

## **SogoTrade, Inc. E-Signature and Electronic Disclosure Agreement**

This E-Signature and Electronic Disclosures Agreement (“Agreement”) applies to all communications, documents, disclosures (“Communications”) and electronic signatures related to the products, services and accounts offered or accessible through this online application process for all applicants, co-applicants and other individuals listed on any application or form including beneficiaries and authorized users, if applicable. As part of your relationship with us, you are entitled by law to receive certain information “in writing.” The federal ESIGN Act and certain state laws allow us to provide this information to you electronically, instead, with your prior consent. We also need your general consent to use electronic records and signatures in our relationship with you. So, before you obtain services or access to our accounts electronically through the SogoTrade Website (collectively "Services"), you must review and consent to the terms outlined below.

In this consent, "we," "us," and "our" are used to refer to SogoTrade, Inc., and its current and future affiliates, and any other person who provides account(s) and/or service(s) that you access through the Services website. “You” and “your” refer to the person giving this consent.

1. Conduct of Transactions and Disclosures by Electronic Means: In our sole discretion, disclosures, notices, records, and other information we provide to you may be in electronic form (“Electronic Records”). Electronic Records we provide to you may include, but are not limited to, proxy statements, prospectuses, and other disclosure and financial materials related to the securities held in your accounts. You agree to receive all legal and regulatory disclosures and other communications associated with any of the account applications or transactions available through this online application process through electronic means including this web based electronic interface and email.

2. Use of Electronic Signatures: You specifically agree that any electronic signatures that you provide through this online process are valid and enforceable as your legal signature. You acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the related documents just as if you had physically signed the same documents with a pen, and is considered to be the true, complete, valid, authentic and enforceable record of any electronic Agreement you sign, admissible in judicial or administrative proceedings to the same extent as if the records and documents were originally generated and maintained in printed form. You agree to not contest the admissibility or enforceability of SogoTrade’s electronically stored copies of any such agreements in any proceeding arising out of the terms and conditions of the Agreement and any other account opening agreement. If more than one individual has electronically signed any agreement, your obligations under such agreement will be joint and several and identical to the obligations of joint signatories that have signed a paper agreement

3. Availability of paper copies. You may obtain printed copies of any of the agreements, disclosures or other related documents by signing into your account, downloading the documents and printing them from your computer or device.

4. Withdrawing your Consent. You have the right to withdraw your consent at any time prior to the completion of the application process. If you withdraw your consent before the account application process is complete, we cannot accept and process your account application.

5. Your Email Address. You must keep your email or electronic address current with us. You must promptly notify us of any change in your email or other electronic address.

6. Hardware and Software Requirements. To access and retain the Disclosures, you must have access to the Internet. While you may be able to access and retain the Communications using other hardware and software, your personal computer or device needs to support the following requirements:

- An operating system, such as:  
Windows XP, Vista or Win 7; or Mac OS 10
- Access to the internet and an internet browser which supports HTML 4.0 and 128bit SSL encryption and Javascript enabled, such as:  
For Windows XP, Vista, or Win 7
  - o Microsoft Internet Explorer 9.0 and higher
  - o Firefox 31 and higher
  - o Chrome 33.0 and higherFor Macintosh using OS 10.x
  - o Safari 6.1.6 and higher
  - o Firefox 31 and higher
  - o Chrome 4.0 and higherTo use the Services website, you must have:
- A Current Version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader), and
- A computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

7. Your Consent. By checking the “I Accept” box as part of the online application process, you are consenting to use electronic records and signatures. By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the co-owners of your accounts.