

✗ Signature of Primary Account Holder Date

✗ Signature of Co–Account Holder or Custodian Date

For E*TRADE Securities Use Only:

I have reviewed this application and believe the account is suitable for: ☐ Margin ☐ Cash

☐ Options Level One ☐ Options Level Two ☐ Options Level Three ☐ Options Level Four

Approval Date

Approval Date

System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, and system performance.