

Margin ■ Nonretirement ■ Brokerage

Use this application to apply to add margin to an existing account. Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information or signatures, make a copy of the relevant page.

Important to Understand Helpful to Know

By signing this application, you acknowledge that:

- Trading on margin lets you borrow money using securities you already own as collateral to purchase additional securities, sell securities short, protect your account from overdraft, or access a convenient line of credit.
- Margin can involve significant costs and risks and is not appropriate for all investors. Account owners must determine whether margin is consistent with their investment objectives, income, assets, experience, and risk tolerance. No investment or use of margin is guaranteed to achieve any particular objective.
- Independent Brokerage Services LLC (“IBS”) will perform brokerage and administrative services.
- Nation Financial Services LLC (“NFS”) will provide administrative, clearing, custody, and margin credit services.

- IBS and NFS are together referred to herein as “Independent.”
- Important documents related to your account include the Fidelity Account Customer Agreement (“Customer Agreement”) and other relevant information delivered from time to time.
- In this application, “You,” “you,” and “your” refers to all account holders, including individual, joint, trustees, and/or custodians. Each of the account holders agrees that any account holder has authority to act on behalf of this account.

Regarding this account:

- The following account types are not eligible for margin:
 - 529 College Savings Plans
 - ABLE Accounts
 - Cash Management Accounts (CMA)
 - Custodial accounts (UGMA/UTMA)

- Estate accounts
- Fiduciary accounts (guardian and conservator)
- Investment Club accounts
- Mutual Fund Only accounts
- Pledge accounts
- Portfolio Advisory Services (PAS) accounts
- IRAs may have supplemental limited margin and/or options spread trading added. If interested, visit Independent.com to apply for limited margin or to download and sign the Options Spread Agreement for IRAs.
- For accounts with identical registrations, only one of the accounts with the same registration is eligible for margin.
- Margin will not be granted if we determine that you reside outside of the United States.

1. Account Owner

Complete a separate application for each account to which you want to add margin.

Account Number			
First Name	Middle Name	Last Name	
Trust of Entity Name			
Daytime Phone		Extension	

Residential Address (where you live) *This is your legal address used for tax reporting*

Street Address		
City	State	ZIP Code

Mailing Address *This may be a P.O. box, drop box, or c/o location*

Same as residential address – Default if no information indicate below.

Street Address		
City	State	ZIP Code

Income Source – Industry regulations require us to ask for this information

Check one and provide information

Employed		Self employed	
Occupation		Employer Leave blank if self-employed	
Employer Address			
City	State	ZIP	Country
Retired		Not Employed	
Source of Income <i>Pension, investments, spouse, etc.</i>			

Associations

If you are employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA), a municipal securities dealer, or other financial institution, or are the spouse or an immediate family member residing in the same household of someone who meets the aforementioned employment criteria, provide the company's name and address below. By providing this information and completing this form, you hereby authorize Fidelity to provide the associated person's employer with duplicate copies of confirmations and statements, or the transactions data contained therein, for your account(s) and any accounts you choose to have on a consolidated statement for purposes of their compliance review.

As a person associated with a member firm, you are obligated to receive consent from that firm. Independent has existing consent agreements with many firms for their employees to maintain accounts with Independent and to deliver transactional data. If your firm is not one of them, Independent will attempt to contact your firm's compliance office.

Company Name			
Company Address			
City	State	ZIP	Country

If you are, or an immediate family/household member is, a director, corporate officer, or 10% shareholder of a publicly held company, or a control person of a publicly traded company under SEC Rule 144, you must provide the information below.

Company Name

2. Additional Account Owner

Company Name			
Company Address			
Daytime Phone		Extension	

Residential Address (where you live) *This is your legal address used for tax reporting*

Street Address		
City	State	ZIP Code

Mailing Address *This may be P.O. box or c/o location*

Same as residential address – *Default if no information indicate below.*

Mailing Address		
City	State	ZIP Code

Income Source – *Industry regulations require us to ask for this information*

Check one and provide information

Employed	Self employed		
Occupation	Employer <i>Leave blank if self-employed</i>		
Employer Address			
City	State	ZIP	Country

Retired Not Employed

Source of Income <i>Pension, investments, spouse, etc.</i>
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Associations

As a person associated with a member firm, you are obligated to receive consent from that firm. Independent has existing consent agreements with many firms for their employees to maintain accounts with Independent and to deliver transactional data. If your firm is not one of them, Independent will attempt to contact your firm's compliance office.

If you are employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA), a municipal securities dealer, or other financial institution, or are the spouse or an immediate family member residing in the same household of someone who meets the aforementioned employment criteria, provide the company's name and address below. By providing this information and completing this form, you hereby authorize Fidelity to provide the associated person's employer with duplicate copies of confirmations and statements, or the transactions data contained therein, for your account(s) and any accounts you choose to have on a consolidated statement for purposes of their compliance review.

Company Name			
Company Address			
City	State	ZIP	Country

If you are, or an immediate family/household member is, a director, corporate officer, or 10% shareholder of a publicly held company, or a control person of a publicly traded company under SEC Rule 144, you must provide the information below.

Company Name

3. Financial Profile

<i>Check one in each column. Industry regulations require us to ask for this information. For entity accounts such as business and trust registrations, please provide the suitability information for the entity. For entity registrations, we only require net worth and liquid net worth..</i>	Annual Income From all sources	Estimated Net Worth Excluding your home	Estimated Liquid Net Worth Cash and assets easily converted to cash
	0–\$20,000	\$0–\$30,000	
	\$20,001–\$50,000	\$30,001–\$50,000	\$0–\$15,000
	\$50,001–\$100,000	\$50,001–\$100,000	\$15,001–\$50,000
	\$100,001 or more	\$100,001–\$500,000	\$50,001–\$100,000
		\$500,001 or more	\$100,001–\$500,000
			\$500,001 or more

4. Account Owner Signatures and Dates ALL account owners must sign and date.

By signing below, you:

- Authorize Fidelity to extend margin credit on the account identified in Section 1.
- Represent and warrant that if you have not completed the section titled Associations, you are not associated with or employed by a stock exchange or a broker-dealer and that you are not a control person or associate of a public company under SEC Rule 144 (such as a director, 10% shareholder, or a policy-making officer), or an immediate family or household member of such a person.
- Affirm that you have received, read, understood, and agree to be bound by the terms and conditions of the Customer Agreement, this Application, and the Schedule of Fees (which is incorporated into the Agreement by reference and legally forms a part of that document), as is currently in effect and as may

be amended in the future. It shall inure to the benefit of Independent's successors and assigns, whether by merger, consolidation, or otherwise. Independent may transfer your account to its successors and assigns, and this Agreement shall be binding upon your heirs, executors, administrators, successors, and assigns.

- Certify that all information you provided is correct.
- Hereby authorize Independent to hypothecate\lend or rehypothecate, either separately or with the property of others, either to Independent or to others, any property in your account. This authorization shall remain in force until Fidelity receives written notice of revocation.
- Acknowledge that if you are adding margin to an Investment-Only Retirement Account, you have read and understand the following points:

- As trustee, it is your responsibility to ensure that all account transaction and investment instructions provided are in accordance with the underlying plan and trust.
- In addition to risks generally applicable to margin borrowing, a tax-advantaged retirement account poses additional risks, including the following: 1) using account assets to satisfy margin calls reduces tax-advantaged savings, 2) annual contribution limits might restrict a plan trustee's ability to satisfy margin calls, and 3) debt-financed investment income within a tax advantaged account can generate unrelated business taxable income (UBTI). You are strongly encouraged to consult your tax or benefits advisor prior to using margin borrowing on this account.

To help the government fight financial crimes, federal regulation requires Independent to obtain and verify your name, date of birth, address, and a government-issued ID number before opening your account, and to verify the information. In certain circumstances, Fidelity may obtain and verify comparable information for any person authorized to make transactions in an account. Also, federal regulation requires Independent to obtain and verify the beneficial owners and control persons of legal entity customers. Requiring the disclosure of key individuals who own or control a legal entity helps law enforcement investigate and prosecute crimes.

Your account may be restricted or closed if Independent cannot obtain and verify this information. Fidelity will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if your account is restricted or closed. You acknowledge that this account is governed by a predispute arbitration clause, which appears on the last page of the Customer Agreement, and that you have read the predispute arbitration clause.

OWNER SIGNATURE

TODAY'S DATE MM/DD/YYYY

[Print](#)

[Submit](#)

[Clear](#)