SOGOTRADE®

Instruction for Corporate Account

Thank you for choosing SogoTrade!

Our priority in servicing our new customers is to ensure that we have all the necessary documentation on file. This process helps us in protecting the security of each client as well as preparing for future transactions such as wire, check, and ACH withdrawals.

Below is the required paperwork. Please submit the following via email, fax or mail.

- ☐ **Corporate Account Application**
- ☐ **W9 Certification Form For Corporate Tax ID**
- ☐ **Copy of the "Article of Incorporation / Certificate of Incorporation" ***
- ☐ **Copy of Driver's License or Passport for all Officers***
- ☐ **Corporate Tax ID Confirmation from the IRS***
- ☐ **3 preferred user IDs (letters and numbers only, between 6-32 in length) ***
  We will make a selection based on the availability. Once the User ID is assigned to your account, a password will be generated automatically from our system, which you will be informed. You may then change your password to your choice.

** These documents are provided by the customer and not by SogoTrade.*

SogoTrade New Account Contact

Email: newaccounts@sogotrade.com

Fax Number: 1-888-710-7646 (Domestic) 1-646-459-2749 (International)
Tel (English): 1-888-709-7646 (Domestic) 1-646-885-6594 (International)
Tel (Chinese):1-888-681-7646 (Domestic) 1-646-885-6246 (International)
Mailing Address: SogoTrade, Inc.
1 McBride and Son Center Drive, Suite 288
Chesterfield, MO 63005
Attention: New Account Department

SOGOTRADE®

BRANCH-ACCOUNT NO.
REGISTERED REP CODE

NEW ACCOUNT
APPLICATION & AGREEMENT - ENTITY

I (We) would like to open a brokerage account with Apex Clearing Corporation

ACCOUNT INFORMATION ALL INFORMATION MUST BE COMPLETED. PLEASE TYPE OR PRINT.				
ACCOUNT TYPE	☐ CASH – *Customer Account Agreement follows this Application*			
	☐ OPTIONS – *Request Option Agreement*			
	☐ MARGIN – *Request Margin Agreement*			
CUSTOMER TYPE	☐ Partnership – *Request Partnership Agreement*			
	☐ C-Corporation – *Request Corporate Resolution*			
	☐ S-Corporation – *Request Corporate Resolution*			
	☐ Statutory/Business Trust			
	☐ Investment Club – *Request Investment Club Agreement*			
	☐ Foreign Financial Institution			
	☐ Foreign Bank – *Request Foreign Certificate regarding Foreign Banks*			
	☐ Limited Liability Company – *Request LLC Agreement*			
	TAX CLASS ○ C-Corp ○ S-Corp ○ Partnership ○ Sole Proprietorship			
ACCOUNT INFORMATION	ENTITY NAME			
	ENTITY TAX ID	U.S. ENTITY ○ YES ○ NO	IF NO, What Country:	
	BUSINESS ADDRESS *(Cannot be a Post Office Box)*			
	CITY	STATE/COUNTRY	ZIP CODE	
	BUSINESS FAX NUMBER	BUSINESS PHONE		
	MAIL TO *(Select One)* ○ BUSINESS ADDRESS ○ MAILING ADDRESS ○ POST OFFICE BOX			
	MAILING ADDRESS			
	CITY	STATE	ZIP CODE	
	MAILING ATTENTION LINE			

AUTHORIZED SIGNER

AUTHORIZED SIGNER NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ◯ Driver's License
- ◯ Passport
- ◯ Other
- ◯ INS Permanent Resident Alien Card
- ◯ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)*

Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ◯ YES ◯ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	Required ◯ SSN ◯ ITIN	
FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE	
HOME ADDRESS *(Cannot be a Post Office Box)*		
CITY	STATE/COUNTRY	POSTAL CODE
MAILING ADDRESS		
CITY	STATE/COUNTRY	POSTAL CODE
E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

ACCOUNT TRADING INFORMATION

Is the Authorized Signer a Control Person of a publicly traded company? (Director, Officer, or 10% Stockholder)

◯ Yes ◯ No

If YES: Provide the name of the company(s) and the stock ticker symbol(s) below. I promise to notify you of any changes.

Company(s)/Ticker Symbol(s):

Is the Authorized Signer an employee of, or affiliated with, the Introducing Broker firm? ◯ Yes ◯ No

If NO: Is the Authorized Signer affiliated with, work with, or work for another member firm of a Stock Exchange or FINRA? ◯ Yes ◯ No

If YES: Provide the name of Firm:

TO BE ANSWERED IF THE ACCOUNT HOLDER IS A BROKER DEALER (WHICH INCLUDES A FOREIGN BROKER DEALER, OR A FOREIGN BANK ACTING AS A BROKER OR DEALER)

Is this account a PAB account? Meaning, a proprietary securities account of a broker or dealer as defined by SEC 15c3-3(a)(16).

◯ Yes ◯ No

If YES: Complete a "New Account Form for Proprietary Account Broker (PAB)" form, along with a "New Account Application Entity" form.

NOTE: The New Account Form is not sufficient to have a proprietary account of a Broker Dealer opened.

TRUSTED CONTACT
For additional information, see Section 19 of the Customer Agreement

NAME	HOME TELEPHONE	E-MAIL ADDRESS
MAILING ADDRESS		
CITY	STATE/COUNTRY	ZIP CODE

INITIAL SOURCE OF FUNDS
Check all that apply

☐	Salary/Wages/Savings	☐	Sale of Property or Business
☐	Employer-Sponsored Plan Rollover	☐	Gifts
☐	Pension or Other Retirement Savings	☐	Family/Relatives/Inheritance
☐	Social Security Benefits	☐	Other:

INVESTMENT PROFILE

TIME HORIZON *Number of years to achieve a particular financial goal*		**LIQUIDITY NEEDS** *The ability to quickly and easily convert all or a portion of the account assets into cash without experiencing significant loss*	
◯	Short *(Less than 3 years) (01)*	◯	Very Important *(01)*
◯	Average *(4 to 7 years) (02)*	◯	Somewhat Important *(02)*
◯	Longest *(8+ years) (03)*	◯	Not Important *(03)*

INVESTMENT PROFILE

INVESTMENT OBJECTIVE	INVESTMENT EXPERIENCE	RISK TOLERANCE
○ Capital Preservation *(05)*	○ None *(00)*	○ Low *(01)*
○ Income *(04)*	○ Limited *(01)*	○ Medium *(02)*
○ Growth & Income *(02)*	○ Good *(02)*	○ High *(03)*
○ Growth *(03)*	○ Extensive *(03)*	Tax Bracket: _____ %
○ Speculation *(06)*		

LIQUID NET WORTH *Cash and Liquid Investments Only*	TOTAL NET WORTH *Excluding residence*	ANNUAL INCOME *From all sources*
○ Under $50,000 *(01)*	○ Under $50,000 *(01)*	○ Under $25,000 *(01)*
○ $50,001 to $100,000 *(02)*	○ $50,001 to $100,000 *(02)*	○ $25,001 to $50,000 *(02)*
○ $100,001 to $200,000 *(22)*	○ $100,001 to $200,000 *(22)*	○ $50,001 to $100,000 *(03)*
○ $200,001 to $500,000 *(23)*	○ $200,001 to $500,000 *(23)*	○ $100,001 to $200,000 *(23)*
○ $500,001 to $1,000,000 *(24)*	○ $500,001 to $1,000,000 *(24)*	○ $200,001 to $300,000 *(24)*
○ $1,000,001 to $5,000,000 *(25)*	○ $1,000,001 to $5,000,000 *(25)*	○ $300,001 to $500,000 *(25)*
○ Over $5,000,001 *(26)*	○ Over $5,000,001 *(26)*	○ $500,001 to $1,200,000 *(26)*
		○ Over $1,200,001 *(27)*

LARGE TRADER ID*

LARGE TRADER ID ("LTID") *If you have an SEC assigned LTID for any of your accounts, provide the ID(s)*

EFFECTIVE DATE

END DATE

END REASON ○ Correction ○ Ended ○ Replaced ○ Other:

** Additional LTIDs may beadded in the section "FOR OFFICE USE ONLY" below*

LEGAL ENTITY IDENTIFIER

LEI NUMBER *(If applicable)*

DIVIDEND REINVESTMENT

FREE DIVIDEND REINVESTMENT

Select whether or not you would like to have your dividends reinvested on all eligible securities. You can always change your selection by calling your investment representative.

Select ONE: ○ YES, Reinvest dividends on ALL eligible securities

○ NO, Do not reinvest any dividends

E-DELIVERY ELECTION

E-DOCUMENTS ENROLLMENT

When you enroll your account in E-Docs, you will receive trade confirmations, account statements, tax-related documents, proxies, prospectuses, annual reports, and all other eligible account documents electronically. An e-mail notification will be sent to the Account Owner's e-mail address on the same day that any electronic documents become available. Just log into your account to access E-Docs and view, print, or download your electronic documents. Please speak with your investment representative for enrollment information.

SERVICE INSTRUCTIONS *Voluntary Sweep Program*

By opening your account and/or selecting yes below, you agree to enroll in the Apex Clearing Corporation Sweep Program (the "Sweep Program") and agree that you have read and understand the terms and conditions of the Sweep Program. The Sweep Program terms and conditions and the list of banks participating and/or products available in the Sweep Program can be located at ApexClearing.com/disclosures. Free credit balances in the account, including dividends and proceeds from the sale of securities that are credited to the account while enrolled in the Sweep Program, may automatically be swept in accordance with the terms of the Sweep Program. Further, you agree Apex Clearing Corporation may make changes to the Sweep Program terms and conditions or any products or banks in the Sweep Program at any time in Apex's sole discretion. Your enrollment in the Sweep Program does not guarantee free credit balances in your account will be swept. If you wish to opt out of the Sweep Program you may select "No" in this Section or you may notify your introducing firm at any time.

○ Yes ○ No

DIRECT COMMUNICATION RULE *Rule 14b-1(c)*	Rule 14b-1(c) of the Securities Exchange Act, unless you object, requires us to disclose to an issuer, upon its request, the names, addresses, and securities positions of our customers who are beneficial owners of the issuer's securities, held by us in nominee name. The issuer would be permitted to use your name and other related information for corporation communication only. If you object to this disclosure, check the box below ☐ YES, I object to the disclosure of such information.
ADDITIONAL ACCOUNT INFORMATION	IS THE ACCOUNT MAINTAINED FOR A CURRENT OR FORMER POLITICALLY EXPOSED PERSON OR PUBLIC OFFICIAL? *(Includes U.S. & Foreign Individuals)* ◯ Yes ◯ No
	If YES: Provide the name(s) of the Official and the Official's immediate family members *(including former spouses)* and the name of the related political organization. NAME OF OFFICAL AND IMMEDIATE FAMILY MEMBER(S) NAME(S) OF OFFICIAL'S IMMEDIATE FAMILY MEMBER(S) RELATED POLITICAL ORGANIZATION
	Is the account maintained for a Foreign Financial Institution as defined by Title 31 of the Code of Federal Regulations? ◯ Yes ◯ No *If Yes, complete the form "Foreign Financial Institution Due Diligence Questionnaire"*
	Is the Account a Foreign Bank organized under Foreign Law and located outside of the United States as defined by Title 31 of the Code of Federal Regulations? ◯ Yes ◯ No If YES, provide U.S. Agent for Service of Process: Complete the forms "Certification Regarding Correspondent Accounts" AND "Foreign Financial Institution Due Diligence Questionnaire" ***NOTE: Broker-Dealers are prohibited from establishing, maintaining, administering, or managing correspondent accounts in the United States for Foreign Shell Banks. The prohibition does not include Foreign Shell Banks that are regulated affiliates.***
TAX CERTIFICATION	FORM W-9 Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and **(2) 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 all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding**, and (3) I am a U.S. citizen or other U.S. person (defined below), and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. ☐ **I am subject to withholding. Item 2 (above) is not applicable to me.** Definition of a U.S. person. For federal tax return purposes, you are considered a U.S. person if you are: An individual who is a U.S. citizen or U.S. resident alien, A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, an estate (other than a foreign estate), or a domestic trust (as defined in Regulations section 301.7701-7). The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding. See instructions for a list of Exceptions
	EXEMPT PAYEE CODE *(if any)* EXEMPTION FROM FATCA REPORTING CODE *(if any)*
	FORM W-8 Complete Form W-8 if you are a foreign person or business entity.

EXEMPT LEGAL ENTITY CUSTOMER

Is the account maintained for Legal Entity Customers who are EXEMPT from identifying and verifying Beneficial Owners as defined under 31 CFR 1010.230(e)(2-3)?
(See list below of Apex acceptable exemptions)

◯ Yes ◯ No

If YES, select the exemption below.
If NO, complete the attached Exhibit, "Entity Certification Regarding Beneficial Owners of Legal Entity Customers" and the "Entity Account Due Diligence Questionnaire

	EXEMPTIONS
☐	A Financial Institution regulated by a Federal Functional Regulator or a Bank regulated by a State Bank Regulator
☐	A Department or Agency of the United States, of any State, or of any political subdivision of any State
☐	Any Entity (other than a bank) whose common stock or analogous equity interests are listed on the New York, American, or NASDAQ Stock Exchange (each, a listed entity)
☐	An issuer of a class of security registered under Section 12 of the Securities Exchange Act of 1934 or that is required to file reports under Section 15(D) of that Act.
☐	An Investment Company, as defined in Section 3 of the Investment Company Act of 1940, that is registered with the Securitues and Exchange Commission ("SEC") under that Act.
☐	An Investment Advisor, as defined in Section 202(a)(11) of the Investment Advisors Act of 1940, that is registered with the SEC under that Act
☐	An Exchange or Clearing Agency, as defintied in Section 3 of the Securities Exchange Act of 1934, that is registered under Section 6 or 17A of that Act
☐	Any other entity registered with the SEC under the Securitites Exchange Act of 1934
☐	A Registered Entity, Commodity Pool Operator, Commodity Trading Advisor, Retail Foreign Exchange Dealer, Swap Dealer, or Major Swap Participant, each as defined in Section 1A of the Commodity Exchange Act, that is registered with the Commodity Futures Trading Comission
☐	A Public Accounting Firm registered under Section 102 of the Sarbanes-Oxley Act
☐	An insurance company that is regulated by a state

SIGNATURES

I authorize Apex Clearing Corporation ("Apex") to obtain a consumer report at the time of application to verify my creditworthiness and to obtain a consumer report from time to time for updates, renewals, extensions, and collection activity on any approved account. Upon my written request, Apex will disclose to me whether it obtained a report, and if so, the name and address of the consumer-reporting agency that provided it. In the event that my account is denied, as a result of the consumer report verification, I authorize Apex to provide to my introducing broker the reason(s) for such denial.

BY SIGNING THIS APPLICATION, I (WE) ACKNOWLEDGE THE FOLLOWING: (1) THAT PARAGRAPH 8 OF THE CUSTOMER ACCOUNT AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE AND IN ACCORDANCE WITH THIS AGREEMENT I (WE) AGREE IN ADVANCE TO ARBITRATE ANY CONTROVERSIES WHICH MAY ARISE BETWEEN OR AMONG ME (US), MY BROKER, AND/OR CLEARING FIRM, (2) RECEIPT OF A COPY OF THE CUSTOMER ACCOUNT AGREEMENT FOLLOWING THIS APPLICATION AND MY (OUR) AGREEMENT WITH THE TERMS THEREIN AND (3) THE INFORMATION PROVIDED ABOVE IS ACCURATE AND CORRECT.

SIGNATURE	DATE
SIGNATURE	DATE

FOR OFFICE USE ONLY			
CUSTOMER ID VERIFICATION	Customer Identification Verified ***Must** be completed*	YES Date verified: _____	
SIGNATURES	BRANCH MANAGER APPROVAL SIGNATURE	BRANCH MANAGER NAME	DATE
	REPRESENTATIVE SIGNATURE	REPRESENTATIVE NAME	DATE
CAT FDID	CAT FDID *By default, the FDID will be assigned at account opening. Any updates to this field post account opening will be reported as FDID replacement values*		CAT FDID
LTID	LTID		EFFECTIVE DATE
	END DATE	END REASON Correction Ended Replaced Other: _____	
	LTID		EFFECTIVE DATE
	END DATE	END REASON Correction Ended Replaced Other: _____	
	LTID		EFFECTIVE DATE
	END DATE	END REASON Correction Ended Replaced Other: _____	
	LTID		EFFECTIVE DATE
	END DATE	END REASON Correction Ended Replaced Other: _____	
	LTID		EFFECTIVE DATE
	END DATE	END REASON Correction Ended Replaced Other: _____	
CAT AND OATS ACCOUNT TYPES	CAT ACCOUNT TYPE *(Selection Required)*	OATS ACCOUNT TYPE	
	CAT ACCOUNT TYPES: A - Institutional Customer - An institutional account as defined in FINRA Rule 4512(c) E - Employee Account - An employee or associated person of your Broker-Dealer F - Foreign - A non-broker-dealer foreign affiliate or non-reporting Foreign Broker-Dealer I - Individual Customer - An account that does not meet the definition of FINRA Rule 4512(c) and is also not a proprietary account. O - Market Making - See CAT FAQ C5 V - Firm Agency Average Price Account P - Other Proprietary X - Error Account - Error account of the firm	**OATS ACCOUNT TYPES:** A - Institutional Customer - An institutional account as defined in FINRA Rule 4512(c) C - Combined - An order representing more than one type of account E - Employee Account - An employee or associated person of your Broker-Dealer. I - Individual Customer - An account that does not meet the definition of FINRA Rule 4512(c) and is also not a proprietary account. O - Market Making P - Other Proprietary X - Error Account - Error account of the firm	

EXHIBIT
ENTITY CERTIFICATION REGARDING BENEFICIAL OWNERS OF LEGAL ENTITY CUSTOMERS

GENERAL INSTRUCTIONS

What is this form?

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

Who has to complete this form?

This form must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities. For the purposes of this form, a legal entity includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

What information do I have to provide?

This form requires you to provide the name, address, date of birth and Social Security number (or passport number or other similar information, in the case of non- U.S persons) for the following individuals (i.e., the beneficial owners):

(i) Each individual, if any, who owns, directly or indirectly, 10 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 10 percent or more of the shares of a corporation); and

(ii) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer). The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (i), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (i), you must provide the identifying information of one individual under section (ii). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30 percent equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (ii)), and up to ten individuals (i.e., one individual under section (ii) and ten 10 percent equity holders under section (i)). The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.

CERTIFICATION OF BENEFICIAL OWNER(S) & ENTITY OFFICER(S)

CERTIFICATION OF BENEFICIAL OWNER(S)

See pages 10 - 14 below for Beneficial Owners details

Persons opening an account on behalf of a legal entity must provide the following information:

NAME OF NATURAL PERSON OPENING ACCOUNT	TITLE OF NATURAL PERSON OPENING ACCOUNT
NAME OF LEGAL ENTITY FOR WHICH THE ACCOUNT IS BEING OPENED	TYPE OF LEGAL ENTITY
ADDRESS OF LEGAL ENTITY	

The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 10 percent or more of the equity interests of the legal entity listed above.

NAME	DATE OF BIRTH	ADDRESS (Residential Address)	FOR U.S.PERSONS: SOCIAL SECURITY NUMBER	FOR NON-U.S. PERSONS SOCIAL SECURITY NUMBER: PASSPORT NUMBER AND COUNTRY OF ISSUANCE, OR OTHER SIMILAR IDENTIFICATION NUMBER*

CERTIFICATION OF ENTITY OFFICER(S)

The following information for each individual with significant responsibility for managing the legal entity listed above including entity officers, such as:

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions.

See pages 15 - 19 below for Entity Officers details

If appropriate, an individual listed above may also be listed in this section

NAME	DATE OF BIRTH	ADDRESS *(Residential Address)*	FOR U.S.PERSONS: SOCIAL SECURITY NUMBER	FOR NON-U.S. PERSONS SOCIAL SECURITY NUMBER: PASSPORT NUMBER AND COUNTRY OF ISSUANCE, OR OTHER SIMILAR IDENTIFICATION NUMBER*

* In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

BENEFICIAL OWNER # 1

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE

E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

BENEFICIAL OWNER # 2

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE

E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

BENEFICIAL OWNER # 3

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE
E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

BENEFICIAL OWNER # 4

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE
E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

BENEFICIAL OWNER # 5

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE

E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

BENEFICIAL OWNER # 6

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE

E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

BENEFICIAL OWNER # 7

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE
E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

BENEFICIAL OWNER # 8

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE
E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

BENEFICIAL OWNER # 9

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

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CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE
E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

BENEFICIAL OWNER # 10

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE
E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

ENTITY OFFICER # 1

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE

E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

ENTITY OFFICER # 2

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE

E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

ENTITY OFFICER # 3

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE
E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

ENTITY OFFICER # 4

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE
E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

ENTITY OFFICER # 5

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE

E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

ENTITY OFFICER # 6

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE

E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

ENTITY OFFICER # 7

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

☐ Government ID Verified *(office use only)* Date Government ID Verified *(office use only)*

DATE OF BIRTH	U.S. CITIZEN ○ YES ○ NO	IF NO, WHAT COUNTRY?
SOCIAL SECURITY NUMBER/ITIN	FTIN *(Required for Foreign Persons)*	COUNTRY OF ISSUE

HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE

E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

ENTITY OFFICER # 8

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

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CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE

E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

ENTITY OFFICER # 9

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

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HOME ADDRESS *(Cannot be a Post Office Box)*

CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE
E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

ENTITY OWNER # 10

NAME *(additional names)*

(legal name) *(title)*

GOVERNMENT IDENTIFICATION

TYPE OF IDENTIFICATION

- ○ Driver's License
- ○ Passport
- ○ Other
- ○ INS Permanent Resident Alien Card
- ○ Foreign National Identification Document

IDENTIFICATION NUMBER | STATE/COUNTRY OF ISSUANCE | ISSUE DATE | EXPIRATION DATE

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CITY	STATE/COUNTRY	POSTAL CODE

MAILING ADDRESS

CITY	STATE/COUNTRY	POSTAL CODE
E-MAIL ADDRESS	CELL PHONE/HOME PHONE	UUID *(office use only)*

NATURE OF ACCOUNT

Indicate the Industrial Classification your business is classified under	
☐	Agriculture, Forestry, and Fishing
☐	Mining
☐	Construction
☐	Manufacturing
☐	Transportation, Communications, Electric, Gas, and Sanitary Services
☐	Wholesale Trade
☐	Retail Trade
☐	Finance, Insurance, and Real Estate
☐	Services
☐	Public Administration

SIGNATURES

I hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

Signature: _____ Date: _____

Name: _____

FOR OFFICE USE ONLY

I am not aware of facts that could reasonably call into question the reliability of the above information provided by the applicant.

Signature: _____ Date: _____

Name: _____

Title: _____

CUSTOMER ACCOUNT AGREEMENT

This Customer Account Agreement (the "Agreement") sets forth the respective rights and obligations of Apex Clearing Corporation ("you" or "your" or "Apex") and the Customer's (as defined below) brokerage firm (the "Introducing Broker"), and the customer(s) identified on the New Account Application (the "Customer") in connection with the Customer's brokerage account with the Introducing Broker ("the Account"). The Customer hereby agrees as follows with respect to the Account, which the Customer has established with the Introducing Broker for the purchase, sale or carrying of securities or contracts relating thereto and/or the borrowing of funds, which transactions are cleared through you. To help the government fight the funding of terrorism and money laundering, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. In order to open an account, the Customer will provide information that will allow you to identify the Customer including, but not limited to, the Customer's name, address, date of birth, and the Customer's driver's license or other identifying documents.

1. Applicable Rules and Regulations.

All transactions for the Account shall be subject to the constitution, rules, regulations, customs and usages of the exchange or market and its clearing house, if any, upon which such transactions are executed, except as otherwise specifically provided in this Agreement.

2. Definitions.

"Obligations" means all indebtedness, debit balances, liabilities or other obligations of any kind of the Customer to you, 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.

a. Investment Objective Definitions. "Capital Preservation"

A conservative investment strategy characterized by a desire to avoid risk of loss; "Income" - strategy focused on current income rather than capital appreciation; "Growth" - investing in stocks with strong earnings and/or revenue growth or potential; "Speculation" - taking larger risks, usually by frequent trading, with hope of higher than-average gain. All strategies involve various types and levels of risk, the most common of which are market, credit, inflation, business, and interest rate.

3. Breach; Security Interest.

Whenever in your discretion you consider it necessary for your protection, or for the protection of the Customer's Introducing Broker or in the event of, but not limited to; (i) any breach by the Customer of this or any other agreement with you or (ii) the Customer's failure to pay for securities and other property purchased or to deliver securities and other property sold, you may sell any or all securities and other property held in any of the Customer'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 Customer, all without notice or demand for deposit of collateral, other notice of sale or purchase, or other notice or advertisement, each of which is expressly waived by the Customer, and/or you may require the Customer to deposit cash or adequate collateral to the Customer's account prior to any settlement date in order to assure the performance or payment of any open contractual commitments and/or unsettled transactions. You have the right to refuse to execute securities transactions for the Customer at any time and for any reason. Any and all securities and other property belonging to the Customer or in which the Customer may have an interest held by you or carried in any of the Customer's accounts with you (either individually or jointly with others) shall be subject to a first and prior security interest and lien for the discharge of the Customer's obligations to you, wherever or however arising and without regard to whether or not you have made advances with respect to such securities and other property, and you are hereby authorized to sell and/or purchase any and all securities and other property in any of the Customer's accounts, and/or to transfer any such securities and other property among any of the Customer's accounts to the fullest extent of the law and without notice where allowed. The losses, costs and expenses, including but not limited to reasonable attorneys' fees and expenses, incurred and payable or paid by you in the (i) collection of a debit balance and/or any unpaid deficiency in the accounts of the Customer with you or (ii) defense of any matter arising out of the Customer's securities transactions, shall be payable to you by the Customer. The Customer understands that because of circumstances beyond broker- dealers control, its customers' voting rights may be impaired. For example, if the stock of a company that another customer has purchased has not yet been received from the seller(s), then

other customers' abilities to vote that company's stock could be impaired until those shares are received. In addition, if the stock of a company that the Customer has purchased has not yet been received from the seller(s), then payments received by the Customer from the Introducing Broker, in lieu of the dividends on that stock not yet received, may receive tax treatment less favorable than that accorded to dividends.

4. Cancellation.

You are authorized, in your discretion, should you for any reason whatsoever deem it necessary for your protection, without notice, to cancel any outstanding order, to close out the accounts of the Customer, in whole or in part, or to close out any commitment made on behalf of the Customer.

5. Payment of Indebtedness Upon Demand.

The Customer shall at all times be liable for the payment upon demand of any obligations owing from the Customer to you, and the Customer shall be liable to you 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 you or by the Customer; and the Customer shall make payment of such obligations upon demand.

6. Accounts Carried as Clearing Broker.

The Customer understands that you are carrying the accounts of the Customer as clearing broker by arrangement with the Customer's Introducing Broker through whose courtesy the account of the Customer has been introduced to you. Until receipt from the Customer of written notice to the contrary, you may accept from and rely upon the Customer's Introducing Broker for (a) orders for the purchase or sale in said account of securities and other property, and (b) any other instructions concerning the Customer's accounts. The Customer represents that the Customer understands that you act only to clear trades introduced by the Customer's Introducing Broker and to effect other back office functions for the Customer's introducing broker. The Customer confirms to you that the Customer is relying for any advice concerning the Customer's accounts solely on the Customer's Introducing Broker. The Customer understands that all representatives, employees and other agents with whom the Customer communicates concerning the Customer's account are agents of the Introducing Broker, and not your representatives, employees or other agents and the Customer will in no way hold you liable for any trading losses that the Customer may incur. The Customer understands that you are not a principal of or partner with, and do not control in any way, the Introducing Broker or its representatives, employees or other agents. The Customer understands that you will not review the Customer's accounts and will have no responsibility for trades made in the Customer's accounts. You 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 Customer initiates a claim against you in your capacity as clearing broker and does not prevail, the Customer shall be responsible for the costs and expenses associated with your defense of such claim. The Customer understands you shall be entitled to exercise and enforce directly against the Customer all rights granted to the Introducing Broker.

a. Accounts Carried as Custodian.

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

7. Communications.

You may send communications to the Customer at the Customer's address on the New Account Application or at such other address as the Customer may hereafter give you in writing, and all communications so sent, whether by mail, telegraph, or otherwise, shall be deemed given to the Customer personally, whether actually received or not. Reports of execution of orders and statements of accounts of the Customer shall be conclusive if not objected to in writing to you, the former within five (5) days and the latter within ten (10) days, after forwarding by you by mail or otherwise. In consideration of your sending any mail to me in care of a Post Office Box Address or a third party, I hereby agree that "all correspondence of any nature whatsoever" sent to me in such address will have the same force and effect as if it had been delivered to me personally.

8. ARBITRATION AGREEMENT.

THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT, THE PARTIES AGREE AS FOLLOWS:

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 FORUM 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 UNLESS, IN AN ELIGIBLE CASE, A JOINT REQUEST FOR AN EXPLAINED DECISION HAS BEEN SUBMITTED BY ALL PARTIES TO THE PANEL AT LEAST 20 DAYS PRIOR TO THE FIRST SCHEDULED HEARING DATE
e. THE PANEL OF ARBITRATORS MAY 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.

THE FOLLOWING ARBITRATION AGREEMENT SHOULD BE READ IN CONJUNCTION WITH THE DISCLOSURES ABOVE. ANY AND ALL CONTROVERSIES, DISPUTES OR CLAIMS BETWEEN THE CUSTOMER AND YOU, OR THE INTRODUCING BROKER, OR THE AGENTS, REPRESENTATIVES, EMPLOYEES, DIRECTORS, OFFICERS OR CONTROL PERSONS OF YOU 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 YOUR BUSINESS, THE INTRODUCING BROKER'S BUSINESS OR THE CUSTOMER'S ACCOUNTS, SHALL BE CONDUCTED PURSUANT TO THE CODE OF ARBITRATION PROCEDURE OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY ("FINRA"). 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 Customer represents that the Customer is of majority age. The Customer represents either that the Customer 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, or alternatively, that the Customer has obtained and will provide to you additional documentation which may include information required under FINRA Rule 407

from its employer authorizing the Customer to open and maintain an account with you. If the Customer is a corporation, partnership, trust or other entity, the Customer represents that its governing instruments permit this Agreement, that this Agreement has been authorized by all applicable persons and that the signatory on the New Account Application is authorized to bind the Customer. The Customer represents that the Customer shall comply with all applicable laws, rules and regulations in connection with the Customer's account. The Customer further represents that no one except the Customer has an interest in the account or accounts of the Customer with you.

10. Joint Accounts.

If the New Account Application indicates that the Account shall consist of more than one person, the Customer's obligations under this Agreement shall be joint and several. References to the "Customer" shall include each of the customers identified on the New Account Application. You may rely on transfer or other instructions from any one of the Customers in a joint account, and such instructions shall be binding on each of the Customers. You may deliver securities or other property to, and send confirmations; notices, statements and communications of every kind, to any one of the Customers, and such action shall be binding on each of the Customers. Notwithstanding the foregoing, you are authorized in your 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 or securities. In the case of Tenants by the Entirety accounts, joint action will be required for all matters concerning the joint account. Tenants by Entirety is not recognized in certain jurisdictions, and, where not expressly allowed, will not be a permitted designation of the account.

11. Other Agreements.

If the Customer trades any options, the Customer agrees to be bound by the terms of your Customer Option Agreement. The Customer understands that copies of these agreements are available from you 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 you and the Customer.

12. Data Not Guaranteed.

The Customer expressly agrees that any data or online reports is provided to the Customer 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 Customer acknowledges that the information contained in any reports provided by you is obtained from sources believed to be reliable but is not guaranteed as to its accuracy of completeness. Such information could include technical or other inaccuracies, errors or omissions. In no event shall you or any of your affiliates be liable to the Customer or any third party for the accuracy, timeliness, or completeness of any information made available to the Customer or for any decision made or taken by the Customer in reliance upon such information. In no event shall you or your 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 you 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 Customer, 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. You or the Introducing Broker 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 Customer's transactions will be furnished upon written request.

14. Credit Check.

You are authorized, in your discretion, should you for any reason deem it necessary for your protection to request and obtain a consumer credit report for the Customer.

15. Miscellaneous.

If any provision of this Agreement is held to be invalid or 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 Customer has previously opened, now has open or may open or reopen

with you, 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 in writing signed by your authorized representative. This Agreement and all provisions shall inure to the benefit of you and your successors, whether by merger, consolidation or otherwise, your assigns, the Introducing Broker, and all other persons specified in Paragraph 8. You shall not be liable for losses caused directly or indirectly by any events beyond your reasonable control, including without limitation, government restrictions, exchange or market rulings, suspension of trading or unusually heavy trading in securities, a general change in economic, political or financial conditions, war or strikes. You may transfer the accounts of the Customer to your successors and assigns. This Agreement shall be binding upon the Customer and the heirs, executors, administrators, successors and assigns of the Customer. Failure to insist on strict compliance with this Agreement is not considered a waiver of your rights under this Agreement. At your discretion, you may terminate this Agreement at any time on notice to the Customer, the Customer will continue to be responsible for any obligation incurred by the Customer prior to termination. The Customer may not assign the Customer's rights or delegate the Customer's obligations under this Agreement, in whole or in part, without your prior consent.

16. Sweep Program.

If the Customer elects to participate in one of your FDIC or money market sweep programs, the Customer acknowledges and agrees that: (a) the Customer has read and understands the sweep program terms and conditions and/or prospectuses available at http://www.apexclearing.com/disclosures/ and is aware of the products available in such sweep programs; (b) you may make changes to your FDIC and/or money market sweep programs and products at any time, in your sole discretion and with or without notice to Customer; (c) the free credit balances in the Customer's Account may begin being included in the sweep program upon Account opening; and (d) you have no obligation to monitor the applicable sweep program elected for the Customer's Account or to make recommendations about, or changes to, the sweep program that might be beneficial to the Customer.

17. SIPC Protection.

As a member of the Securities Investor Protection Corporation (SIPC), funds are available to meet customer claims up to a ceiling of $500,000, including a maximum of $250,000 for cash claims. For additional information regarding SIPC coverage, including a brochure, please contact SIPC at (202) 371-8300 or visit www.sipc.org. 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 additional insurance policy becomes available to customers in the event that SIPC limits are exhausted and provides protection for securities and cash up to certain limits. Similar to SIPC protection, this additional insurance does not protect against a loss in the market value of securities.

18. Tax Treaty Eligibility.

This agreement shall serve as the Customer's certification that you are eligible to receive tax treaty benefits between the country or (of) residence indicated on the new account form and the country (ies) of origin holding jurisdiction over the instruments held within the customer's account.

19. Trusted Contact.

"Under FINRA Rule 4512 Apex Clearing Corporation is required to disclose to you (the customer) that Apex Clearing Corporation or an associated person of Apex Clearing Corporation is authorized to contact the trusted contact person and disclose information about the customer's account to address possible financial exploitation, to confirm the specifics of the customer's current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165.

20. ACH Agreement.

If I request Automated Clearinghouse ("ACH") transactions from my Account at Clearing Firm, I authorize Clearing Firm to originate or facilitate transfer credits/debits to/from my eligible bank account. Transactions sent through the NACHA network will be subject to all applicable rules of NACHA and all rules set forth in Federal Reserve Operating circulars or other applicable laws and regulations. ACH deposits to my brokerage account are provisional. If the beneficiary bank does not receive final and complete payment for a payment order transferred through ACH, the beneficiary bank is entitled to recover from the beneficiary any provisional credit and Clearing Firm may charge my account for the transaction amount. I understand Clearing Firm or my Broker may not notify me of any returned or rejected ACH transfers. I agree to hold Clearing Firm and Clearing Firm's agents free of liability for compliance with these instructions. I hereby agree to hold harmless Clearing Firm and each of its affiliates, offices, directors, employees, and agents against, any claims, judgments, expenses, liabilities or

costs of defense or settlement relating to: (a) any refusal or failure to initiate or honor any credit or debit request, by Clearing Firm or my Broker, whether (i) due to a lack of funds necessary to credit my account; (ii) due to inadvertence, error caused by similarity of account holder names or (iii) otherwise provided Clearing Firm has not acted in bad faith; (b) if the routing number is incorrect or the routing number or other information changes at another U.S. financial institution or (c) any loss, damage, liability or claim arising, directly or indirectly, from any error, delay or failure which is caused by circumstances beyond Clearing Firm's direct control. To the extent permitted by applicable law or regulation, Clearing Firm hereby disclaims all warranties, express or implied, and in no event shall Clearing Firm be liable for any special indirect, incidental, or consequential damages whatsoever resulting from the ACH electronic service or any ACH transactions. Nothing in this herein shall constitute a commitment or undertaking by Clearing Firm or my Broker to effect any ACH transaction or otherwise act upon my instructions or those of my Broker with respect to any account at Clearing Firm. This authorization shall remain in full force and effect until I revoke authorization by written notification to my Broker that is forwarded to Clearing Firm. I understand that Clearing Firm has the right to terminate or suspend the ACH agreement at any time and without notice.

PRIVACY POLICY

Apex Clearing Corporation ("Apex") carries your account as a clearing broker by arrangement with your broker-dealer or registered investment advisor as Apex's introducing client. At Apex, we understand that privacy is an important issue for customers of our introducing firms. It is our policy to respect the privacy of all accounts that we maintain as clearing broker and to protect the security and confidentiality of non-public personal information relating to those accounts. Please note that this policy generally applies to former customers of Apex as well as current customers.

Personal Information Collected
In order to service your account as a clearing broker, information is provided to Apex by your introducing firm who collects information from you in order to provide the financial services that you have requested. The information collected by your introducing firm and provided to Apex or otherwise obtained by Apex may come from the following sources and is not limited to:

- Information included in your applications or forms, such as your name, address, telephone number, social security number, occupation, and income
- Information relating to your transactions, including account balances, positions, and activity
- Information which may be received from consumer reporting agencies, such as credit bureau reports
- Information relating to your creditworthiness
- Information which may be received from other sources with your consent or with the consent of your introducing firm

In addition to servicing your account, Apex may make use of your personal information for analysis purposes, for example, to draw conclusions, detect patterns or determine preferences.

Sharing of Non-public Personal Information
Apex does not disclose non-public personal information relating to current or former customers of introducing firms to any third parties, except as required or permitted by law, including but not limited to any obligations of Apex under the USA PATRIOT Act, and in order to facilitate the clearing of customer transactions in the ordinary course of business.

Apex has multiple affiliates and relationships with third party companies. Examples of these companies include financial and non-financial companies that perform services such as data processing and companies that perform securities executions on your behalf. We may share information among our affiliates and third parties, as permitted by law, in order to better service your financial needs and to pursue legitimate business interests, including to carry out, monitor and analyze our business, systems and operations.

Security
Apex strives to ensure that our systems are secure and that they meet industry standards. We seek to protect non- public personal information that is provided to Apex by your introducing firm or otherwise obtained by Apex by implementing physical and electronic safeguards. Where we believe appropriate, we employ firewalls, encryption technology, user authentication systems (i.e., passwords and personal identification numbers) and access control mechanisms to control access to systems and data. Apex endeavors to ensure that third party service providers who may have access to non-public personal information are following appropriate standards of security and confidentiality. Further, we instruct our employees to use strict standards of care in handling the personal financial information of customers. As a general policy, our staff will not discuss or disclose information regarding an account except; 1) with authorized personnel of your introducing firm, 2) as required by law or pursuant to regulatory request, or 3) as authorized by Apex to a third party or affiliate providing services to your account or pursuing Apex's legitimate business interests.

Access to Your Information
You may access your account information through a variety of media offered by your introducing firm and Apex (i.e., statements or online services). Please contact your introducing firm if you require any additional information. Apex may use "cookies" in order to provide better service, to facilitate its customers' use of the website, to track usage of the website, and to address security hazards. A cookie is a small piece of information that a website stores on a personal computer, and which it can later retrieve.

Changes to Apex's Privacy Policy
Apex reserves the right to make changes to this policy.

How to Get in Touch with Apex about this Privacy Policy
For reference, this Privacy Policy is available on our website at www.apexclearing.com. For more information relating to Apex's Privacy Policy or to limit our sharing of your personal information, please contact:

Apex Clearing Corporation
Attention: Compliance Department
350 North St. Paul Street, Suite 1300
Dallas, Texas 75201
(214) 765-1055

CUSTOMER ACCOUNT AGREEMENT

Released June 5, 2025

In consideration of SogoTrade, Inc. and its agents and assigns (collectively, "SogoTrade," "You" or "Your") opening one or more accounts on my behalf ("My Account(s)" or the "Account(s)"), I represent and agree with respect to all Accounts, whether individual, joint, entity, margin, option or cash, to the terms set forth in this Customer Account Agreement (the "Agreement"). When used in this Agreement, the words "I", "Me", "My", "We", or "Us" mean the owner(s) of the Account. For the avoidance of doubt, in the case of a joint account, the words "I", "Me", "My", "We" or "Us" mean each of the owners of the joint Account.

I understand that the terms and conditions of this Agreement govern all aspects of My relationship with You regarding My Accounts. I will carefully read, understand and accept the terms and conditions of this Agreement before I check the "I AGREE" or similarly worded box and submit the application. I understand that checking the "I AGREE" box and submitting the application is the legal equivalent of my manually signing this Agreement and I will be legally bound by its terms and conditions. By entering into this Agreement, I acknowledge receipt of the SogoTrade Privacy Policy. I understand this Agreement may be amended from time to time by SogoTrade, with revised terms posted on the SogoTrade website. I understand that by continuing to maintain my Account(s) without objecting to any revised terms of this Agreement, I am accepting the terms of the revised Agreement and I will be legally bound by its terms and conditions. If I request other services provided by SogoTrade that require Me to agree to specific terms and conditions electronically (through clicks or other actions) or otherwise, such terms and conditions will be deemed an amendment and will be incorporated into and made part of this Agreement.

I FURTHER UNDERSTAND THAT BY CHECKING THE "I AGREE" BOX AND SUBMITTING THE APPLICATION I ACKNOWLEDGE THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE.

1. Capacity and Status. If an individual, I am of legal age under the laws of the jurisdiction where I reside and authorized to enter into this Agreement. If an entity, I am duly formed, validly existing and in good standing in My state of organization, have full power and authority to enter and perform this Agreement, and the persons signing the account application are fully authorized to act on My behalf. No person, except Myself (or any person named in a separate agreement or joint account), has any interest in the Account opened pursuant to this Agreement. I acknowledge that unless You receive written objection from Me, You may provide My name, address, and securities positions to requesting companies in which I hold securities.

Except as otherwise disclosed to You in writing, neither I nor any member of My immediate family is an employee of any exchange, any corporation of which any exchange owns a majority of the capital stock, a member of any exchange or self-regulatory organization, a member of any firm or member corporation registered on any exchange, a bank, trust company, insurance company or any corporation, firm or individual engaged in the business of dealing either as a broker-dealer or as principal in securities. I understand and agree that I am obligated to promptly notify You in writing if I or a member of My immediate family becomes registered or employed in any of the above-described capacities. I further agree to

promptly notify You in writing if I am now or if I become: (i) registered or qualified with the Financial Industry Regulatory Authority ("FINRA") or the SEC, the Commodities Futures Trading Commission, any state securities agency, any securities exchange or association, or any commodities or futures contract market or association; (ii) an "investment advisor" as that term is defined in Section 201(11) of the Investment Advisors Act of 1940 (whether or not registered or qualified under that act); (iii) employed by a bank or other organization exempt from registration under federal and state securities laws to perform functions that would require Me to be so registered or qualified if I were to perform such functions for an organization not so exempt; or (iv) an officer, director or 10% stockholder of any publicly traded company.

2. Roles and Responsibilities.

(A) **No Advice.** I understand, acknowledge and agree to the following:

(i) SogoTrade has no obligation to advise You on the suitability of any security, transaction or investment strategy and You acknowledge that You are responsible for monitoring profits and losses in Your account.
(ii) SogoTrade provides no investment advice in connection with this Account;
(iii) SogoTrade does not give advice or offer any opinion with respect to the suitability of any transaction, security, investment strategy or order;
(iv) SogoTrade does not solicit orders;
(v) SogoTrade does not provide legal or tax advice; and
(vi) SogoTrade may provide information to You through its website about particular investments such as individual Exchange Traded Funds ("ETFs") or crypto-currencies but such information does not constitute a recommendation to enter into any of the investment transactions or to engage in any of the investment strategies presented.

I am solely responsible for any and all orders placed in My Account. I am a self-directed investor and all orders entered are unsolicited and based on My own investment decisions or the investment decision of My duly authorized representative or agent. I understand that all investments involve risk, that losses may exceed the principal invested, and that the past performance of a security, industry, sector, market, or financial product does not guarantee future results or returns.

I understand that I am solely responsible for knowing the rights and terms for all securities purchased, sold and maintained in My Account including, but not limited to, mergers, reorganizations, stock splits, name changes and/or symbol changes, dividends, option symbols, and option deliverables. I understand that certain securities may grant Me valuable rights that may expire unless I take specific action. These securities include bonds, convertible securities, warrants, stock rights and securities subject to exchange offers or tenders. I am responsible for knowing all expiration dates, redemption dates, and the circumstances under which rights associated with My securities may be called, cancelled, or modified. You may, but are not obligated to, notify Me of any upcoming expiration or redemption dates, or take any action on My behalf without My specific instructions except as required by law and the rules of regulatory authorities. If any security is about to expire worthless or be redeemed for less than its fair market value and have not received instructions from Me, You may, at Your discretion, sell the security and credit My Account with the proceeds. If My Account has an option position on the last trading day prior to expiration, which is one cent or more in the money, You will generally exercise the option, on My behalf. However, You reserve the right at Your discretion to close any option position prior to expiration date or any position resulting from the exercising/assignment after option expiration. I will be charged a commission for any such transaction. You are not obligated to take any of these actions and You are not liable for losses should You not take them.

(B) **Research, Investment Tools and Internet Links**. I understand that when I request assistance from Your employees in using the investment tools available on Your web site (including, but not limited to, Sogo Play, Trade Ideas and Value Engine), it will be limited to an explanation of the tool's functionality and, if requested by Me, to the entry by Your employees of variables provided by Me, and that such assistance does not constitute investment advice, an opinion with respect to the suitability of any transaction, or solicitation of any orders. News, research, links to outside websites, and other information accessible through the SogoTrade App or Website ("Content") may be prepared by independent external providers not affiliated with SogoTrade. I agree not to distribute, reproduce, sell, or otherwise commercially use the Content in any manner. I understand that You may terminate My access to the Content. I understand that none of the Content is a recommendation by You to buy or sell any securities or to engage in any investment strategy.

(C) **Safeguarding Customer Account Access Information.** I understand that I will select a Username, Password and Personal Identification Number (collectively, "PINs") that provide electronic access to My Account. I understand and agree that My Account numbers and PINs are confidential and I am responsible for the confidentiality, protection and use of them. I agree and accept full responsibility for monitoring and safeguarding My Accounts and access to My Accounts. I agree to immediately notify You in writing, delivered via e-mail and certified/return receipt requested U.S. mail, if I become aware of: (i) any loss, theft, or unauthorized use of My PINs, account numbers or access; (ii) any failure by Me to receive a message from You indicating that an order was received, executed or cancelled, as applicable; (iii) any failure by Me to receive an accurate written confirmation of an execution; (iv) any receipt by Me of confirmation of an order, execution and/or cancellation, which I did not place; or (v) any inaccurate information in or relating to My Account balances, deposits, withdrawals, securities positions or transaction history. Each of the events described in subsections (i)-(v) hereof, shall be deemed a "Potential Fraudulent Event".

The use and storage of any information including, without limitation, My Account numbers, PINs, portfolio information, transaction activity, account balances and any other information or orders available on My personal computer is at My own risk and is My sole responsibility. I agree to be responsible for all activities in My Account and You may rely on the assumption that I have authorized any orders or instructions that are received under My Account number and PINs. I agree that, in the event of a Potential Fraudulent Event, I will notify You immediately, and in no event more than 24 hours, after I discover such Potential Fraudulent Event. I agree that in the event of a Potential Fraudulent Event, I will report such loss or fraudulent occurrence promptly to the legal authorities. Further, I agree to provide a copy of any report prepared by legal authorities to You on request. I agree to cooperate fully with the legal authorities and You in any investigation of such Potential Fraudulent Event and I will complete any required documents promptly, accurately and thoroughly. I agree to indemnify and hold You and Your affiliates harmless from and against any losses arising out of or relating to a Potential Fraudulent Event.

(D) **Information Accuracy.** I (i) certify that the information contained in this Agreement, the account application, and any other document that I furnish to You in connection with My Account(s) is complete, true and correct, and acknowledge that knowingly giving false information for the purpose of inducing You to extend credit is a federal crime, (ii) authorize You to contact any individual or firm noted herein or on the documents referred to in subsection (i) of this Section and any other normal sources of debit or credit information, (iii) authorize anyone so contacted to furnish such information to You as You may request, and (iv) agree that this Agreement, the account application and any other document I furnish in connection with My Account is Your property. I shall promptly advise You of any changes to the information in such agreements and documents in writing within ten (10) days. You may retain this Agreement, the Account application, and all other such documents and their respective records at Your sole discretion,

whether or not credit is extended.

3. Clearing Status. I understand that You introduce My Account and transactions on a fully disclosed basis, and that You have entered into a clearing arrangement with Apex Clearing Corp. ("Apex" and/or "the Clearing Agent"), to perform certain services. I understand that Apex Clearing Corp. carries My Account(s) as a fully-disclosed clearing broker pursuant to a Brokerage Services Agreement, also referred to as a clearing agreement, between SogoTrade and Apex, and that Apex will clear all transactions under this Agreement pursuant to that clearing agreement.

Until receipt from Me of written notice to the contrary, Apex may accept from SogoTrade, without inquiry or investigation, (i) orders for the purchase or sale of securities and other property on margin, if I have elected to have a margin account, or otherwise, and (ii) any other instructions concerning said accounts. Apex shall look solely to SogoTrade unless otherwise directed by SogoTrade, and not to Me with respect to any such orders or instructions; except that I understand that Apex will deliver confirmations, statements, and all written or other notices with respect to My Account directly to Me with copies to SogoTrade, and that Apex will look directly to Me or SogoTrade for delivery of margin, payment, or securities.

4. Electronic Delivery of Trade and Account Information; Notice. All communications, including account statements, trade confirmations, margin calls, notices, disclosures, regulatory communications and other information, documents, data and records regarding My Account, or an alert that such communication has been posted to the secure section of Your web site, and is available for viewing, may be sent to Me at the mailing address for My Account or the e-mail address that I have given to You in My account application (to either e-mail address in the case of joint accounts where each account holder has given an e-mail address; notice to both e-mail addresses is not required) or at such other address as I may hereafter give You in writing or by e-mail at least ten (10) days prior to delivery, and all communications so sent, whether in writing or otherwise, shall be deemed given to Me personally, whether actually received or not. I acknowledge that I will be charged a fee for account statements that are sent to Me at My mail address, as opposed to an email notification, which is free of charge. I further acknowledge that in the event You are unable to send notifications to Me at My email address, that You will send physical account statements to my mail address and that I will be charged for this.

5. Review of Confirmations and Statements. I agree that it is My responsibility to review order execution confirmations and statements of My Account(s) promptly upon receipt. I agree to receive all confirmations and account statements, as well as all tax related documents, in electronic format. I understand that account statements will evidence all activity in My Account for the stated period, including securities transactions, cash balances, credits to My Account and all fees paid from My Account. Confirmations will be considered binding on Me unless I notify You of any objections within two (2) calendar days from the date confirmations are sent. Account statements will be considered binding on Me unless I notify You of any objections within ten (10) calendar days after My Account statements are posted online. Such objection may be oral or in writing, but any oral objection must be immediately confirmed in writing. In all cases, You reserve the right to determine the validity of My objection. If I object to a transaction for any reason, I understand and agree that I am obligated to take action to limit any losses that may result from such transaction or I will bear sole responsibility for any losses relating to the transaction, even if My objection to the transaction is ultimately determined to be valid. Nothing in this Section 5 shall limit My responsibilities as described in Section 2(C) of this Agreement.

6. Important Information about Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

When I open an account, SogoTrade is required to collect the following information from Me:

i) Name
ii) Date of birth
iii) Address
iv) Identification number

With respect to the identification number, if I am a U.S. citizen, I am required to provide My Social Security number or employer identification number. If I am a non-U.S. citizen, I am required to provide My taxpayer identification number; passport number and country of issuance; alien identification card number; or government-issued identification showing nationality, residence and containing a photograph of Me.

I may also need to show My 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, employer 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, and FINRA rules already require you to provide most of this information. These rules also may require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and objectives and risk tolerance. If I don't provide the information requested and My identity cannot be verified, SogoTrade may not be able to open an Account or carry out transactions for Me. If SogoTrade has already opened an Account for Me, You may have to close it.

I understand that You may take steps to verify the accuracy of the information I provide to You in My Account application or otherwise, including obtaining a report from an agency (such as Experian or Trulioo), and that You may restrict My access to My Account pending such verification. I agree to promptly notify You of any changes in the information including, but not limited to, My name, address, e-mail address and telephone number.

7. Telephone Conversations; Electronic Communications and Wireless Carrier. I understand and agree that You may record and monitor any telephone or electronic communications with Me. Unless otherwise agreed in writing in advance, You do not consent to the recording of telephone conversations by any third party or Me. I acknowledge and understand that not all telephone or electronic communications may be recorded by You, and You do not guarantee that recordings of any particular telephone or electronic communications will be retained or capable of being retrieved. I authorize My wireless carrier to use or disclose information about My account and My wireless device, if available, to You or Your third-party service providers for the duration of this Agreement, solely to help You identify Me or My wireless device and to prevent fraud.

8. Credit Verification. I authorize SogoTrade to obtain a consumer credit report at the time of application to verify My creditworthiness and to obtain a consumer report from time to time for updates, renewals, extensions, and collection activity on any approved account. Upon My written request, SogoTrade will disclose to Me whether it obtained a report, and if so, the name and address of the consumer-reporting agency that provided it. I authorize SogoTrade to provide to Apex information regarding My consumer credit report(s).

9. Restrictions on Trading. I understand that You may, in Your discretion, prohibit or restrict the trading of securities, or the substitution of securities, in any of My Accounts. I understand that You may execute all orders by Me on any exchange or market, unless I specifically instruct You to the contrary. In the event

of a breach or default by Me under this Agreement, You shall have all rights and remedies available to a secured creditor under all applicable laws and in addition to the rights and remedies provided herein.

I understand that You may at any time, at Your sole discretion and without prior notice to Me:

(i) prohibit or restrict My access to the use of the web site or related services and My ability to trade;
(ii) You may refuse to accept any of My transactions;
(iii) You may refuse to execute any of My transactions; and/or
(iv) You may terminate My Account.

The closing of My Account will not affect the rights and/or obligations of either party that was incurred prior to the date My Account is closed. If SogoTrade or Apex writes off any obligation or unpaid debit balance in My Account, it will not affect any of Your rights to pursue collection activities against Me, including litigation.

10. Bulletin Board/Pink Sheet Stocks. Bulletin board, pink sheet and other thinly-traded securities ("bulletin board stocks") present particular trading risks, in part because they are relatively less liquid and more volatile than actively traded securities listed on a major exchange. I understand that bulletin board stocks may be subject to different trading rules and systems than other securities and that I may encounter significant delays in executions, reports of executions and updating of quotations in trading bulletin board stocks. SogoTrade in its sole discretion may require limit orders on certain bulletin board stock transactions.

11. Buy Orders; Settlements. All orders for the purchase of securities given for My Account will be authorized by Me and executed in reliance on My promise that an actual purchase is intended. It is My intention and obligation to pay for purchases immediately or on SogoTrade's demand. I understand SogoTrade may at any time, in its sole discretion and without prior notice to Me, prohibit or restrict My ability to trade securities. I further agree not to allow any person to trade for My Account unless a trading authorization for that person has been received and approved by SogoTrade. In the event that I fail to provide sufficient funds, You may, at Your option and without notice to Me, i) charge a reasonable rate of interest, ii) liquidate the Property subject of the buy order, or iii) sell other Property owned by Me and held in any of My Accounts. You may also charge any consequential loss to My Account.

12. Market Volatility; Market Orders; and Limit Orders

I understand that, whether I place a market or limit order, I will receive the price at which My order is executed in the marketplace. Particularly during periods of high volume, illiquidity, fast movement or volatility in the marketplace, the execution price received may differ from the quote provided on entry of an order, and I may receive partial executions of an order at different prices. I understand that SogoTrade is not liable for any price fluctuations. I also understand that price quotes generally are for only a small number of shares as specified by the marketplace, and larger orders are relatively more likely to receive executions at prices that vary from the quotes or in multiple lots at different prices. Securities may open for trading at prices substantially higher or lower than the previous closing price or the anticipated price. If I place a market order (whether during normal market hours or when the market is closed), I agree to pay or receive the prevailing market price at the time My market order is executed. I understand that the price I pay may be significantly higher or lower than anticipated at the time I placed the order. To avoid buying a security at a higher price and possibly exceeding My purchasing power, or selling it at a lower price than I desire, I understand I can enter a limit order. I also understand that limit orders may not be executed at any particular time, or at all if there is not sufficient trading at or better than the limit price I specify. The

SogoTrade web site contains further information regarding orders types and limitations, which I agree to read and understand before placing such orders.

As a customer of SogoTrade, I understand that after the market has closed for the day, I have the ability to place in a queue order request to be executed the following day upon the opening of the market ("Queued Order"). I understand that My Queued Order request is prioritized based on the order in which it is received by SogoTrade, and that the Queued Order requests are sent out for execution shortly after the market opens on the next day of trading. I further understand that each Queued Order request is sent out per customer and per security as SogoTrade market orders (described above), and that they are not aggregated.

A limit order may be "good till cancelled" which means the order remains valid until (A) it is executed; (B) I cancel the order; (C) approximately 60 days from when the order is placed; or (D) the contract to which it relates is closed. I understand that You will cancel "good till cancelled" and "good till date" orders at the end of every trading day (on the exchange on which the instrument to which the contract relates is traded) and place such order again at the start of the following trading day. This process will be repeated every day for as long as the "good till cancelled" or "good till date" order remains valid. I further agree that any "good till cancelled" and "good till date" orders I place should be treated as "do not reduce" orders.

13. Margin Accounts

Services Provided: I understand if I am approved for a margin account, Apex agrees to extend credit to Me in accordance with their margin account rules. I acknowledge I will, at all times, be liable for the payment, upon demand, of any debit balance or other charges.

Maintenance of Margin: I will, at all times, maintain such securities and other property in My Account as margin collateral as required by SogoTrade, Apex and/or applicable exchange and federal regulations. A margin call may be issued if My Account equity falls below such requirements. SogoTrade and/or Apex retain sole discretion to determine whether additional collateral will be required. I acknowledge that SogoTrade and/or Apex are not obligated to provide Me with additional time to meet a margin call in the event My Account falls below minimum margin requirements. I understand market conditions or other circumstances may not allow SogoTrade and/or Apex to give Me notice when My Account equity becomes deficient or to allow Me time in which to deposit additional equity. I acknowledge and agree that SogoTrade and/or Apex reserves the right in their sole discretion to sell securities and other property held in My Account(s) as collateral, to cancel open orders, to buy securities and other property which may be short in My Account, to close open option positions and to take any other action SogoTrade and/or Apex deem necessary for their protection, all without prior notice, advertisement or demand to Me.

Pledge of Securities and Other Property. All securities and other property now or hereafter held, carried or maintained by Apex in or for any account in which I have an interest may be pledged, re-pledged, hypothecated or re-hypothecated by Apex from time to time without notice, either separately or in common with other securities and property for any amount due in My Accounts or for any greater amount and Apex may do so without retaining in their possession or under their control for delivery a like amount of similar securities or other property. I also authorize Apex to lend to themselves or others any securities or other property held by Apex on margin from My Account or any accounts under My control.

Interest Charges of Debit Balances: I understand My Account will be charged interest monthly on the average daily net debit balance in all of My Accounts, in accordance with Apex's margin rules, at the prevailing rate as determined by Apex. The interest charged will appear on My monthly statement and will

indicate the rate and the period covered. The rate may change from time to time without prior notice, due to fluctuations in interest rates or other causes. Interest charges are based on a 360-day interest year. Interest is computed from the 16th day of the preceding month to the 15th day of the current month, except in January and December. In January, interest is computed from the 1st day of the month to the 15th. In December, interest is computed from the 16th day of the month to the 31st. In calculating margin interest, free credit balances in all accounts will be offset against any debit in the margin account and interest will be charged on the net debit balance, if any.

Sales and Short Sales: I agree that any "short" sale shall be designated as such to You at the time I place such an order and I hereby authorize You to mark such order "short." I acknowledge that a short sale is the sale of a security I do not own and that to facilitate a short sale Apex must borrow stock to cover the delivery to the purchaser(s). If the stock is recalled by the lender(s) of the securities, Apex will attempt to re-borrow the securities, but Apex may be forced to cover My short position on the open market at the then current market price. I will be liable Apex or You for any debit balance remaining after a short position has been closed out. If any securities that I borrow are deemed as “hard to borrow”, additional fees will be charged.

I agree to meet the appropriate margin requirements for My short account as required by You, Apex and/or applicable exchange or federal regulations. The credit balance generated by short sales in My Account is not a free credit balance. If the market value of My short account is greater than the short account credit balance, interest will be charged on the appreciation in value of the short positions. If the market value of My short account is less than the short account credit balance, interest on any debit in the account will be reduced in relation to the decline in value. Each end of day closing price is used to determine the increase or decrease in the short account and My Account is thus marked to the market daily.

I promise to deliver all securities sold in My Account and to provide collateral of a type and amount acceptable to SogoTrade for all short sales in My Account. SogoTrade requires that a security be held in an account prior to the acceptance of a sell order with respect to such security unless the order is specifically designated as a "short sale." If a security is not held in My Account and a sell order is processed, I must promptly deliver such security to SogoTrade for receipt in good deliverable form on or before the settlement date. Any order accepted without negotiable certificates or positions in My Account will be subject, at SogoTrade's sole discretion, to cancellation or buy-in. To ensure this will not occur, I agree to only place sell orders for securities owned by Me and held in My Account at the time My order is placed. Proceeds of a sale will not be paid to Me or released into My Account until SogoTrade has received the security in good deliverable form, whether from a transfer agent or from Me and the settlement of the security is complete. Instructions on how to properly endorse a certificate and deliver it to SogoTrade are located on the SogoTrade web site. If the security is not received on or before settlement date, or as market conditions warrant, SogoTrade may in its sole discretion purchase the security on the open market for My Account and may liquidate and close out any and all securities in My Account in order to pay for such purchase. In the event a security is bought in, I will be responsible for all resulting Losses incurred by SogoTrade. I understand that I may execute short sales only in a Margin Account (see Apex Margin Account Agreement and Disclosure" for more information) and that such execution must comply with applicable short sales rules.

14. Payment of Indebtedness. In the event I become indebted to You in the course of the operation of My Account, I agree that I will repay such indebtedness upon demand. I agree that if after demand I fail to pay the indebtedness, You may close My Account and liquidate any assets in My Account at Your discretion in an amount sufficient to pay My indebtedness. As security for any and all liabilities arising in favor of You, I pledge to You a first priority perfected security interest in all Property held by You in any account

maintained by You for Me individually, jointly or in the name of another person or entity. You are hereby authorized to make whatever disposition of pledged Property You may deem appropriate to realize the security afforded by this provision, and I will remain liable for any deficiency. I further agree that You shall be entitled to exercise the rights and remedies, with respect to the pledged Property, generally afforded a secured party under the Uniform Commercial Code. The reasonable costs of collection of any debit balance and any unpaid deficiency in My Accounts, including attorney's fees and expenses incurred by You, shall be reimbursed by Me to You. For all purposes of this Agreement, the word "Property" (unless stated otherwise) means all monies and contracts, investments and options, whether for present or future delivery, and all distributions, proceeds, products and accessions of all such property. This includes all such property held, maintained or carried by Apex in any manner for Me.

15. SIPC and Other Insurance Coverage. I understand that You are a member of the Securities Investor Protection Corporation ("SIPC"), which provides protection for accounts up to $500,000 (including $250,000 for claims of cash) per client as defined by SIPC rules. An explanatory brochure is available upon request or at www.sipc.org or via telephone at (202) 371-8300. I understand that Apex may provide additional insurance to supplement SIPC protection. For more information concerning this, please reference Apex's SIPC disclosure.

16. Equity Orders and Payment For Order Flow. SEC rules require all registered broker-dealers to disclose their policies regarding any "payment for order flow" arrangement in connection with the routing of customer orders. "Payment for order flow" includes, among other things, any monetary payment, service, property, or other benefit that results in remuneration, compensation, or consideration to a broker or dealer from any broker or dealer in return for directing orders. You transmit customer orders for execution to various exchanges or market centers based on a number of factors. These include: size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, availability of efficient automated transaction processing and reduced execution costs through price concessions from the market centers. Certain of the market centers may execute orders at prices superior to the publicly quoted market in accordance with their rules or practices. The order-routing policies, taking into consideration all of the factors listed above, are designed to result in favorable transaction processing for customers. The nature and source of any payments and/or credits received by You in connection with any specific transactions will be furnished upon written request.

17. Fees and Charges. I understand that there are charges for executing buy and sell orders and for other services provided under this Agreement. I acknowledge that I am responsible for and agree to pay all applicable federal, state and local taxes associated with My Account. I authorize You to automatically debit My Account for any such brokerage commissions, charges, fees and taxes. I agree to pay such commissions and fees at the then applicable prevailing rates, and I acknowledge that the prevailing rates of commissions and fees may change and that change may occur without notice. I agree to be bound by such changes. You can access and review a list of all fees and charges at https://content.sogotrade.com/sogotrade/commission/commissionEn.html,or by clicking the "Schedule of Fees" link at the bottom of the page at www.sogotrade.com.

18. ACH and International Wire Transfers.

ACH Transfers. I acknowledge money deposited via Automated Clearing House ("ACH") is normally not available for withdrawal for 5 business days. Within 60 days of the date of My ACH deposit, My funds may only be withdrawn to the bank account from which such funds were deposited. I understand that for the ACH transfers to be established, at least one common name must match exactly between My SogoTrade account and My bank accounts. To send and receive ACHs My bank must be a member of the ACH

system. For ACH transactions, An ACH bank reversal may occur when (A) there are insufficient funds in My bank account, (B) there is a duplicate transaction, (C) the transaction is denied, or (D) the type of account is incorrect. I acknowledge that in the event of an ACH bank reversal, I will incur a fee. Before making an ACH transfer, I agree to check SogoTrade's most recent Commissions and Fees Schedule. I agree that I am solely liable and responsible for any ACH reversal fees that I incur.

International Wire Transfers. If I arrange for a wire transfer to be directed to My Account, I am responsible for ensuring that such wire is initiated properly, addressed properly, and bears appropriate wire instructions in exactly the form required by You for identification of Me and My Account. I understand that any erroneous, mismatched or incomplete identifying information on an incoming wire transfer may result in such wire being rejected, lost, posted to an incorrect Account or returned to the originating bank without notice to Me and I agree to indemnify and hold You and Your affiliates harmless from any Losses arising out of or relating to any erroneous, mismatched or incomplete identifying information on an incoming wire.

By sending You a wire transfer request, I authorize You and Your bank service provider to act on my behalf to initiate the wire transfer or check disbursement. It is My responsibility to ensure that My instructions are accurate before requesting You to initiate a wire transfer. In order to complete My wire transfer request, My name and My address on file in My Account must match what I have on file at the recipient bank; and I must provide the correct recipient bank's name, recipient bank's address, recipient bank account number, and BIC/SWIFT code.

In accepting wire transfer requests, You may rely upon the identifying number (such as routing number, account number and BIC/SWIFT code) of the recipient, the recipient's financial institution or any intermediary bank, as instructed. Also, the recipient's bank in the wire transfer requests may make payment on the basis of the identifying number even if it identifies a person or entity different from the named recipient. If I provided You with incorrect instructions or recipient information I may lose the amount of the wire transfer. I agree to indemnify and hold You and Your affiliates harmless from any Losses arising out of or relating to any erroneous, mismatched or incomplete identifying information on an outgoing wire.

I must have sufficient available balance in My Account to cover the wire transfer amount and the wire transfer fee at the time I send You the wire transfer request. You will not be obligated to make any wire transfer unless I have sufficient available balance in My Account to cover the wire transfer amount and the wire transfer fee at the time I send You the wire transfer request. You have the right to neither send nor process any wire transfer request without notice in the event of insufficient available funds.

All wire transfer requests provided to You are subject to Your review and acceptance. Your confirmation, if any, of the receipt of My wire transfer request is an indication only that You have received My wire transfer request. You reserve the right to refuse to pay any wire transfer recipient whom I designate in the wire transfer request.

A wire transfer request cannot be amended or canceled after You receive it. You may in Your sole discretion attempt to abide by a subsequent request for a change, but You are not obligated to do so. Any acceptance by You of a request by Me to amend, recall, or trace a wire transfer is made conditionally upon the express understanding by Me that You cannot guarantee fulfillment of such a

request and that You are not responsible for any failure to change, recall, or trace such wire transfer. I agree to indemnify and hold You and Your affiliates harmless from any Losses arising out of or relating to an attempt to amend or cancel a wire transfer.

All wire transfer requests received by You after the cutoff time will be reviewed and processed within a commercially reasonable time, generally within one business day. Wire transfer requests entered after the cutoff time may start to process immediately, in Your sole discretion. I understand that any cutoff times referenced in this Agreement reflect the times displayed on Your internal system clocks and may not necessarily be synchronized with the internal clock displayed on My personal device. For this reason, You suggest that I send any wire transfer requests to You sufficiently in advance of such cutoff times to eliminate the possibility of missing the cutoff.

Notwithstanding any information I provide on My wire transfer request to the contrary, You reserve the right to use any funds transfer system and intermediary bank in the execution of My wire transfer request, and You may use any means of executing wire transfer requests that You deem reasonable in the circumstances. I authorize such funds transfer systems and any intermediary or recipient banks to deduct fees from the funds transferred. I understand that You or any intermediary or recipient banks may apply their prevailing currency exchange rate(s) in the conversion and payment of funds. I am aware that currency exchange rates fluctuate over time and I accept the risks of such fluctuation. I also understand that all incoming and outgoing wire transfers must be in U.S. dollars.

I agree that I will not hold You liable for any damages resulting from an intermediary or recipient bank's decision not to accept any wire transfer. You are not responsible for any fees, delay, misplacement, loss, errors, any act or failure to act by You or an intermediary or recipient bank or any other third party. I agree that My wire transfers are subject to the fees set forth in Your Commissions and Fees schedule. I also agree that I am solely responsible for all such fees, including, without limitation, wire transfer reversal fees for both incoming and outgoing wire transfer requests. Additionally, I agree that I am solely responsible for any additional fees that any originating, intermediary, or recipient banks may charge.

19. Waiver; Limitation of Liability; Indemnification. I agree that My use of the App or the Website or any other service provided by SogoTrade or its Affiliates is at My sole risk. The SogoTrade service (including the App, the Website, the provision of Market Data, Information, Content, or any other information provided by SogoTrade, any of its Affiliates, or any third-party content provider or market data provider) is provided on an "as is," "as available" basis without warranties of any kind, either express or implied, statutory (including without limitation, timeliness, truthfulness, sequence, completeness, accuracy, freedom from interruption), implied warranties arising from trade usage, course of dealing, course of performance, or the implied warranties of merchantability or fitness for a particular purpose or application, other than those warranties which are implied by and incapable of exclusion, restriction or modification under the laws applicable to this Agreement.

I UNDERSTAND AND AGREE THAT YOU, YOUR AFFILIATES, YOUR RESPECTIVE OFFICERS, DIRECTORS, AND EMPLOYEES, AND THE PROVIDERS WILL NOT BE LIABLE TO ME OR TO THIRD PARTIES UNDER ANY CIRCUMSTANCES, OR HAVE ANY RESPONSIBILITY WHATSOEVER, FOR ANY SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS, TRADING LOSSES, AND DAMAGES) THAT I MAY INCUR IN CONNECTION WITH MY USE OF THE SERVICE PROVIDED BY YOU UNDER THIS AGREEMENT, INCLUDING MY USE

OF THE APP, THE WEBSITE, THE MARKET DATA, THE INFORMATION, OR THE CONTENT.

YOU, YOUR AFFILIATES, AND YOUR RESPECTIVE OFFICERS, DIRECTORS, AND EMPLOYEES SHALL NOT BE LIABLE BY REASON OF DELAYS OR INTERRUPTIONS OF THE SERVICE OR TRANSMISSIONS, OR FAILURES OF PERFORMANCE OF YOUR SYSTEM, REGARDLESS OF CAUSE, INCLUDING THOSE CAUSED BY GOVERNMENTAL OR REGULATORY ACTION, THE ACTION OF ANY EXCHANGE OR OTHER SELF REGULATORY ORGANIZATION, THOSE CAUSED BY INTERNET OR OTHER COMMUNICATION DISCONNECTIONS, OR THOSE CAUSED BY SOFTWARE OR HARDWARE MALFUNCTIONS.

Except as otherwise provided by law, You, Apex or any of Your or Apex's affiliates or respective partners, officers, directors, employees or agents (collectively, "Indemnified Parties") shall not be liable for any expenses, losses, costs, damages, liabilities, demands, debts, obligations, penalties, charges, claims, causes of action, penalties, fines and taxes of any kind or nature (including legal expenses and attorneys' fees) (whether known or unknown, absolute or contingent, liquidated or unliquidated, direct or indirect, due or to become due, accrued or not accrued, asserted or unasserted, related or not related to a third party claim, or otherwise) (collectively, "Losses") by or with respect to any matters pertaining to My Account, except to the extent that such Losses are actual Losses and are determined by a court of competent jurisdiction or an arbitration panel in a final non-appealable judgment or order to have resulted solely from Your, Apex's or any of Your or Apex's affiliates' gross negligence or intentional misconduct; further provided, that You or Your Affiliates shall not be liable for any Losses that have resulted from Apex's or any of Apex's affiliates' gross negligence or intentional misconduct.

In addition, I agree that the Indemnified Parties shall have no liability for, and I agree to indemnify, defend and hold harmless the Indemnified Parties from all Losses that result from:

(i) any noncompliance by Me with any of the terms and conditions of this Agreement;
(ii) any third-party actions related to My receipt and use of any Information, Market Data, Content, market analysis, other third-party content, or other such information obtained on the App or Website, whether authorized or unauthorized under this Agreement;
(iii) any third-party actions related to My use of the App or the Website;
(iv) My or My agent's misrepresentation or alleged misrepresentation, or act or omission;
(v) Indemnified Parties following My or My agent's directions or instructions, or failing to follow My or My agent's unlawful or unreasonable directions or instructions;
(vi) any activities or services of the Indemnified Parties in connection with My Account (including any technology services, reporting, trading, research or capital introduction services); or
(vii) the failure by any person not controlled by the Indemnified Parties and their affiliates to perform any obligations to Me.

Further, if I authorize or allow third parties to gain access to Your services, including My Accounts, I will indemnify, defend and hold harmless You, Your Affiliates, and Your and Your Affiliates' respective officers and employees against any Losses arising out of claims or suits by such third parties based upon or relating to such access and use.

SogoTrade does not warrant against loss of use or any direct, indirect or consequential damages or Losses to Me caused by My assent, expressed or implied, to a third party accessing My Account or information, including access provided through any other third-party systems or sites.

I consent to the use of automated systems or service bureaus by You and Apex and Your respective affiliates in conjunction with My Account, including automated order entry and execution, record keeping, reporting and account reconciliation and risk management systems (collectively "Automated Systems"). I understand that the use of Automated Systems entails risks, such as interruption or delays of service, errors or omissions in the information provided, system failure and errors in the design or functioning of such Automated Systems (collectively, a "System Failure") that could cause substantial damage, expense, or liability to Me. I understand and agree that Indemnified Parties will have no liability whatsoever for any of My Losses arising out of or relating to a System Failure.

I also agree that Indemnified Parties will have no responsibility or liability to Me in connection with the performance or non-performance by any exchange, clearing organization, market data provider, or other third party (including other broker-dealers and clearing firms, and banks) or any of their respective agents or affiliates, of its or their obligations relative to any securities. I agree that Indemnified Parties will have no liability, to Me or to third parties, or responsibility whatsoever for: (i) any Losses resulting from a cause over which Indemnified Parties do not have direct control, including the failure of mechanical equipment, unauthorized access, theft, operator errors, government restrictions, force majeure (as defined in this Agreement), market data availability or quality, exchange rulings or suspension of trading; and (ii) any special, indirect, incidental, consequential, punitive or exemplary damages (including lost profits, trading losses and damages) that I may incur in connection with My use of the App, the Website, Your or Apex's brokerage, and other services provided by Indemnified Parties under this Agreement. Further, if I authorize or allow third parties to gain access to Your services, including My Accounts, I will indemnify, defend and hold harmless You, Your affiliates, and Your and Your affiliates' respective officers and employees against any Losses arising out of claims or suits by such third parties based upon or relating to such access and use.

20. Joint Accounts; Indemnification. Where I open a joint account, it shall be held by You in joint tenancy with rights of survivorship, unless I notify You otherwise and provide the required documentation. For tenants in common, the interest in the tenancy shall be equal, unless We notify You otherwise. If the Account is a joint account, then in consideration of Your carrying a joint account for Us, We jointly and severally agree to be fully and completely responsible and liable for the Account and to pay on demand any balance due. Each of Us, or any person authorized to act on behalf of the Account under a separate agreement, has full power and authority to make purchases and sales, withdraw funds and securities from, or to do anything else with reference to the Account. You are authorized and directed to act upon instructions received from any of Us. We understand that tax reporting information is processed using the social security number of the person first named in the registration. Each of Us agrees to hold harmless You, Your Affiliates, and Your and Your Affiliates' respective officers and employees from and indemnify them against any Losses arising from or as the result of You, Your Affiliates, and Your and Your Affiliates' officers and employees following the directions or instructions of any of Us, or failing to follow the unlawful or unreasonable directions or instructions of any of Us. You in Your sole discretion may at any time suspend all activity in the Account pending instructions from a court of competent jurisdiction or require that instructions pertaining to the Account or the Property therein be in writing, signed by all of Us. You may recover from the Account or from any of Us such costs as You may incur, including reasonable attorney's fees, as the result of any dispute among Us relating to or arising from the Account. Upon any event that causes a change in the ownership of the Account (divorce, death, assignment, etc.), all remaining accountholders or survivors shall immediately notify You in writing. You may take such actions in the Account as You deem advisable to protect against any Loss under any present or future laws or otherwise. The estate of the decedent or departing accountholder shall be liable together with each of the remaining or surviving accountholders, jointly and severally, to You for any net debit balance or loss in the Account in any way resulting from any transactions initiated prior to notification to You or incurred in the

liquidation of the Account or the adjustment of the interests of the respective parties, and for all other obligations pursuant to this Agreement. I understand that Legal ownership of our Accounts shall be governed by the internal laws of the state of residence of the person first named in the registration. I also understand that laws covering joint or community property vary by state and that I am responsible for verifying that the joint registration I choose is valid in My state. Accordingly, I acknowledge that You have encouraged Me to consult My own attorney for this purpose.

In the event of a dispute between or among account holders of which SogoTrade has notice, SogoTrade reserves the right, but is not obligated, to place restrictions on the Account. For example, if an Account holder requests a restriction be placed on access to funds in the Account because of a pending litigation or dispute between Account holders, SogoTrade may prohibit all transfers of funds from the Account, with such restrictions to remain in place until SogoTrade actually receives and has a reasonable amount of time to act on appropriate court documentation or a written, notarized instruction signed by all Account holders. In such a case, all Account holders remain liable for any pending settlements at the time of the restriction. SogoTrade also may, at the expense of the Account holders, commence or defend any action or proceeding for or in the nature of interpleader to have the dispute resolved judicially. If a suit or proceeding for or in the nature of interpleader is brought by or against it, SogoTrade may deliver the Account into the registry of the court, at which time SogoTrade will be deemed to be and will be released and discharged from all further obligations and responsibilities under this Agreement.

21. **Accounts for Minors.** I understand that accounts established under the Uniform Transfers to Minors Act (UTMA) or Uniform Gifts to Minors Act (UGMA) may require funds or security transfers to go to other custodial accounts in the name of the minor beneficiary and custodian, and that SogoTrade may require proof of the titling of the recipient account. I understand that the minor beneficiary may be required to open a new account at SogoTrade upon the age of majority to receive the funds or securities in the custodial account.

22. Market Data; Waiver of Liability; Limitation of Liability. I understand that each participating national securities exchange or association asserts a proprietary interest in all of the market data it furnishes to parties that disseminate said data. I understand that neither SogoTrade nor any participating national securities exchange or association nor any supplier of market data guarantees the timeliness, sequence, accuracy, completeness, reliability or content of market information, or messages disseminated to or by any party. I understand that neither SogoTrade nor any participating national securities exchange or association nor any supplier of market data warrants that the service will be uninterrupted or error-free. I agree that My use of SogoTrade's web site or any SogoTrade service is at My sole risk. The SogoTrade service is provided on an "as is," "as available" basis without warranties of any kind, either express or implied, including, without limitation, those of merchantability and fitness for a particular purpose, other than those warranties which are implied by and incapable of exclusion, restriction or modification under the laws applicable to this Agreement. I acknowledge and agree that neither the OPRA Participants ("Participants" and/or "Exchanges") nor the processor under the OPRA Plan (the "Disseminating Parties" and/or "SogoTrade") guarantee the timeliness, sequence, accuracy or completeness of Market Data or of other market information or messages disseminated by any Disseminating Party. I understand and acknowledge that each national securities exchange that is a participant in the OPRA Plan ("OPRA Participant") has a proprietary interest in the Market Data that originates or derives from it or its markets. For the purposes of this Section 22 only, "Market Data" means (i) options last sale reports, (ii) options quotation information, (iii) such index and other market information as the OPRA participants may from time to time make available, and (iv) all information that derives from any such information.

NEITHER I NOR ANY OTHER PERSON SHALL HOLD ANY DISSEMINATING PARTY LIABLE IN ANY WAY FOR (A) ANY INACCURACY, ERROR OR DELAY IN, OR OMISSION FROM, I) ANY SUCH DATA, INFORMATION OR MESSAGE OR II) THE TRANSMISSION OR DELIVERY OF ANY SUCH DATA, INFORMATION OR MESSAGE, OR (B) ANY LOSS OR DAMAGE ARISING FROM OR OCCASIONED BY I) ANY SUCH INACCURACY, ERROR, DELAY OR OMISSION, II) NON-PERFORMANCE OR III) INTERRUPTION IN ANY SUCH DATA, INFORMATION OR MESSAGE, WHETHER DUE TO ANY NEGLIGENT ACT OR OMISSION BY ANY DISSEMINATING PARTY, OR TO ANY "FORCE MAJEURE" (E.G., FLOOD, EXTRAORDINARY WEATHER CONDITIONS, EARTHQUAKE OR OTHER ACT OF GOD, FIRE, WAR, INSURRECTION, RIOT, LABOR DISPUTE, ACCIDENT, ACTION OF GOVERNMENT, OR COMMUNICATIONS OR POWER FAILURE, EQUIPMENT OR SOFTWARE MALFUNCTION) OR OTHER CAUSE BEYOND THE REASONABLE CONTROL OF ANY DISSEMINATING PARTY. NEITHER YOU NOR ANY DISSEMINATING PARTY SHALL BE LIABLE, AND I AGREE TO INDEMNIFY AND HOLD HARMLESS SOGOTRADE AND SUCH DISSEMINATING PARTY, FOR ANY INACCURACY, ERROR OR DELAY IN, OR OMISSION OF, (1) ANY SUCH DATA, INFORMATION OR MESSAGE, OR (2) THE TRANSMISSION OR DELIVERY OF ANY SUCH DATA, INFORMATION OR MESSAGE; OR ANY LOSS OR DAMAGE ARISING FROM OR OCCASIONED BY (A) ANY SUCH INACCURACY, ERROR, DELAY OR OMISSION, (B) NON-PERFORMANCE, OR (C) INTERRUPTION IN ANY SUCH DATA, INFORMATION OR MESSAGE, DUE EITHER TO ANY ACT OR OMISSION BY SOGOTRADE OR ANY DISSEMINATING PARTY OR TO ANY "FORCE MAJEURE" (AS DEFINED ABOVE) OR ANY OTHER CAUSE BEYOND THE REASONABLE CONTROL OF SOGOTRADE OR ANY DISSEMINATING PARTY. I UNDERSTAND AND AGREE THAT YOU WILL NOT BE LIABLE TO ME OR TO THIRD PARTIES, OR HAVE ANY RESPONSIBILITY WHATSOEVER, FOR ANY SPECIAL, INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS, TRADING LOSSES AND DAMAGES) THAT I MAY INCUR IN CONNECTION WITH MY USE OF THE SERVICE PROVIDED BY YOU UNDER THIS AGREEMENT.

23. Trusted Contact. Under FINRA Rule 4512 SogoTrade is required to disclose to You that our clearing firm, Apex or an associated person of SogoTrade and Apex, is authorized to contact the trusted contact person and disclose information about Your account to address possible financial exploitation, to confirm the specifics of Your current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165.

24. Event of Death. It is further agreed that in the event of My death or the death of one of the joint account holders, the representative of My estate or the survivor or survivors shall immediately give You written notice thereof, and You may, before or after receiving such notice, take such proceedings, require such papers and inheritance or estate tax waivers, retain such portion of and/or restrict transactions in the Account as You may deem advisable to protect You against any tax, liability, penalty or loss under any present or future laws or otherwise. Notwithstanding the above, in the event of My death or the death of one of the joint account holders, all open orders shall be canceled, but You shall not be responsible for any action taken on such orders prior to the actual receipt of notice of death. Further, You may in Your discretion close out any or all of the Accounts without awaiting the appointment of a personal representative for My estate and without demand upon or notice to any such personal representative. The estate of any of the account holders who shall have died shall be liable and each survivor shall continue to be liable, jointly and severally, to You for any net debit balance or loss in said account in any way resulting from the completion of transactions initiated prior to the receipt by You of the written notice of the death of the decedent or incurred in the liquidation of the Account or the adjustment of the interests of the respective parties. Such notice shall not affect Your rights under this Agreement to take any action that You could have taken if I had not died.

25. Tax Reporting; Tax Withholding. The proceeds of sale transactions and dividends paid will be reported to the Internal Revenue Service ("IRS") in accordance with applicable law.

A. **U.S. Persons**. This subsection is applicable if I am a U.S. Person (including a U.S. resident alien) as such term is defined in section 7701(a)(30) of the Internal Revenue Code of 1986, as amended ("U.S. Person"). Under penalties of perjury, I certify that the taxpayer identification number that I have provided or will provide to You (including any taxpayer identification number on any Form W-9 that I have provided or will provide to You) is My correct taxpayer identification number. I certify that I am not subject to backup withholding and I am a United States Person. If a correct Taxpayer Identification Number is not provided SogoTrade, I understand I may be subject to backup withholding tax at the appropriate rate on all dividends, interest and gross proceeds paid to Me. Backup withholding taxes are sent to the IRS and cannot be refunded by SogoTrade. I further understand that if I waive tax withholding and fail to pay sufficient estimated taxes to the IRS, I may be subject to tax penalties.

B. **Non-U.S. Persons**. This subsection is applicable if I am not a U.S. Person. I certify that I fully understand all the information on any Form W-8BEN that I have submitted or will submit to You. Under penalties of perjury, I declare that (i) I have examined all the information (including all the information in the English language) on any Form W-8BEN that I have submitted or will submit to You and (ii) to the best of My knowledge and belief all such information is true, correct, and complete. I authorize You to provide any such Form W-8BEN to Apex or any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. I agree that I will submit a new Form W-8BEN to You within 30 calendar days if any certification made on any previously submitted Form W-8BEN becomes incorrect. I understand that the IRS does not require My consent to any provisions of such Form W-8BEN other than the certifications required to establish My status as a non-U.S. Person and, if applicable, obtain a reduced rate of withholding.

26. ARBITRATION.

A. This Agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

(1) 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 forum in which a claim is filed.

(2) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.

(3) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

(4) The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.

(5) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

(6) 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 to court.

(7) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

B. Any controversy or claim arising out of or relating to this Agreement shall be settled by arbitration in accordance with the rules of FINRA Dispute Resolution, Inc. ("FINRA DR"). I agree to arbitrate any controversy or claim before FINRA DR in the State of Missouri.

C. This agreement to arbitrate constitutes a waiver of the right to seek a judicial forum unless such a waiver would be void under the federal securities laws. If I am a foreign national, non-resident alien, or if I do not reside in the United States, I agree to waive My right to file an action against You in any foreign venue.

D. 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: (1) the class certification is denied; (2) the class is decertified; or (3) 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.

27. Miscellaneous Provisions. The following provisions shall also govern this Agreement:

A. **Interpretation**. The heading of each provision hereof is for descriptive purposes only and shall not be (1) deemed to modify or qualify any of the rights or obligations set forth herein or (2) used to construe or interpret any of the provisions hereunder. When a reference is made in this Agreement to a Section, such reference shall be to a Section of this Agreement unless otherwise indicated. Whenever the words "include," "includes" or "including" are used in this Agreement, they shall be deemed to be followed by the words "without limitation." The word "or," when used in this Agreement, has the inclusive meaning represented by the phrase "and/or." Unless the context of this Agreement otherwise requires: (i) words using the singular or plural number also include the plural or singular number, respectively; and (ii) the terms "hereof," "herein," "hereunder" and derivative or similar words refer to this entire Agreement. References to any law shall be deemed to refer to such law as amended from time to time and to any rules or regulations promulgated thereunder. All personal pronouns used in the Agreement, whether used in the masculine, feminine or neuter gender, shall include all other genders, if and where applicable.

B. **Binding Effect; Assignment**. This Agreement shall bind My heirs, assigns, executors, successors, conservators and administrators. I may not assign this Agreement or any rights or obligations under this Agreement without first obtaining Your prior written consent. You may assign, sell, or transfer My Account and this Agreement, or any portion thereof, at any time, without My prior consent.

C. **Severability**. If any provisions or conditions of this Agreement, or any application thereof to any person, entity, or circumstance, are or become to any extent inconsistent with any present or future law, rule, or regulation of any applicable government, regulatory or self-regulatory agency or body, or are deemed to any extent invalid or unenforceable by any court of competent jurisdiction, such provisions shall be

deemed rescinded or modified, to the extent permitted by applicable law, to make this Agreement in compliance with such law, rule, or regulation, or to be valid and enforceable, but in all other respects, this Agreement shall continue in full force and effect and be valid and enforceable to the fullest extent permitted by law.

D. **Website Postings**. I agree and understand that SogoTrade may post other specific agreements, disclosures, policies, procedures, terms, and conditions that apply to My use of the App, the Website, or My Account on the Website ("Website Postings"). I understand that it is My continuing obligation to understand the terms of the Website Postings, and I agree to be bound by the Web Postings as are in effect at the time of My use.

E. **Entirety of Agreement**. This Agreement, any attachments hereto, other agreements and policies referred to in this Agreement (including the Website Postings), and the terms and conditions contained in My Account statements and confirmations, contain the entire agreement between SogoTrade and Me and supersede all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between SogoTrade and Me, provided, however, that any and all other agreements between SogoTrade and Me, not inconsistent with this Agreement, will remain in full force and effect.

F. **Amendment**. You may at any time amend this Agreement without prior notice to Me. The current version of the Agreement will be posted on the Website and My continued Account activity after such amendment constitutes My agreement to be bound by all then-in-effect amendments to the Agreement, regardless of whether I have actually reviewed them. Continued use of the App, the Website or any other SogoTrade services after such posting will constitute My acknowledgment and acceptance of such amendment. I agree to regularly consult the Website for up-to-date information about SogoTrade services and any modifications to this Agreement. You are not bound by any verbal statements that seek to amend the Agreement.

G. **Termination**. You may, in Your sole discretion, terminate this Agreement, or close, deactivate, or block access to My Account at any time, or refuse to honor or take direction from any person with limited trading authority, and I agree and acknowledge that You are not obligated to provide Me with a reason or explanation for the account termination or restriction. I will remain liable to You for all obligations incurred in My Account, pursuant to this Agreement, or otherwise, whether arising before or after termination. I may terminate this Agreement after paying any obligations owed upon written notice. This Agreement survives termination of My Account.

H. **No Waiver; Cumulative Nature of Rights and Remedies**. I understand that Your failure to insist at any time upon strict compliance with any term contained in this Agreement, any delay or failure on Your part to exercise any power or right given to You in this Agreement, a continued course of such conduct on Your part, or any course of dealing with respect to any right, power, or privilege under this Agreement shall at no time operate as a waiver of such power or right, nor shall any single or partial exercise preclude any other further exercise or the exercise of any other right, power, or privilege under this Agreement. All rights and remedies given to You in this Agreement are cumulative and not exclusive of any other rights or remedies to which You are entitled.

I. **International Customers**. The products and services described on the Website are offered only in jurisdictions where they may be legally offered. Neither the Website nor the App shall be considered a solicitation for or offering of any investment product or service to any person in any jurisdiction where such solicitation or offering would not be legal. I understand that You, in Your sole discretion, may accept unsolicited accounts from non-U.S. residents, depending on the country of residence and other factors. I understand that You are based in the United States and that You accept only U.S. currency in Your

customer accounts.

J. **Governing Law**. This Agreement and all transactions made in My Account shall be governed by the laws of the State of New York (regardless of the choice of law rules thereof), except to the extent governed by the federal securities laws, FINRA Rules, and the regulations, customs and usage of the exchanges or markets (and its clearing house) on which transactions are executed.

ACCEPTED AND AGREED: I acknowledge that I have read the preceding terms and conditions of this Agreement, that I understand them and that I hereby manifest My assent to, and My agreement to comply with, those terms and conditions by checking the “I AGREE” box, the “Continue” button or other similar language.

I ALSO UNDERSTAND THAT BY CHECKING THE "I AGREE" BOX AND SUBMITTING THE APPLICATION THAT I HAVE ACKNOWLEDGED THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE IN SECTION 22 HEREIN.

SOGOTRADE

SogoTrade, Inc. - Form CRS Customer Relationship Summary
(Effective as of March 2, 2023)

1. Introduction

SogoTrade, Inc. (SogoTrade, we, our or us) is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

2. What investment services and advice can you provide me?

We offer brokerage services to retail investors, including buying and selling securities such as stocks, ETFs and options, and margin trading. We offer mutual funds and or fixed income securities only through broker-assisted trading. We do not offer our own securities products.

- SogoTrade does not offer investment advice and we do not recommend trades in specific securities or funds to you.
- We act as your broker in connection with any transaction we execute for your account, and not as your investment adviser or fiduciary.
- We do not provide investment monitoring services for your account(s).
- Margin accounts have a $2000 minimum otherwise no minimum account funding or maintenance size applies although we may close accounts that are unfunded or dormant.
- All activity in your brokerage account is conducted on a nondiscretionary basis, meaning you make the ultimate decision with regard to buying, selling, or holding any investments.
- We are an introducing broker-dealer. Your cash and securities will be custodied by Apex Clearing Corp., which services your account by executing, clearing and settling your trades; preparing and distributing your account statements and trade confirmations; and extending credit to margin accounts.

SogoTrade's affiliate, MarketRiders, Inc. (dba SogoTrade Asset Management ("SAM")), is registered with the SEC as an investment advisor. Form CRS for SAM can be reviewed by following this link: SAM Form CRS.

For additional information about our products and services, please visit our homepage at https://www.sogotrade.com.

Conversation Starters: Ask your financial professional—

- **Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of service? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

3A. What fees will I pay?

- The principal fees and costs you will incur for brokerage services are transaction-based charges when buying or selling securities, which are generally assessed on a transaction-by-transaction basis. These generally include commissions and commission equivalents. You may also incur fees and charges for custodial or administrative services, as well as fees and expenses embedded within fund products.
- Our standard retail brokerage customers pay $2.88 commissions for online U.S. exchange listed stock, ETF and options trades. Our retail brokerage customers who participate in the "Get Paid to Trade" program pay $2.88 for market orders, no commission for limit orders, and may qualify to receive a payment or credit on qualified limit orders. All customers pay a $0.50 per contract fee for options trades.
- Margin trading allows you to leverage assets to increase your buying power. Margin interest rates vary depending on the base rate and the size of your debit balance. We may adjust the base rate at our discretion.
- All trades are through third parties. Retail accounts pay certain fees for account services and for regulatory fees we pass on to our customers.
- Even with our $0 commissions, SogoTrade makes money on your trades, such as from order routing revenue. Typically, the more you trade, the more money we make.
- You will pay underlying management fees (expense ratio) or other charges for ETFs you purchase, which are explained in more detail in the ETF's prospectus.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount you make on your investments over time. Please make sure you understand what fees and costs you are paying. Actual transaction costs will be shown on the trade confirmations sent to you.***For additional information*** about the fees, margin rates and costs for brokerage services, please see our Pricing available at https://sogotrade.com/commissions-and-fees.aspx. For additional information and qualifications on our "Get Paid to Trade" program, please see https://sogotrade.com/GP2T.aspx.

Conversation Starters: Ask your financial professional—

- **Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

3B. What are your legal obligations to me with respect to providing recommendations as my broker-dealer? How else does your firm make money and what conflicts of interest do you have?

We do not provide you with recommendations as your broker-dealer nor do we act as your investment advisor. All of the trades you make are conducted on a self-directed basis. Regardless, the way we make money creates some conflicts with your interests. Here are some examples to help you understand what this means:

- We receive order routing revenue from the third-party market centers to which we route our customer orders, and therefore we have an incentive for you to trade more. Order routing revenue is a component of our transaction-based revenues. The material aspects of our relationship with each venue, including payment for order flow arrangements, can be found in the SEC Rule 606 Disclosures at https://sogotrade.com/SEC.aspx. Therefore, we have a financial incentive to direct our customer orders to the market centers that provide payments or rebates to us, subject to our best execution requirements. You should also understand that our order flow revenue provides the source by which we pay or credit you for qualified limit orders.
- We make money if you borrow against the securities in your account by way of a margin loan. That is because we make a spread between the rate we pay for the money we lend you and the rate you pay to us for the loan.
- We make money in the form of interest on uninvested cash in your account.
- Some of our registered representatives may be dually registered or employed by us and our affiliate, SAM. We manage this potential conflict so that it does not affect your dealings with these companies.

For additional information, please visit our important documents page at https://sogotrade.com/forms-center.aspx.

Conversation Starters: Ask your financial professional—

- **How might your conflicts of interest affect me, and how will you address them?**

3C. How do your financial professionals make money?

Our registered representatives are compensated through a base salary and may receive periodic bonuses based on certain metrics, such as job performance and profitability as a company. They may also receive modest compensation for referrals to SAM. As a result, our registered representatives have an incentive to have you consider asset management services through SAM.

4. Do you or your financial professionals have legal or disciplinary history?

Yes. Visit Investor.gov/CRS or Brokercheck for a free and simple search tool to research us and our financial professionals. SogoTrade's CRD number is 17912.

Conversation Starters: Ask your financial professional—

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

5. Additional Information

For additional information about our brokerage services and to obtain a copy of this relationship summary, please visit us at https://sogotrade.com/forms-center.aspx or call one of our specialists at **646-885-6486.**

Conversation Starters: Ask your financial professional—

- **Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**

CORPORATION ACCOUNT:

(Cash Accounts Only – Limited Authority)

To be completed if Customer is a Corporation.

Account Number: _____

I HEREBY CERTIFY that at a meeting, duly called, of the Board of Directors of

_____

a corporation formed under the laws of _____, at which said meeting a quorum was present and acting throughout, the following preamble and resolution was adopted and ever since has been and now is in full force and effect: WHEREAS this Corporation is duly authorized and permitted by its Charter and By-Laws to deal in stocks, bonds, and other securities; NOW THEREFORE BE IT RESOLVED that this Corporation open an account or accounts in its name with my introducing firm ("the Introducing Firm"), to be carried by Apex Clearing Corporation ("Clearing Firm"), and that the President, Vice President, Treasurer, other officers and _____ , or any one of them or their successors in office, individually or jointly, may, on behalf of this Corporation, (1) give orders in the said account or accounts for the purchase, sale or other disposition of stocks, bonds, and other securities, (2) instruct, deliver to, or receive from Introducing Firm or Clearing Firm monies, stocks, bonds, and other securities, (3) sign acknowledgements of the correctness of all statements of accounts and (4) make, execute and deliver under the corporate authority and seal any and all written endorsements and documents necessary or proper to effectuate the authority hereby conferred.

This Authorization and its enforcement shall be governed by the laws of the State of Texas, shall cover individually and collectively all accounts covered by this agreement and authorization which the undersigned may open or reopen with you, and shall inure to the benefit of the Introducing Firm's and the Clearing Broker's present organization, and any successor organization, irrespective of any change or changes of any kind of the personnel thereof for any cause whatsoever, and of the assigns of the Introducing Firm's and the Clearing Broker's present organization or any successor organization.

Very Truly Yours,

_____

Authorized Officer's Signature *Date*

_____

Authorized Officer's Printed Name *Title*

I, _____, the undersigned Secretary of the Corporation (or equivalent officer), hereby certify that each of the Officers of the customer entity has been duly elected and is now legally holding the office set forth in the undersigned's New Account Application & Agreement.

IN WITNESS WHEREOF, I, the Secretary of the Customer, on behalf of the Customer, have hereunto affixed my hand of said Corporation the ____ day of _____ , 20__ .

_____

Secretary's Signature (Secretary of Customer, a Corporation) *Secretary's Printed Name*

(THIS CERTIFICATE MUST BE EXECUTED BY AN OFFICER OTHER THAN ONE AUTHORIZED TO ACT)

CORPORATION ACCOUNT:

(Authorizing Trading in Securities & Commodities and Permitting Margin Transactions, Options & Short Sales)

Account Number: _____

To the Introducing Firm identified in the New Account Application & Agreement,

I HEREBY CERTIFY that the Board of Directors of _____, a corporation formed under the laws of _____, by a minimum of quorum, that the following resolution or its equivalent have been adopted and now is in full force and effect: WHEREAS this Corporation is duly authorized and permitted by its Charter and By-Laws to deal in stocks, bonds, and other securities; NOW THEREFORE BE IT RESOLVED that this Corporation open an account or accounts in its name with my Introducing Firm ("the Introducing Firm"), to be carried by Apex Clearing Corporation ("Clearing Firm"), and that the President, Vice President, Treasurer, other officers and, or any one of them or their successors in office, individually or jointly, may, on behalf of this Corporation, (1) give orders in the said account or accounts for the purchase, sale or other disposition of stocks, bonds, and other securities, (2) instruct, deliver to, or receive from Introducing Firm or Clearing Firm monies, stocks, bonds, and other securities, (3) sign acknowledgements of the correctness of all statements of accounts and (4) make, execute and deliver under the corporate authority and seal any and all written endorsements and documents necessary or proper to effectuate the authority hereby conferred.

Also provided herewith is the Margin/Loan Agreement and Options Agreement (where applicable) duly executed on behalf of the Corporation, the terms of which are also approved and adopted by said Board of Directors of the Corporation.

This Authorization and its enforcement shall be governed by the laws of the State of Texas, shall cover individually and collectively all accounts covered by this agreement and authorization which the undersigned may open or reopen with you, and shall inure to the benefit of the Introducing Firm's and the Clearing Broker's present organization, and any successor organization, irrespective of any change or changes of any kind of the personnel thereof for any cause whatsoever, and of the assigns of the Introducing Firm's and the Clearing Broker's present organization or any successor organization.

Very truly yours,

_____

Authorized Officer's Signature *Date*

_____

Authorized Officer's Printed Name *Title*

I, _____, the undersigned Secretary of the Corporation (or equivalent officer), hereby certify that each of the Officers of the customer entity has been duly elected and is now legally holding the office set forth in the undersigned's New Account Application & Agreement.

IN WITNESS WHEREOF, I, the Secretary of the Customer, on behalf of the Customer, have hereunto affixed my hand of said Corporation the _____ day of _____, 20__.

_____

Secretary's Signature (Secretary of Customer, a Corporation) *Secretary's Printed Name*

(THIS CERTIFICATE MUST BE EXECUTED BY AN OFFICER OTHER THAN ONE AUTHORIZED TO ACT)

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

► **Go to *www.irs.gov/FormW9* for instructions and the latest information.**

Give Form to the requester. Do not send to the IRS.

Print or type. See **Specific Instructions** on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ►

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN,* later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

			–			–				

or

Employer identification number

		–							

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. 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 all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	**Signature of U.S. person** ►	**Date** ►

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9.*

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, *later.*