



Important Information You Need to Know about Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account.

This Notice answers some questions about this broker-dealer's Customer Identification Program.

What types of information will you have to provide?

At the time you open an account with us, we are required to collect information such as the following from you:

- Your name;
- Your date of birth;
- Your address;
- An identification number;
 - U.S. Citizen: taxpayer identification number (social security number or employer identification number); or
 - Non-U.S. Citizen: taxpayer identification number, passport number and country of issuance, alien identification number, or government-issued identification showing nationality, residence, and a photograph of you.

You may also need to show your driver's license or other identifying documents.

A corporation, partnership, trust, or other legal entity may need to provide other information such as its principal place of business, local office, employee identification number, certified articles of incorporation, government-issued business license, a partnership agreement, or a trust agreement.

U.S. Department of the Treasury, Securities and Exchange Commission, FINRA and New York Stock Exchange rules already require you to provide most of this information. These rules may also require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and objectives, and risk tolerance.

What happens if I don't provide the information requested or my identity cannot be verified?

We may not be able to open an account or carry out transactions for you. If we have already opened an account for you, we may have to close it.

WE THANK YOU FOR YOUR PATIENCE AND HOPE THAT YOU WILL SUPPORT OUR EFFORTS TO DENY TERRORISTS AND MONEY LAUNDERERS ACCESS TO AMERICA'S FINANCIAL SYSTEM.