

This Customer Account Documentation contained in this booklet sets forth the terms and conditions pursuant to which MoneyBlock ('we/us'), acting as "Introducing Broker" and Apex Clearing Corporation acting as clearing broker "Clearing Broker/Apex", will open, maintain and carry one or more accounts, including without limitation, cash, margin, options or other (collectively "Account(s)") for you ("Customer/Undersigned"), either individually or jointly with others.

CUSTOMER ACCOUNT AGREEMENT

Customer hereby represents, warrants and agrees as follows:

1. Applicable Rules and Regulations. All transactions shall be subject to the constitution, rules, regulations, customs and usages of the exchange or market and its clearing house, as modified or amended from time to time, if any, upon which such transactions are executed, except as otherwise specifically provided in this Agreement.

2. Definitions. "Introducing broker" means MoneyBlock. MoneyBlock introduces securities transactions on behalf of the undersigned, which transactions are cleared through Apex, whether one or more. "Obligations" means all indebtedness, debit balances, liabilities or other obligations of any kind of the undersigned to **MoneyBlock** and/or Apex, whether now existing or hereafter arising. "Securities and other property" shall include, but shall not be limited to, money, securities, commodities or other property **of every kind and nature and all** contracts and options relating thereto, whether for present or future delivery. "Clearing Broker" or "Apex" refers to Apex Clearing Corporation.

Investment Objective Definitions: The following definitions are guidelines to assist customers in communicating their investment objectives to MoneyBlock and Apex. The stated objectives pertain to the respective account, as different accounts held by an individual may have different objectives. Objectives may be combined (i.e., Capital Appreciation/Income) providing the combination is not contradictory.

"Long-term growth with safety" means long-term capital appreciation with relative safety of principal. This conservative approach emphasizes the safeguarding of principal and preservation of capital.

"Short-term growth with high risk" means appreciation with acceptance of high risk. An investment in short-term trading opportunities, which may involve establishing and liquidating positions quickly. This is a high-risk strategy. Investors who seek investments focused on trading profits seek the highest gains without regard to holding period and accept the potential of the entire loss of their principal or more in return for the potential gain.

"Speculative" means that customer wants an increase in the value of investments and it is High Risk. This is the most aggressive investment objective category. This investment approach seeks maximum gains and accepts maximum risks. Investors who seek investments focused on speculation seek the highest gains without regard to holding period and accept the potential of the entire loss of their principal or more in return for the potential gain.

"Income" means that customer wants to use proceeds of the account as a source of income. This is an investment that generates interest income for its owner and is not expected to increase in market price.

"Growth and Income" means to preserve capital as much as possible. Investors who seek investments primarily focused on achieving growth or high capital appreciation with little emphasis on the generation of current income. Investors using this approach expect to have higher-than-average increases in revenues and returns and accept a higher risk. Income

investment is one that generates interest income for its owner and is not expected to increase in market price.

“**Long-term growth with greater risk (aggressive growth)**” means trading volatile securities that have wide changes in price.

“**Balanced**” means that asset classes are diversified for equal blend of income and long-term growth.

“**Capital Appreciation**” is a High-Risk strategy, focused on capital growth invested primarily in stocks and options.

3. Breach; Security Interest. Whenever in Apex’s discretion it considers it necessary for its protection, or for the protection of MoneyBlock or in the event of, but not limited to; (i) any breach by the undersigned of this or any other agreement with Apex or MoneyBlock (ii) the undersigned's failure to pay for securities and other property purchased or to deliver securities and other property sold, Apex may sell any or all securities and other property held in any of the undersigned's accounts (either individually or jointly with others), cancel or complete any open orders for the purchase or sale of any securities and other property, and/or borrow or buy-in any securities and other property required to make delivery against any sale, including a short sale, effected for the undersigned, all without demand for deposit of collateral, other notice of sale or purchase, or other notice or advertisement, each of which is expressly waived by the undersigned, and/or Apex and MoneyBlock may require the undersigned to deposit cash or adequate collateral to the undersigned's account prior to any settlement date in order to assure the performance or payment of any open contractual commitments and/or unsettled transactions.

Any and all securities and other property belonging to the undersigned or in which the undersigned may have an interest held by Apex or carried in any of the undersigned's accounts with Apex (either individually or jointly with others) shall be subject to a first and prior security interest and lien for the discharge of the undersigned's obligations to Apex, wherever or however arising and without regard to whether or not Apex has made advances with respect to such securities and other property, and Apex and MoneyBlock are hereby authorized to sell and/or purchase any and all securities and other property in any of the undersigned's accounts, and/or to transfer any such securities and other property among any of the undersigned's accounts to the fullest extent of the law and without notice where allowed. The costs and expenses of collection of the debit balance and any unpaid deficiency in the accounts of the undersigned with Apex and MoneyBlock, including but not limited to reasonable attorneys’ fees and expenses, incurred and payable or paid by Apex or MoneyBlock shall be payable to Apex and MoneyBlock by the undersigned.

4. Cancellation. Apex and MoneyBlock are authorized, in their discretion, should they for any reason whatsoever deem it necessary for their protection, without notice, to cancel any outstanding order, to close out the accounts of the undersigned, in whole or in part, or to close out any commitment made on behalf of the undersigned.

5. Payment of Indebtedness Upon Demand. The undersigned shall at all times be liable for the payment upon demand of any obligations owing from the undersigned to Apex and MoneyBlock, and the undersigned shall be liable to Apex and MoneyBlock for any deficiency remaining in any such accounts in the event of the liquidation thereof (as contemplated in Paragraph 3 of this Agreement or otherwise), in whole or in part, by Apex and MoneyBlock or by the undersigned; and the undersigned shall make payment of such obligations upon demand. .

6. Accounts.

a. Accounts Carried by Apex as Clearing Broker. The undersigned understands that Apex is carrying the accounts of the undersigned as clearing broker by arrangement with the undersigned's introducing broker, MoneyBlock, through whose courtesy the

account of the undersigned has been introduced to Apex. Until receipt from the undersigned of written notice to the contrary, you may accept from and rely upon the undersigned's introducing broker, MoneyBlock, for (a) orders for the purchase or sale in said account of securities and other property, and (b) any other instructions concerning the undersigned's accounts. The undersigned represents that the undersigned understands that Apex acts only to clear trades introduced by the undersigned's introducing broker, MoneyBlock, and to effect other back office functions for the undersigned's introducing broker. The undersigned confirms to Apex that the undersigned is relying for any advice concerning the undersigned's accounts solely on the undersigned's introducing broker. The undersigned understands that all representatives, employees and other agents with whom the undersigned communicates concerning the undersigned's account are agents of the introducing broker, and not Apex's representatives, employees or other agents. The undersigned understands that Apex is not a principal of or partner with, and does not control in any way, the introducing broker or its representatives, employees or other agents. The undersigned understands that Apex will not review the undersigned's accounts and will have no responsibility for trades made in the undersigned's accounts. Apex shall not be responsible or liable for any acts or omissions of the introducing broker or its representatives, employees or other agents. Notwithstanding the foregoing, in the event that the undersigned initiates a claim against Apex in capacity as clearing broker and does not prevail, the undersigned shall be responsible for the costs and expenses associated with Apex's defense of such claim.

b. Accounts Carried by Apex as Custodian. In some cases the undersigned's account is being carried by arrangement with the undersigned's Investment Advisor or Investment Manager, who uses Apex as their Broker-Dealer custodian. The undersigned acknowledges that Apex's role as custodian is to hold or custody account assets, distribute or collect funds on behalf of the undersigned's account, execute and clear trades under instruction of the undersigned's Investment Advisor or Investment Manager, generate account statements and provide other custodial services as may be mandated by various regulatory standards and requirements. The undersigned understands that in the capacity as custodian, Apex will not offer investment advice, review the undersigned's accounts, and will have no responsibility for trades made in the undersigned's accounts. Additionally, in capacity as custodian, Apex will not verify the accuracy of management fees that the undersigned pays to Investment Advisors or Investment Managers pursuant to the terms of the Investment Management Agreement executed between the undersigned and the Investment Advisor or Investment Manager. Notwithstanding the foregoing, in the event that the undersigned initiates a claim against Apex in capacity as custodial broker and does not prevail, the undersigned shall be responsible for the costs and expenses associated with Apex's defense of such claim.

7. Communications. Apex may send communications to the undersigned at the undersigned's address or at such other address as the undersigned may hereafter give Apex and MoneyBlock in writing, and all communications so sent, whether by mail, telegraph, or otherwise, shall be deemed given to the undersigned personally, whether actually received or not. Reports of execution of orders and statements of accounts of the undersigned shall be conclusive if not objected to in writing to Apex, the former within five (5) days and the latter within ten (10) days, after forwarding by Apex.

8. ARBITRATION AGREEMENT. THE FOLLOWING ARBITRATION AGREEMENT SHOULD BE READ IN CONJUNCTION WITH THESE DISCLOSURES:

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 FORM 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.

IT IS AGREED THAT ANY AND ALL CONTROVERSIES, DISPUTES OR CLAIMS BETWEEN THE UNDERSIGNED AND APEX, OR THE INTRODUCING BROKER, OR THE AGENTS, REPRESENTATIVES, EMPLOYEES, DIRECTORS, OFFICERS OR CONTROL PERSONS OF APEX OR THE INTRODUCING BROKER, ARISING OUT OF, IN CONNECTION WITH, FROM OR WITH RESPECT TO (a) ANY PROVISIONS OF OR THE VALIDITY OF THIS AGREEMENT OR ANY RELATED AGREEMENTS, (b) THE RELATIONSHIP OF THE PARTIES HERETO, OR (c) ANY CONTROVERSY ARISING OUT OF APEX'S BUSINESS, THE INTRODUCING BROKER'S BUSINESS OR THE UNDERSIGNED'S ACCOUNTS, SHALL BE CONDUCTED PURSUANT TO THE CODE OF ARBITRATION PROCEDURE OF FINRA. ARBITRATION MUST BE COMMENCED BY SERVICE OF A WRITTEN DEMAND FOR ARBITRATION OR A WRITTEN NOTICE OF INTENTION TO ARBITRATE. THE DECISION AND AWARD OF THE ARBITRATOR (S) SHALL BE CONCLUSIVE AND BINDING UPON ALL PARTIES, AND ANY JUDGMENT UPON ANY AWARD RENDERED MAY BE ENTERED IN A COURT HAVING JURISDICTION THEREOF, AND NEITHER PARTY SHALL OPPOSE SUCH ENTRY.

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 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 de-certified; 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.

9. Representations. The undersigned represents that the undersigned is of majority age, that unless otherwise disclosed to MoneyBlock in writing, the undersigned is not an employee of any exchange, or of any corporation of which any exchange owns a majority of the capital stock, or of a member of any exchange, or of a member firm or member corporation registered on any exchange or of a bank, trust company, insurance company or of any corporation, firm or individual engaged in the business dealing either as broker or as principal in securities, bills of exchange, acceptances or other forms of commercial paper. If the undersigned is a corporation, partnership, trust or other entity, the undersigned represents that its governing instruments permit this Agreement, that this Agreement has been authorized by all applicable persons and that the

undersigned signatory is authorized to bind the undersigned. The undersigned represents that the undersigned shall comply with all applicable laws, rules and regulations in connection with the undersigned's account. The undersigned further represents that no one except the undersigned has an interest in the account or accounts of the undersigned with Apex. The undersigned represents that the undersigned is financially sophisticated and has sufficient experience if effecting transactions in equity securities, equity options and index options. The undersigned agrees to notify us promptly (i) if you are or become a director, 10% beneficial shareholder, policy-making officer or otherwise an "affiliate; (as defined in Rule 144 under the Securities Act of 1933) of a publicly-traded company; (ii) if you are or become affiliated with or employed by a securities exchange or corporation controlled by a securities exchange, or a member of a securities exchange or a securities association; or (iii) if there are significant changes to the net worth, income level, or employment status you listed on the Account Application; Undersigned agrees to keep, save, defend, protect, indemnify and hold us harmless from any damages or costs incurred by us, including attorney's fees, as a result of a breach or default by you of any representation, warranty, covenant or agreement made by you under this Agreement;

10. Joint Accounts. If the undersigned shall consist of more than one person, the undersigned's obligations under this Agreement shall be joint and several. References to the "undersigned" shall include each of the undersigned. Apex and MoneyBlock may rely on transfer or other instructions from any one of the undersigned in a joint account, and such instructions shall be binding on each of the undersigned. Apex may deliver securities or other property to, and send confirmations, notices, statements and communications of every kind, to any one of the undersigned, and such action shall be binding on each of the undersigned. Notwithstanding the foregoing, Apex and MoneyBlock are authorized in their discretion to require joint action by the joint tenants with respect to any matter concerning the joint account, including but not limited to the giving or cancellation of orders and the withdrawal of money, securities, futures or commodities.

11. Other Agreements. If the undersigned trades on margin or in short accounts, the undersigned agrees to be bound by the terms of Apex's **Customer Margin and Short Account Agreement**. If the undersigned trades any options, the undersigned agrees to be bound by the terms of Apex's and MoneyBlock's **Customer Option Agreement**. The undersigned understands that copies of these agreements are available from Apex or MoneyBlock and, to the extent applicable, are incorporated by reference herein. The terms of these other agreements are in addition to the provisions of this Agreement and any other written agreements between Apex/MoneyBlock and the undersigned.

12. Data Not Guaranteed. The undersigned expressly agrees that any data or online reports is provided to the undersigned without warranties of any kind, express or implied, including but not limited to, the implied warranties of merchantability, fitness of a particular purpose or non-infringement. The undersigned acknowledges that the information contained in any reports provided by Apex or MoneyBlock is obtained from sources believed to be reliable but is not guaranteed as to its accuracy or completeness. Such information could include technical or other inaccuracies, errors or omissions. In no event shall Apex or MoneyBlock or any of their affiliates be liable to the undersigned or any third party for the accuracy, timeliness, or completeness of any information made available to the undersigned or for any decision made or taken by the undersigned in reliance upon such information. In no event shall Apex or MoneyBlock or their affiliated entities be liable for any special incidental, indirect or consequential damages whatsoever, including, without limitation, those resulting from loss of use, data or profits, whether or not advised of the possibility of damages, and on any theory of liability, arising out of or in connection with the use of any reports provided by Apex or MoneyBlock or with the delay or inability to use such reports.

13. Payment for Order Flow Disclosure. Depending on the security traded and absent specific direction from the undersigned, equity and option orders are routed to market centers (i.e., broker-dealers, primary exchanges or electronic communication networks) for execution. Routing

decisions are based on a number of factors including the size of the order, the opportunity for price improvement and the quality of order executions, and decisions are regularly reviewed to ensure the duty of best execution is met. Apex or its correspondents may receive compensation or other consideration for the placing of orders with market centers for execution. The amount of the compensation depends on the agreement reached with each venue. The source and nature of compensation relating to the undersigned's transactions will be furnished upon written request.

14. Credit Check. Apex and MoneyBlock are authorized, in their discretion, should they for any reason deem it necessary for their protection to request and obtain a consumer credit report for the undersigned.

15. Miscellaneous. If any provision of this Agreement is held to be unenforceable, it shall not affect any other provision of this Agreement. The headings of each section of this Agreement are descriptive only and do not modify or qualify any provision of this Agreement. This Agreement and its enforcement shall be governed by the laws of the state of Texas and shall cover individually and collectively all accounts which the undersigned has previously opened, now has open or may open or reopen with Apex, or any introducing broker, and any and all previous, current and future transactions in such accounts. Except as provided in this Agreement, no provision of this Agreement may be altered, modified or amended unless made in writing and signed by Apex's authorized representative. This Agreement and all provisions shall inure to the benefit of Apex and its successors, whether by merger, consolidation or otherwise, Apex's assigns, the undersigned's introducing broker, and all other persons specified in Paragraph 8. Apex and MoneyBlock shall not be liable for losses caused directly or indirectly by any events beyond their reasonable control, including without limitation, government restrictions, exchange or market rulings, and suspension of trading or unusually heavy trading in securities, a general change in economic, political or financial conditions, war or strikes. Apex and MoneyBlock may transfer the accounts of the undersigned to their successors and assigns. This Agreement shall be binding upon the heirs, executors, administrators, successors and assigns of the undersigned.

16. Account Protection. SIPC provides up to a maximum of \$500,000 of securities protection, of which up to \$250,000 may be to satisfy a claim for cash, for each protected account. Additional information regarding SIPC, including a SIPC brochure, is available by contacting SIPC at (www.sipc.org) or by calling 202-371-8300. Apex has purchased an additional insurance policy through a group of London Underwriters (with Lloyd's of London Syndicates as the Lead Underwriter) to supplement SIPC protection. This supplemental insurance policy becomes available to customers in the event that SIPC limits are exhausted and provides protection for securities and cash up to an aggregate policy limit of \$600 million. This is provided to pay amounts in addition to those returned in an SIPC liquidation. This supplemental insurance policy is limited to a combined return to any customer from a Trustee, SIPC and London Underwriters of \$150 million, including cash of up to \$2.15 million. Similar to SIPC protection, this additional insurance does not protect against a loss in the market value of securities.